

MISSOC 2004

MISSOC

Mutual information system on social protection

Social protection in the Member States of the European Union, of the European Economic Area and in Switzerland

Situation on 1 May 2004

Employment & social affairs

Social security & social integration

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Directorate-General for Employment, Social Affairs and Equal Opportunities
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INTRODUCTION

MISSOC, the "Mutual Information System on Social Protection in the European Union", was founded by the European Commission in 1990 in order to provide a continuous and comprehensive exchange of information regarding social protection between the Member States of the European Union. Since then, the MISSOC has become an important base of information concerning the current state of legislation on social protection. Today, the information system includes all 25 Member States, the three countries of the European economic area - Iceland, Liechtenstein and Norway - as well as Switzerland.

MISSOC is based on close co-operation between the European Commission, the network of the official representatives of the participating countries and the Secretariat appointed by the European Commission. The entire co-ordination of the MISSOC is administered by the European Commission, Directorate General for Employment, Social Affairs and Equal Opportunities, Unit E/4.

To guarantee the reliability of information published by the MISSOC, each participating country is represented by one or two correspondents from the national ministries or institutions that are responsible for the area of social protection. In the alphabetical order of the participating countries in their respective languages, the following persons are the correspondents at the time of printing of this publication:

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The MISSOC secretariat, appointed by the European Commission, is responsible for the ongoing co-ordination of the network and the preparation of its publications. These tasks are carried out by the Otto-Blume-Institut für Sozialforschung und Gesellschaftspolitik (ISG) e.V., Barbarossaplatz 2, 50674 Cologne, Germany. The secretariat is directed by Wilhelm Breuer, permanent members are Emanuela Ciavarini Azzi, Heike Engel and Katrin Ridder (all ISG Cologne) who are further supported by Yves Jorens (Ghent), Francis Kessler (Paris), Patrina Paparrigopoulou (Athens) und Markéta Vylítová (Prague) as experts.

The first part of this publication addresses the organisation of social protection in the 29 participating countries. The organisational structure for each country is depicted in an organisation chart, which is accompanied by a descriptive text. For quick access to further information, this text also contains the Internet addresses of the ministers responsible for social protection as well as the most important institutions.

The second part of the publication contains a presentation of the statutory regulations regarding social protection in the form of 12 tables, which can be compared to one another. To make the presentation more concise and manageable for the user, this section is divided into three parts, each containing 9-10 countries. This listing is also in alphabetical order according to the names as written in the language of the respective country.

Part 1

Belgium (Belgique)	Greece (Ellas)
Czech Republic (Česká republika)	Spain (España)
Denmark (Danmark)	France
Germany (Deutschland)	Ireland
Estonia (Eesti)	Iceland (Ísland)

Part 2

Italy (Italia)	Luxembourg
Cyprus (Kypros)	Hungary (Magyarország)
Latvia (Latvija)	Malta
Liechtenstein	The Netherlands (Nederland)
Lithuania (Lietuva)	Norway (Norge)

Part 3

Austria (Österreich)	Slovakia (Slovensko)
Poland (Polska)	Finland (Suomi - Finland)
Portugal	Sweden (Sverige)
Switzerland (Schweiz-Suisse-Svizzera)	United Kingdom
Slovenia (Slovenija)	

In this main section of the publication, the regulations regarding the core areas of social protection for all participating countries, are presented in the form of 12 tables reflecting the situation as of 1 May 2004. The first table addresses the central aspects of financing social protection: 1) the principal of finance for the individual areas of social protection, 2) the contribution of the insured and their employer, 3) the state's share regarding financing and 4) the financing system for long-term benefits.

The following Tables II-XI address the integral regulations concerning the most important categories of social protection: non-cash and cash benefits during illness, maternity and disability, benefits for the elderly and the bereaved, benefits for accidents occurring at the workplace, occupational illnesses, family benefits, unemployment benefits, minimum protection and nursing care benefits.

The following information is presented in detail in the tables:

Table II: Health care

Applicable statutory basis
Basic principles
Field of application
1. Beneficiaries
2. Exemptions from the compulsory insurance
3. Voluntarily insured
4. Eligible dependants
Conditions
1. Qualifying period
2. Duration of benefits
Organisation
1. Doctors: Approval Remuneration
2. Hospitals
Benefits
1. Medical treatment: Choice of doctor Access to specialists Payment of doctor Patient's participation Exemption or reduction of patient's participation
2. Hospitalisation: Choice of hospital Patient's participation Exemption or reduction of patient's participation
3. Dental care: Treatment Dental prosthesis
4. Pharmaceutical products
5. Prosthesis, spectacles, hearing-aids
6. Other benefits

Table III: Sickness - Cash benefits

Applicable statutory basis
Basic principles
Field of application
1. Beneficiaries
2. Membership ceiling
3. Exemptions from compulsory insurance

Conditions

1. Proof of incapacity for work
2. Qualifying period
3. Other conditions

Waiting period

Benefits

1. Benefits paid by employers
2. Benefits of social protection
 - Amount of the benefits
 - Duration of benefits
 - Special conditions for unemployed
 - Death grant
 - Other benefits

Taxation and social contributions

1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits

Table IV: Maternity/Paternity

Applicable statutory basis

Basic principles

Field of application

1. Benefits in kind
2. Cash benefits

Conditions

1. Benefits in kind
2. Cash benefits

Benefits

1. Benefits in kind
2. Maternity leave
 - Prior to and after confinement
 - Continuation of payment by the employer
3. Cash benefits

Taxation and social contributions

1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits

Table V: Invalidity

Applicable statutory basis

Basic principles

Field of application

Exemptions from compulsory insurance

Risk covered

Definitions

Conditions

1. Minimum level of incapacity for work
2. Period for which cover is given
3. Minimum period of affiliation for entitlement

Benefits

1. Determining factors for the amount of benefits
2. Calculation method, pension formula or amounts
3. Reference earnings or calculation basis
4. Non contributory periods credited or taken into consideration
5. Supplements for dependants
 - Spouse
 - Children
6. Minimum pension
7. Maximum pension
8. Other benefits

Adjustment

Accumulation with other social security benefits

Accumulation with earnings from work

Return to active life

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

Taxation and social contributions

1. Taxation of pension benefits
2. Limit of income for tax relief or tax reduction
3. Social security contributions from pension

Table VI: Old-Age

Applicable statutory basis

Basic principles

Field of application

Exemptions from compulsory insurance

Conditions

- 1. Minimum period of membership
- 2. Conditions for drawing full pension
- 3. Legal retirement age
 - Standard pension
 - Early pension
 - Deferred pension
- Benefits
 - 1. Determining factors
 - 2. Calculation method or pension formula
 - 3. Reference earnings or calculation basis
 - 4. Non-contributory periods credited or taken into consideration
 - 5. Supplements for dependants
 - Spouse
 - Children
 - 6. Special supplements
 - 7. Minimum pension
 - 8. Maximum pension
 - 9. Early pension
 - 10. Deferment
- Adjustment
- Partial pension
- Accumulation with earnings from work
- Taxation and social contributions
 - 1. Taxation of pension benefits
 - 2. Limit of income for tax relief or tax reduction
 - 3. Social security contributions from pension

Table VII: Survivors

- Applicable statutory basis
- Basic principles
- Field of application
- Exemptions from compulsory insurance
- Entitled persons
- Conditions
 - 1. Deceased insured person
 - 2. Surviving spouse
 - 3. Children
 - 4. Other persons
- Benefits
 - 1. Surviving spouse

- 2. Surviving spouse: remarriage
- 3. Orphan children
- 4. Other beneficiaries
- 5. Maximum for all those entitled to benefits
- 6. Other benefits
- 7. Minimum pension
- 8. Maximum pension
- Taxation and social contributions
 - 1. Taxation of cash benefits
 - 2. Limit of income for tax relief or tax reduction
 - 3. Social security contributions from benefits

Table VIII: Employment injuries and occupational diseases

- Applicable statutory basis
- Basic principles
- Field of application
 - 1. Beneficiaries
 - 2. Exemptions from the compulsory insurance
 - 3. Voluntarily insured
- Risks covered
 - 1. Employment injuries
 - 2. Travel between home and work
 - 3. Occupational diseases
- Conditions
 - 1. Employment injuries
 - 2. Occupational diseases
- Benefits
 - 1. Temporary incapacity:
 - Benefits in kind
 - Free choice of doctor or hospital
 - Payment of costs and contribution by person involved
 - Duration of benefits
 - Cash benefits
 - Waiting period
 - Duration
 - Amount of the benefit
 - 2. Permanent incapacity
 - Minimum level of incapacity giving entitlement to compensation
 - Fixing level of incapacity
 - Possibility of review

- Basic earnings used for calculating annuity
- Amount or formula
- Supplements for dependants
- Supplements for care by another person
- Redemption
- Accumulation with new earnings from work
- Accumulation with other pensions
- 3. Death
 - Surviving spouse
 - Orphans
 - Dependent parents and other relatives
 - Maximum for all beneficiaries
 - Capital sum on death
- 4. Rehabilitation
- 5. Other benefits
- Adjustment
- Taxation and social contributions
 1. Taxation of cash benefits
 2. Limit of income for tax relief or tax reduction
 3. Social security contributions from benefits

Table IX: Family Benefits

- Applicable statutory basis
- Child benefit
 1. Basic principles
 2. Field of application: beneficiaries
 3. Conditions
 - Residence of the child
 - Other conditions
 4. Age limit
 5. Benefits
 - Monthly amounts
 - Variation with income
 - Variation with age
- Child-raising allowances
 1. Basic principles
 2. Field of application: beneficiaries
 3. Conditions
 4. Amounts of benefits
- Other benefits
 1. Birth and adoption grants

2. Child care allowances
3. Allowance for single parents
4. Special allowances for handicapped children
5. Advance on maintenance payments
6. Other allowances

Special cases:

1. Unemployed persons
2. Pensioners
3. Orphans

Adjustment

Taxation and social contributions

1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits

Table X: Unemployment

- Applicable statutory basis
- Basic principles
- Field of application
- Total unemployment
 1. Conditions
 - Main conditions
 - Qualifying period
 - Means test
 - Waiting period
 2. Benefits
 - Determining factors
 - Earnings taken as reference and ceiling
 - Rates of the benefits
 - Family supplements
 - Other supplements
 - Duration of payment
 3. Sanctions
 4. Accumulation with other social security benefits
 5. Accumulation with earnings from work
- Partial unemployment
 1. Definition
 2. Conditions
 3. Rates of the benefits
 4. Sanctions
 5. Accumulation with other social security benefits

- 6. Accumulation with earnings from work
- Benefits for older unemployed
 - 1. Measure
 - 2. Conditions
 - 3. Rates of the benefits
 - 4. Accumulation
- Adjustment
- Taxation and social contributions
 - 1. Taxation of cash benefits
 - 2. Limit of income for tax relief or tax reduction
 - 3. Social security contributions from benefits

Table XI: Guarantee of sufficient resources

- General non-contributory minimum: Designation
- Applicable statutory basis
- Basic principles
- Entitled persons / beneficiaries
- General conditions
 - 1. Duration
 - 2. Nationality
 - 3. Residence
 - 4. Age
 - 5. Willingness to work
 - 6. Exhaustion of other claims
 - 7. Other conditions
- Guaranteed Minimum
 - 1. Determination of the minimum
 - 2. Level of determination
 - 3. Domestic unit for the calculation of resources
 - 4. Resources taken into account
- Guaranteed amounts
 - 1. Categories
 - 2. Specific supplements and single benefits
 - 3. Guaranteed minimum and family allowances
 - 4. Examples
 - 5. Relations between the amounts
- Recovery
- Indexation
- Taxation and social contributions
 - 1. Taxation of cash benefits
 - 2. Limit of income for tax relief or tax reduction
 - 3. Social security contributions from benefits

- Measures stimulating social and professional integration
- Associated rights
 - 1. Health
 - 2. Housing and heating
- Other specific non-contributory minima:
 - I. Old-age
 - 1. Designation
 - 2. Principle
 - 3. Main conditions of eligibility
 - 4. Amount payable
 - II. Invalidity
 - 1. Designation
 - 2. Principle
 - 3. Main conditions of eligibility
 - 4. Amount payable
 - III. Other specific non-contributory minima

Table XII: Long-term care

- Applicable statutory basis
- Basic principles
- Risk covered
- Definition
- Field of application
- Conditions
 - 1. Age
 - 2. Qualifying period
- Benefits in kind
 - 1. Home care
 - 2. Semi stationary care
 - 3. Nursing home care
 - 4. Other benefits
- Cash benefits
 - 1. Home care
 - 2. Semi stationary care
 - 3. Nursing home care
 - 4. Other benefits
- Participation of the beneficiary
- Accumulation
- Taxation

The 306 topics dealt with in the tables were determined jointly by the European Commission and the MISSOC representatives of the participating countries; the selection was made solely for the purpose of the mutual information system and has no direct link with Regulation (EC) No. 1408/71.

Naturally, this base of information does not lay any claim to completeness. The purpose is not in the representation of all the regulations in detail; but rather to clarify, for quick comparison, the main characteristics of the different legislations. To simplify access to further sources, an appropriate notation in the language of the country is given, which links the user to the respective law.

The representation is also not flawless in regards to the system of social protection outlined. Basically, MISSOC is confined to the so-called "general systems" of state social protection, which - depending upon country and area - are either universal systems covering the entire population, or systems bound to gainful employment, protecting the "active" population (i.e. the job holder and the self-employed), or; systems linked to the employee status referring solely to employees. The scope of the "general system", as a rule, is limited to the statutory basic protection of the so-called "1st pillar". Supplementary systems of the 2nd and 3rd pillars, based on voluntary membership or on collective agreements, are not a topic of MISSOC.

As a rule, the social protection of civil servants is not addressed; in as much as it comes under the framework of independent "special" systems (i.e. Belgium, Germany, Luxembourg, Norway, Austria and Poland). Nor is the case of military personnel discussed if they also pertain to "special" systems (i.e. in Lithuania, Malta or Slovakia). Also not under consideration are the "special" systems (as well as particular regulations within the "general system") for miners (i.e. Belgium, Germany, France, Austria and Spain), for workers in shipping (Belgium and Spain) or for those belonging to particular professional groups (such as agricultural workers in France, the bank employees, football players and basketball players in Portugal, or domestic workers in Spain, or those who come under the manifold career-specific regulations of Greece). The social protection of the self-employed is only addressed in Tables I-XII if they are a part of a "general system". Any others will only be addressed in an annex.

This annex, "Social Protection of the Self-employed", comprises the third and last section of the publication. Also here, in view of the many protection systems that exist in Europe, a flawless depiction of the existing protection systems cannot be presented. For all those countries where there is no uniform system of social protection of the self-employed, the representation is limited to the basic groups of self-employed farmers, handcrafts and tradesmen. Specific schemes for members of the classic "liberal professions" will not be addressed for the time being.

For those participating countries that do not belong to the Euro zone, in the interest of making comparisons, all amounts will be given in both the respective national currency as well as in euros. As a basis for calculation, the official exchange rate from 3.5.2004 will be used.

One euro corresponds to:

32.5500	CZK	The Czech Republic
7.4414	DKK	Denmark
15.6466	EEK	Estonia
88.1100	ISK	Iceland
0.5865	CYP	Cyprus
0.6523	LVL	Latvia
1.5524	CHF	Liechtenstein
3.4528	LTL	Lithuania
251.7500	HUF	Hungary
0.4262	MTL	Malta
8.2105	NOK	Norway
4.7919	PLN	Poland
1.5524	CHF	Switzerland
238.5500	SIT	Slovenia
40.3250	SKK	Slovakia
9.1425	SEK	Sweden
0.6750	GBP	United Kingdom

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MISSOC *Secretariat*

Organisation of social protection

Charts and descriptions

Situation on 1 May 2004

Belgium

In proper terms social security is a national affair which is subject to the competence of the Minister in charge of social affairs, of the Minister for employment (*Ministre de l'Emploi*), of the Minister for pensions (*Ministre des Pensions*), of the Minister for public affairs, social integration, development of big cities and equal opportunities (*Ministre de la Fonction publique, de l'Intégration sociale, de la politique des grandes villes et de l'égalité des chances*) and of the Secretary of State for family affairs and people with disabilities (*Secrétaire d'Etat aux familles et aux personnes handicapées*).

The National Social Security Office (*Office nationale de Sécurité sociale*) is an institution of public interest which has the task to collect contributions (with the exception of employment injuries) and to allocate the funds between the central institutions responsible for the administration of the different branches of social security.

A Management Committee which is composed of an equal number of representatives of the employers and employees, appointed by the King, runs this office and these institutions with equal representation. In some cases these are also representatives of organisations that are interested or involved in a special insurance branch; this applies above all for family benefits and health care. The Committee is presided by an independent person, frequently a member of Parliament, or a high-ranking official. The Committee has a self-administration in the sense that it can take decisions as regards administration. However, policies, legislation and general regulations are in principle the task of Parliament, the King or the competent ministry. An important detail consists in the fact that the competent minister normally has to consult the Committee in the case when drafts for a law or regulations are on the agenda which concern the activities of the Fund. The competent minister presides the Committee via a Commissioner of the Government who has to be vigilant that the decisions of the Committee are not contrary to the general rules and the general interest. If this were the case the minister could annul the decision questioned.

Sickness, maternity, invalidity

The field of sickness, maternity and invalidity is run by the National Institute for Sickness and Invalidity Insurance (*Institut national d'assurance maladie-invalidité, INAMI*), which above all distributes the financial resources between the different insurance funds responsible for the benefits (mutual insurance companies, which are affiliated to one of the five national associations of recognised mutual insurance companies, regional offices of the Auxiliary Sickness and Invalidity Fund or the Health Care Fund of the Belgium National Railway Company). The choice of insurance fund is free with the exception of the employees of the Belgium National Railway Company.

Old-age and survivors

The field of old-age and survivors' pensions is run by the National Pension Office (*Office national des pensions*), which is in charge of the assessment and payment of pensions. The application for a pension will be made via the local administration of the town in which the applicant is resident.

Employment injuries and occupational diseases

Employment injuries: This field is run by the Employment Injuries Fund, whose task is above all to grant benefits in the form of damages of sailors, seamen, and employers that do not meet their obligations. The Employment Injuries Fund makes a technical, medical, and financial control, and ratifies the agreement settling the employment injury between the victim and the insurance fund. The employers have to insure the risks of accidents at work with a registered insurance fund or a common insurance fund to the benefit of their staff.

Occupational diseases: the Occupational Diseases Fund has the monopoly on occupational diseases insurance. This fund also implements the legal regulations in the field of prevention.

Family benefits

The implementation of legislation is carried out on the one hand by the National Family Benefits Offices for Employees (*Office national d'allocations familiales pour travailleurs salariés*) and the special Compensation Funds for Family Benefits and on the other hand by the inde-

pendent Compensation Funds. The main tasks of the National Office are: to distribute the financial resources between the different compensation funds and to guarantee the role of a compensation fund for the employers insured with the Office. Furthermore the Office has been allocated the supervision of the compensation funds. For some occupations special funds have been created (public funds), which the corresponding employers should join. The independent Compensation Funds are institutions which have been founded upon the employers' initiative and managed by them. They are approved by the King and can only be responsible for the granting of statutorily provided benefits.

Unemployment

The field of unemployment is run by the National Employment Office (*Office national de l'emploi*) and its regional units, which will decide on the concerned person's entitlement. The payment of benefits is made by the registered trade union organisation of which the employee is member or by the auxiliary fund for payment of unemployment benefit that has received the application.

Social assistance

The field of social assistance falls within the scope of the Minister for pensions, of the Minister for social integration, and of the Secretary of State for family affairs and people with disabilities. The minimum guaranteed income for old persons is granted by the National Pension Office (*Office national des pensions*). The right to social integration (like the integration income, *revenu d'intégration*) is granted by the concerned Public Social Assistance Centre (*Centre Public d'action sociale*) (there are 589 centres in Belgium). The Division managing benefits for people with disabilities of the Public Federal Service of Social Security (*Service public fédéral de Sécurité sociale*) delivers allowances for people with disabilities.

Important addresses

Federal public service Social Security:
SERVICE PUBLIC FEDERAL SECURITE SOCIALE
Rue de la Vierge Noire, n° 3c
1000 BRUXELLES
www.socialsecurity.fgov.be

FPS Employment, Labour and Social Dialogue:
SERVICE PUBLIC FÉDÉRAL
EMPLOI, TRAVAIL ET CONCERTATION SOCIALE
Rue Belliard, 51
1040 BRUXELLES
www.meta.fgov.be

National Office for social security:
OFFICE NATIONAL DE SECURITE SOCIALE
Place Victor Horta, 11
1060 BRUXELLES
www.onssrszls.fgov.be

Institute for sickness and invalidity insurance:
INSTITUT NATIONAL D'ASSURANCE
MALADIE-INVALIDITE (I.N.A.M.I.)
Avenue de Tervuren, 211
1150 BRUXELLES
www.inami.fgov.be
www.riziv.be

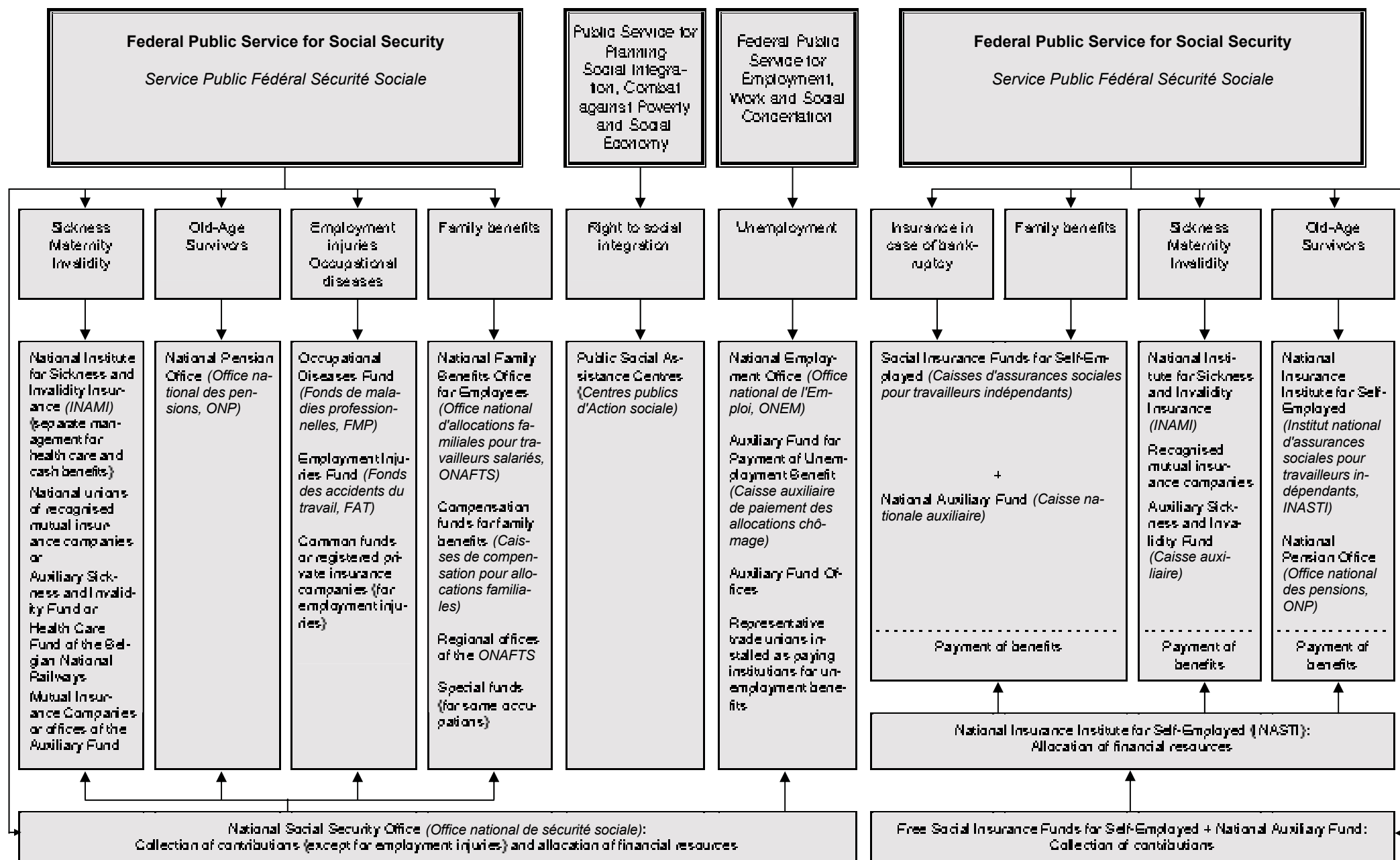
National Office for pensions:
OFFICE NATIONAL DES PENSIONS (O.N.P.)
Tour du Midi
1060 BRUXELLES
www.onprvp.fgov.be

National Office for family benefits to employees:
OFFICE NATIONAL D'ALLOCATIONS FAMILIALES
POUR TRAVAILLEURS SALARIES (O.N.A.F.T.S.)
Rue de Trèves, 70
1040 BRUXELLES
www.socialsecurity.fgov.be

Professional diseases fund:
FONDS DES MALADIES PROFESSIONNELLES
Avenue de l'Astronomie, 1
1210 BRUXELLES
www.fmp.fgov.be
www.fbz.fgov.be

Work injury fund:
FONDS DES ACCIDENTS DU TRAVAIL (F.A.T.)
Rue du Trône, 100
1040 BRUXELLES
www.fat.fgov.be
www.fao.fgov.be

National Office for employment:
OFFICE NATIONAL DE L'EMPLOI (O.N.E.M.)
Boulevard de l'Empereur, 7
1000 BRUXELLES
www.onem.be
www.rva.be



Czech Republic

Health Care

The central organ of the State health care administration is the Ministry of Health (*Ministerstvo zdravotnictví*), which, inter alia, prepares the legislative framework in this field. Health insurance is compulsory for all persons with permanent residence or employed by an employer whose seat is in the territory of the Czech Republic. The insurance is provided by nine health insurance companies as independent private legal entities. The citizens have the right of free choice between the health insurance companies and also between the health care providers which have a contract with her/his health insurance company. The Law guarantees the contracting rules and the accessibility and quality of health care.

Old Age, Invalidity, Survivors, Sickness Benefits in Cash

The Ministry of Labour and Social Affairs (*MOLSA*) (*Ministerstvo práce a sociálních věcí*) draws up legislation for the whole sphere of social security (except health insurance). The administration is dealt with by offices of the Czech Administration of Social Security (*Česká správa sociálního zabezpečení, CSSZ*), which is subordinated to and supervised by the Ministry. The Centre of the Czech Administration of Social Security (*Ústředí České správy sociálního zabezpečení, CSSZ*) supervises 76 District Social Security Administrations (*Okresní správa sociálního zabezpečení, OSSZ*).

The main task of the *CSSZ* is to collect contributions for the basic pension insurance system, the sickness insurance scheme, and the system of State employment policy (unemployment insurance and employment policy programmes). The *CSSZ* is also responsible for the calculation and payment of benefits from pensions and sickness schemes as well as the keeping

of records on insured individuals (excluding the system of State employment policy).

Unemployment

District Labour Offices (*Úřad práce*) operate in the individual regions and are subordinated to *MOLSA*'s Employment Services Administration (*Správa služeb zaměstnanosti*). Their main activities are the payment of unemployment benefits, keeping records on job applicants and promoting and creating employment opportunities. They also develop and organise employment programmes (placement, vocational guidance, resettlement, etc).

Family

The schemes of state social support, which cover family benefits, are administrated in individual districts by local organs. Labour offices (*úřad práce*) are responsible for the administration of State social support allowances - taking care of all the activities related to the administration of allowances, in particular, collection of applications, registering applicants and compiling the necessary data as well as decision making concerning allowances and issuing of official decisions. In order to make it easier for citizens to apply, Labour offices have established contact places in some small towns and villages.

Social Assistance

Non-recurrent benefits are provided by local communities; these are one-off benefits intended for seriously handicapped and elderly citizens, such as financial assistance for the purchase of a motor vehicle, the special modification of a car or its running costs, for the adaptation of an apartment, for the installation of a telephone line, and for the costs resulting from leaving an institute.

Recurrent benefits to supplement income usually up to the minimum subsistence level are provided by authorised communi-

ties on behalf of the state and benefits provided to people with disabilities are provided by the designated municipal authorities, which represent the State.

Important addresses

Ministry of Labour and Social Affairs:
MINISTERSTVO PRÁCE A SOCIÁLNÍCH VĚCÍ
Na poricním pravu 1
128 01 PRAHA 2
www.mpsv.cz

MOLSA - Employment Services Administration:
SPRÁVA SLUŽEB ZAMĚSTNANOSTI
Karlovo náměstí 1
12801 PRAHA 2
www.ssz.mpsv.cz

Czech Administration of Social Security:
ČESKÁ SPRÁVA SOCIÁLNÍHO ZABEZPEČENÍ
Krizova 25
225 08 PRAHA 5
www.cssz.cz

Ministry of Health:
MINISTERSTVO ZDRAVOTNICTVÍ
Palackeho náměstí 4
128 00 PRAHA 2
www.mzcr.cz



Denmark

Pension Schemes

All Danish citizens resident in Denmark are entitled to different categories of early retirement pensions (invalidity pensions), at the age of 65 (67 for those born before July 1st, 1939) they are entitled to an old-age pension. The pensions are calculated on the basis of the years in which the person concerned was resident in Denmark. This pension system (the social pensions) is run by the local authorities. The Ministry of Social Affairs and Equal Rights (*Social- og ligestillingsministeriet*) supervises the implementation of the legislation, however, it does not have the right to interfere in individual cases.

The system of the supplementary pensions (*Arbejdsmarkedets Tillægspension, ATP*) grants those employees, who work at least 9 hours per week, a supplement in addition to the social pension. The employees receive the supplementary pension at the age of 67.

The system of the supplementary pension *ATP* also includes a lump-sum payment or a capitalised pension to the surviving spouse and children. The *ATP* supplementary pension system is managed by a central body and falls within the scope of the Ministry of Employment (*Beskæftigelsesministeriet*).

The *SP*, another additional scheme, is a special pension scheme plan. It is a compulsory plan gathering the contributions of all employees and self-employed and it is managed by the *ATP* institution.

The labour market supplementary pension scheme for recipients of anticipatory pension (i.e. public invalidity pension) is a statutory, voluntary scheme, which came into force 1 January 2003. The objective is to give recipients of anticipatory pension (invalidity pension) access to a labour mar-

ket pension – supplement to public old-age pension.

The unemployment insurance partial pension and early retirement schemes are transitional systems in between the working life and retirement. They are managed by the Ministry of Employment.

Sickness Insurance

The sickness insurance which provides for the whole population is run and financed by the regional and local authorities. The Ministry of the Interior and Health (*Indenrigs- og Sundhedsministeriet*) is in charge of the insurance. All citizens of Denmark have sickness insurance. The cash benefits in the case of sickness and maternity are paid by the local authorities (within the scope of the Ministry of Employment).

Family Benefits

The general family benefits and the various other family allowances are administered by the local authorities (within the scope of the Ministry of Taxation, *Skatteministeriet*, and the Ministry of Social Affairs and Equal Rights).

Unemployment Insurance

Unemployment insurance is voluntary. The unemployment insurances are distributed according to the various branches; two insurances are reserved for the self-employed. The insured and the employers pay contributions into the insurances. These contributions and the contributions, which the employees and the self-employed pay into the Labour Market Fund cover the State share for the expenses related to the unemployment insurance including early retirement. The Ministry of Employment is in charge of the unemployment insurance.

Important addresses

Ministry of Employment:
BESKÆFTIGELSESMINISTERIET
Ved Stranden 8
1061 KØBENHAVN K
www.bm.dk

National Directorate of Labour:
ARBEJDSDIREKTORATET
Stormgade 10
1009 KØBENHAVN K
www.adir.dk

Labour market supplementary pensions institution:
ARBEJDSMARKEDETS TILLÆGSPENSION (ATP)
Kongens Vænge 8
3400 HILLERØD
www.atp.dk

National Board of Industrial Injuries:
ARBEJDSKADESTYRELSEN
Æbeløgade 1
P.O. Box 3000
2100 KØBENHAVN Ø
www.ask.dk

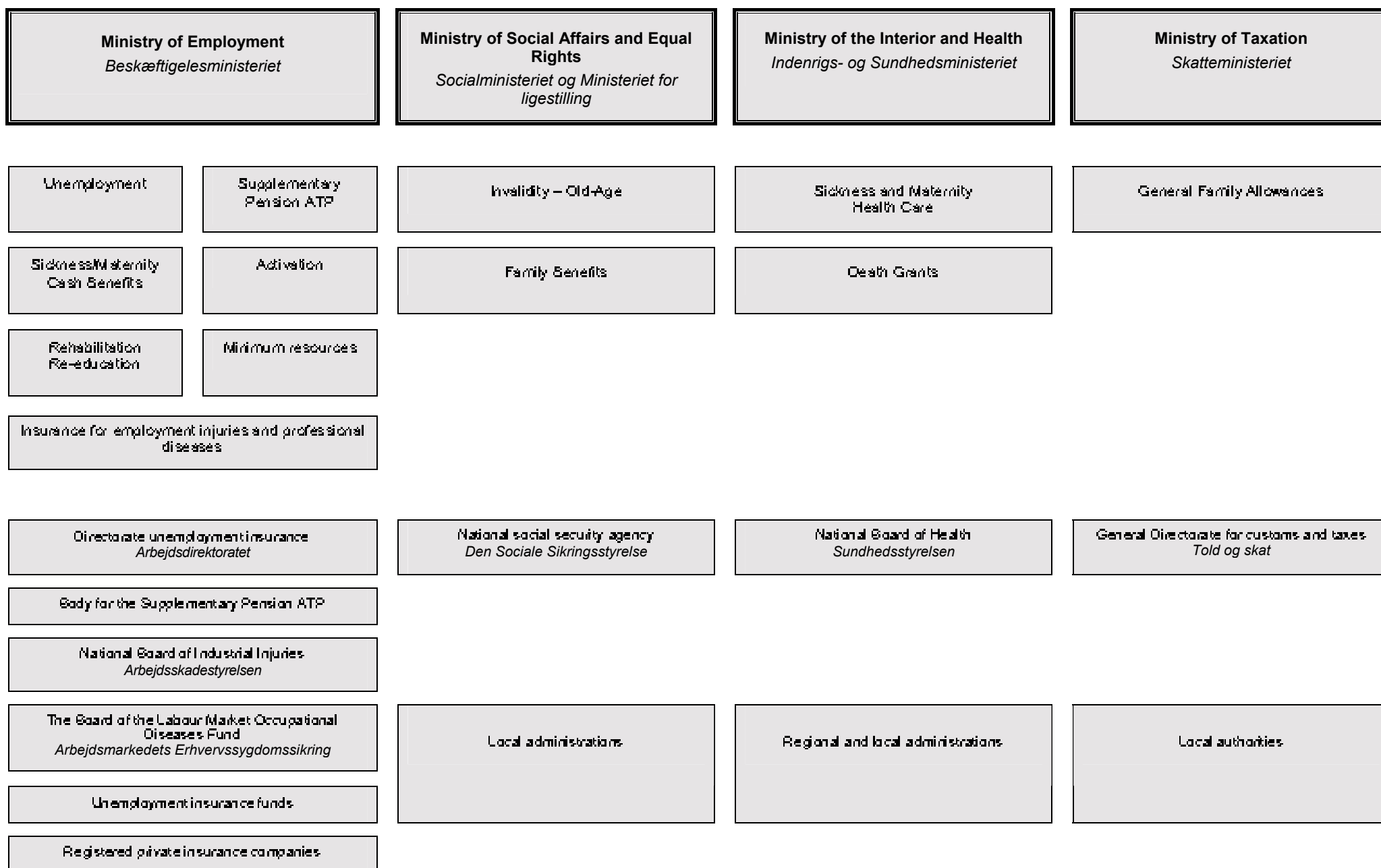
Ministry of Social Affairs and Equal Rights:
SOCIAL-OG LIGESTILLINGSMINISTERIET
Holmens Kanal 22
1060 KØBENHAVN K
www.socialministeriet.dk

National social security agency:
DEN SOCIALE SIKRINGSSTYRELSE
International Service
Landemærket 11
1119 KØBENHAVN K
www.dss.dk

Ministry of the Interior and Health:
INDENRIGS- OG SUNDHEDSMINISTERIET
Slotsholmsgade 10-12
1216 KØBENHAVN K
www.im.dk

National Board of Health:
SUNDHEDSSTYRELSEN
Islands Brygge 67
P.O. Box 1881
2300 KØBENHAVN S
www.sst.dk

Ministry of Taxation:
SKATTEMINISTERIET
Nicolai Eigvedsgade 28
1402 KØBENHAVN K
www.skat.dk



Germany

The following five branches of social insurance exist in Germany:

1) Statutory Pension Insurance

The statutory pension insurance (*Gesetzliche Rentenversicherung*) is divided into the pension insurance for white-collar workers (*Rentenversicherung der Angestellten*), the pension insurance for manual workers (*Rentenversicherung der Arbeiter*) and the pension insurance for miners (*Knappschaftliche Rentenversicherung*). The following organisations are the competent insurance funds: the Federal Insurance Institution for White-Collar Workers (*Bundesversicherungsanstalt für Angestellte*), the regional insurance institutions (*Landesversicherungsanstalten*) for manual workers, the Railways' Insurance Institution (*Bahnversicherungsanstalt*) for the manual workers of the German Railway, the Seamen's Fund (*Seekasse*) for seamen, and the Federal Insurance Institution for Miners (*Bundesknappschaft*).

2) Statutory Sickness Insurance

The statutory sickness insurance (*Gesetzliche Krankenversicherung*) is in the hands of roughly 300 insurance funds, some of which operate regionally (local funds, *Ortskrankenkassen*) and some of which operate at a national level (e.g. most of the substitute funds, *Ersatzkassen*). These funds are open to all members regardless of occupation or employment in a company. (Exceptions are occupational funds such as the fund for miners, the fund for seamen, and the agricultural funds for farmers. Apart from a few special categories (e.g. civil servants, judges, soldiers) all employees are subject to compulsory insurance, unless the remuneration is above the annual assessment ceiling. For minor employment, special rules are applied. The sickness insurance funds administer the collection of the overall social insurance contributions for all branches.

3) Statutory Long-term Care Insurance

On 1 January 1995 statutory long-term care insurance (*Gesetzliche Pflegeversicherung*)

was introduced in order to cover the risk of need for long-term care. Since 1 January 1995 each statutory sickness insurance fund has established a long-term care insurance fund which is responsible for granting benefits to beneficiaries who are in need of long-term care. All persons who are members of a statutory sickness insurance fund are covered against the risk of need for long-term care in the same fund. Persons with private sickness insurance coverage must correspondingly conclude a private long-term care insurance contract.

4) Statutory Accident Insurance

The relevant organisations of the statutory accident insurance (*Gesetzliche Unfallversicherung*) are the insurance funds of the industrial branches (*Berufsgenossenschaften*) and the insurance funds at the federal and *Länder* level for manual and white-collar workers of the public service. The following categories of persons are covered: employees, certain self-employed persons, pupils and students, children in kindergartens, persons undergoing rehabilitation and certain other persons.

5) Unemployment Insurance

Statutory unemployment insurance (*Gesetzliche Arbeitslosenversicherung*) is implemented by the Federal Agency for Labour (*Bundesagentur für Arbeit*). It is divided into the main office, the regional directorates and the local agencies. All employees are covered (manual workers, white-collar workers, trainees including young disabled persons).

Self-administration

The individual branches of social insurance are self-governed by representative's meetings and board meetings or administrative boards which consist of the same number of representatives of the employers and the persons insured. In the field of unemployment insurance representatives of the public sector are included as a third party. The self-administration of substitute funds consists only of the representatives of the persons insured.

Supervision

As regards supervision the Federal Ministry of Health and Social Security (*Bundesministerium für Gesundheit und Soziale Sicherung*) is responsible for the branches of (old-age, survivors' and invalidity) pension, accident, sickness and long-term care insurance. The Federal Ministry of Economy and Labour (*Bundesministerium für Wirtschaft und Arbeit*) is responsible for unemployment insurance. As regards the competence of the supervisory authorities it is decisive whether the insurance fund is a *Länder* or a federal institution.

An insurance fund qualifies as a Land institution when its responsibilities do not extend beyond its *Land*. Furthermore, a fund whose responsibilities touch over onto other *Länder*, but do not exceed three is also to be considered a Land institution, provided the *Länder* involved stipulate one supervising *Land*. In such a case, supervision falls under the responsibility of the highest social insurance administrative body at a *Länder* level, or the authority stipulated by the Land's legislation. This is also the case for associations at a *Länder* level. In all other cases, the insurance fund qualifies as a federal institution as for instance the federal insurance institution for (white-collar) employees and the insurance for miners. Supervision falls under the responsibility of the federal insurance authority (*Bundesversicherungsamt*).

Other Benefits

Apart from the mentioned social insurance branches there are public social assistance, different family benefits, and housing benefit.

Important addresses

BUNDESMINISTERIUM FÜR GESUNDHEIT
UND SOZIALE SICHERUNG
Rochusstr.1
53123 BONN
www.bmgs.bund.de

BUNDESMINISTERIUM FÜR FAMILIE,
SENIOREN, FRAUEN UND JUGEND
Alexanderplatz 6
10178 BERLIN
www.bmfsfj.bund.de

BUNDESMINISTERIUM FÜR WIRTSCHAFT
UND ARBEIT
Scharnhorststr. 34-37
10115 BERLIN
www.bmwa.bund.de

BUNDESMINISTERIUM FÜR VERKEHR,
BAU- UND WOHNUNGSWESEN
Krausenstr. 17-20
10117 BERLIN
www.bmvbw.bund.de

BUNDESMINISTERIUM DER FINANZEN
Wilhelmstr. 97
10117 BERLIN
www.bundesfinanzministerium.de

BUNDESVERSICHERUNGSANSTALT
FÜR ANGESTELLTE
Ruhrstr. 2
10709 BERLIN
www.bfa.de

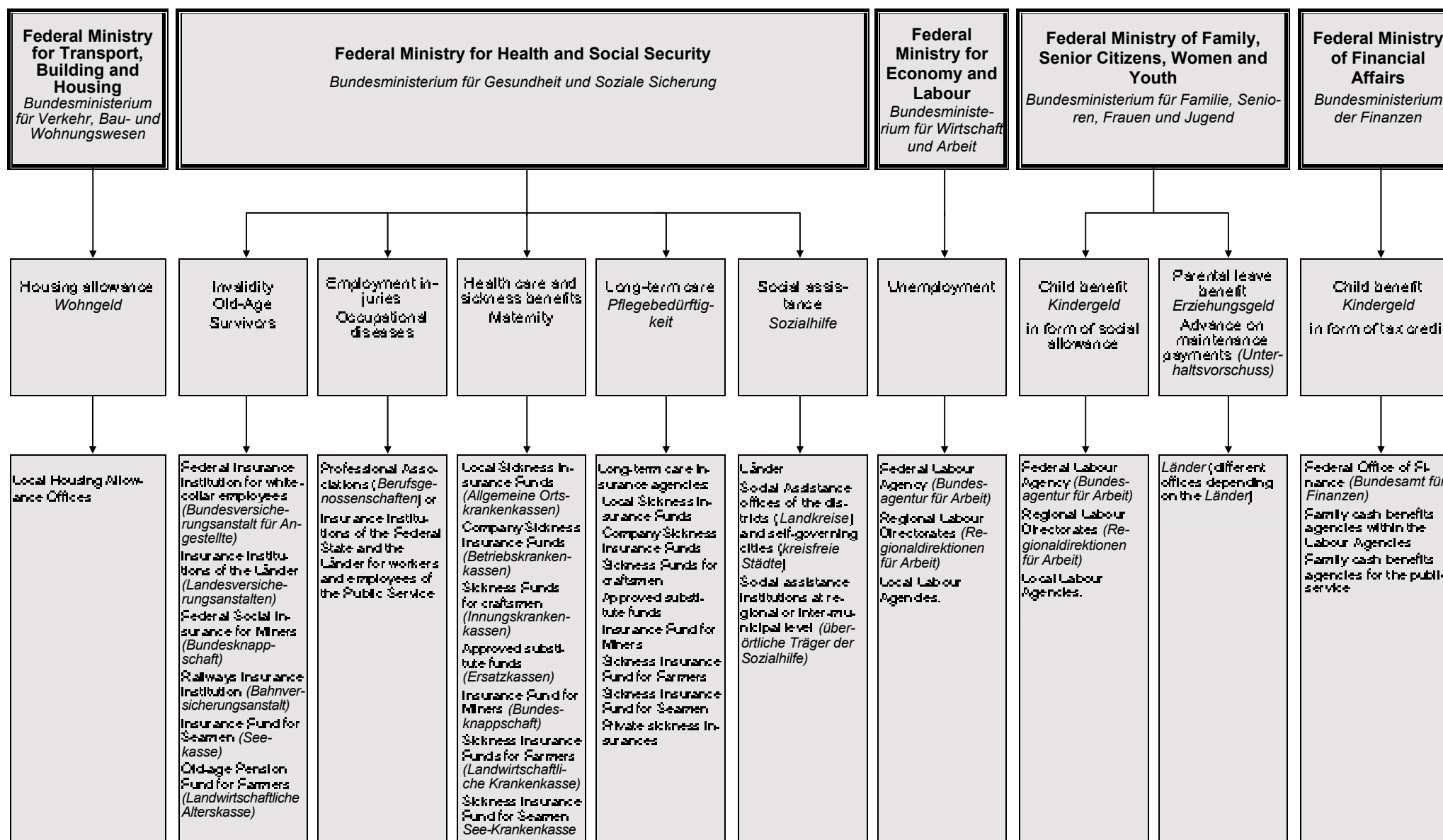
BUNDESAGENTUR FÜR ARBEIT
Regensburger Str. 104
90478 NÜRNBERG
www.arbeitsagentur.de

BUNDESVERSICHERUNGSAMT
Friedrich-Ebert-Allee 38
53113 BONN
www.bva.de

HAUPTVERBAND DER GEWERBLICHEN
BERUFGENOSSENSCHAFTEN E.V.
Alte Heerstraße 111
53757 ST. AUGUSTIN
www.hvbg.de

AOK-BUNDESVERBAND
Kortrijker Str. 1
53177 BONN
www.aok.de

DEUTSCHE VERBINDUNGSSTELLE KRAN-
KENVERSICHERUNG - AUSLAND
Postfach 200464
53134 BONN
www.dvka.de



Federal Insurance Administration (Bundesversicherungsamt): Supervisory body for insurance funds exceeding more than 3 Länder. In other cases supervision by the Ministries for social affairs of the Länder or by appointed institutions.

Estonia

The Ministry of Social Affairs (*Sotsiaalministeerium*) is responsible for social security and social welfare. The role of the Ministry includes policy development and the drafting of legislation. Under the Ministry there are two governmental agencies - the Social Insurance Board (*Sotsiaalkindlustusamet*) and the Labour Market Board (*Tööturuamet*) - and two public legal bodies - the Health Insurance Fund (*Eesti Haigekassa*) and the Unemployment Insurance Fund (*Eesti Töötukassa*) - these are responsible for the administration of the different branches of social security.

The Social Insurance Board administers the schemes of pension insurance, family benefits, social benefits for disabled persons and funeral grants and keeps the register of insured persons and beneficiaries. The regional pension offices, subordinated to the Social Insurance Board process applications of the above mentioned benefits and arrange the payment through banks or post offices.

The Labour Market Board administers the scheme of unemployment allowances, while processing of the claims, granting and payment of allowances is carried out by the regional employment offices, subordinated to the Board. The Unemployment Insurance Fund is in charge of the unemployment insurance scheme.

The Health Insurance Fund runs the scheme of health insurance, which includes medical services, compensation for pharmaceuticals and cash benefits (sickness, maternity and care benefits). The Fund makes annual contracts with the providers of medical services, and covers the expenses of the medical care of insured persons to the service providers under these contracts. The Fund also pays sickness, maternity and care benefits to insured persons.

Social assistance cash benefits and social services are provided by local municipalities.

Social contributions (social tax and unemployment insurance contributions) are collected by the Tax Board (*Maksuamet*).

Important addresses

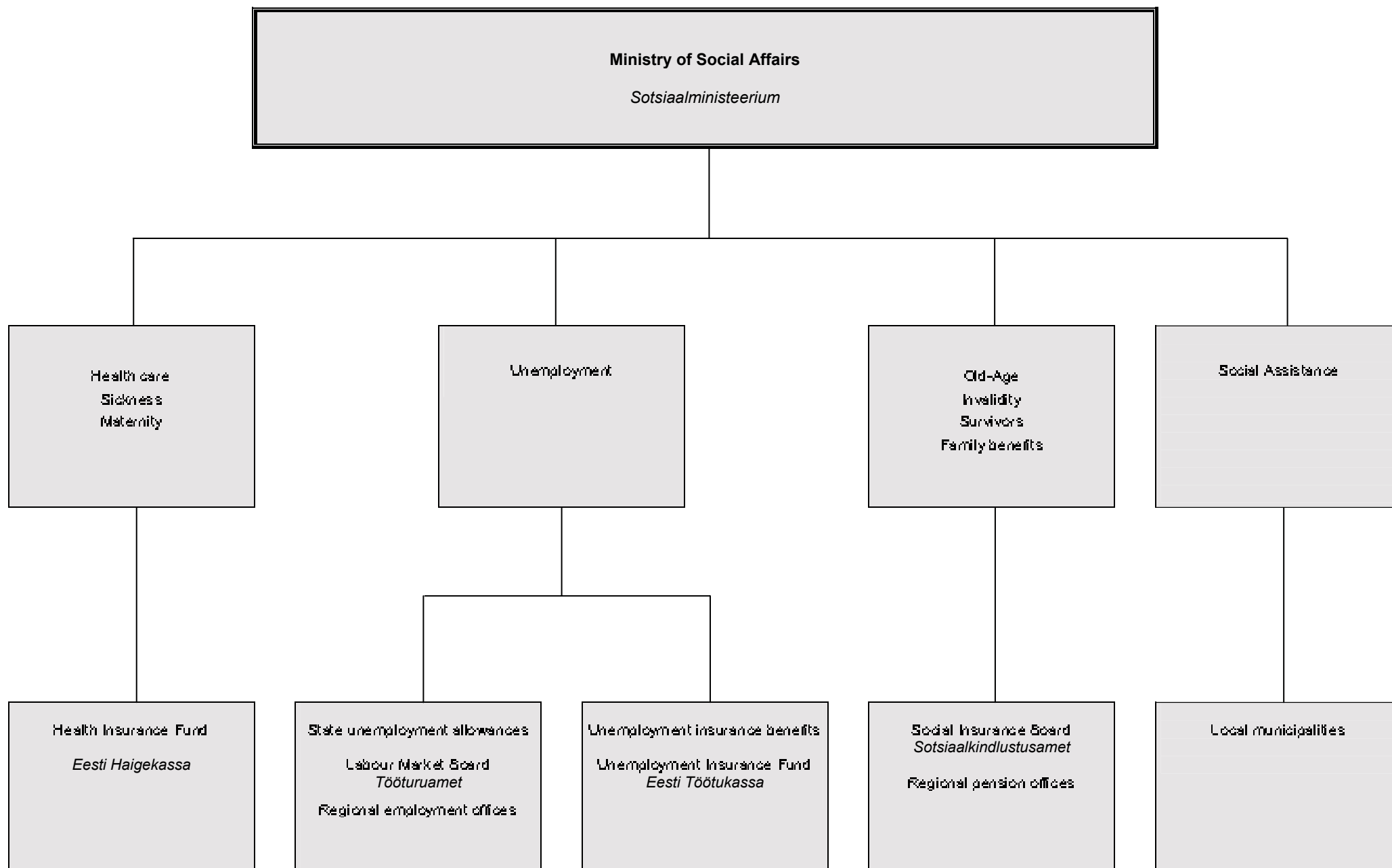
Ministry of Social Affairs:
SOTSIAALMINISTEERIUM
Gonsiori 29
15027 TALLINN
www.sm.ee

Social Insurance Board:
SOTSIAALKINDLUSTUSAMEET
Lembitu 12
15092 TALLINN
www.ensib.ee

Labour Market Board:
TÖÖTURUAMET
Luha 16
10129 TALLINN
www.tta.ee

Estonian Health Insurance Fund:
EESTI HAIGEKASSA
Lembitu 10
10114 TALLINN
www.haigekassa.ee

Estonian Unemployment Insurance Fund:
EESTI TÖÖTUKASSA
Lõkke 4
10122 TALLINN
www.tootukassa.ee



Greece

The Greek Constitution of 1975, revised in 1986, established the principle of the "Social State" by means of provisions guaranteeing to a large extent social protection. In particular, Article 224 concerning social security stipulates the obligation of the State to provide social security for workers.

In Greece the prerequisite for being directly covered by social security is to be working. The affiliation to a scheme depends on the nature and the type of work performed.

The social security system in Greece is based on two pillars: the basic protection and the supplementary protection (called "auxiliary" in Greece). It comprises a great number of insurance funds and a large variety of schemes.

- The main insurance institution is the Institute for Social Insurance (IKA) of which the greater majority of salaried workers and other categories of assimilated employees are members. The IKA scheme is the "general Greek scheme for the insurance of salaried workers". Apart from the IKA scheme there are special schemes for salaried workers, (occupational funds) to which certain categories coming from the civilian population are affiliated, e.g. the insurance fund for employees of the public electricity company.
- Farmers are members of the insurance scheme for agricultural employees (OGA - Agricultural Insurance Organisation).
- As regards the social security of self-employed persons, there are special funds for persons belonging to certain socio-professional categories (e.g. lawyers, the medical professions, persons engaged in a business, craftsmen, civil engineers, etc.). The main fund for the self-employed is the OAEE (Insurance Body for the self-employed) for craftsmen, businessmen and drivers.

Each insurance institution is subject to a different legislation. In some cases the benefits, the conditions for granting these benefits and the corresponding formalities differ from one institution to the other.

The IKA scheme covers the risks of sickness, maternity, old-age, invalidity and death.

The OAED (Office for Employment and Manpower) is a special institution in charge of the risk of unemployment; it is also in charge of family benefits; however, it is the IKA which collects the contributions for the OAED.

The majority of the social security institutions is under the authority and supervision of the Ministry of Labour and Social Security. A small number of social security institutions are subordinate to and supervised by other ministries.

The public authorities intervene against possible fraud in order to preserve the general interest and see to the correct application of legislation and provisions by the social security organisations (Insurance Funds).

These institutions are administered by the administrative boards in which the representatives of the insured, the pensioners, the employers and the State participate.

Important addresses

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΓΕΝΙΚΗ ΓΡΑΜΜΑΤΕΙΑ ΚΟΙΝΩΝΙΚΩΝ
ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΔΙΑΚΡΑΤΙΚΗΣ ΚΟΙΝΩΝΙΚΗΣ
ΑΣΦΑΛΙΣΗΣ
ΣΤΑΔΙΟΥ 29
10110 ΑΘΗΝΑ

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΚΟΙΝΟΤΙΚΩΝ ΠΡΩΤΟΒΟΥΛΙΩΝ
ΤΗΜΑ Ε.Ε
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

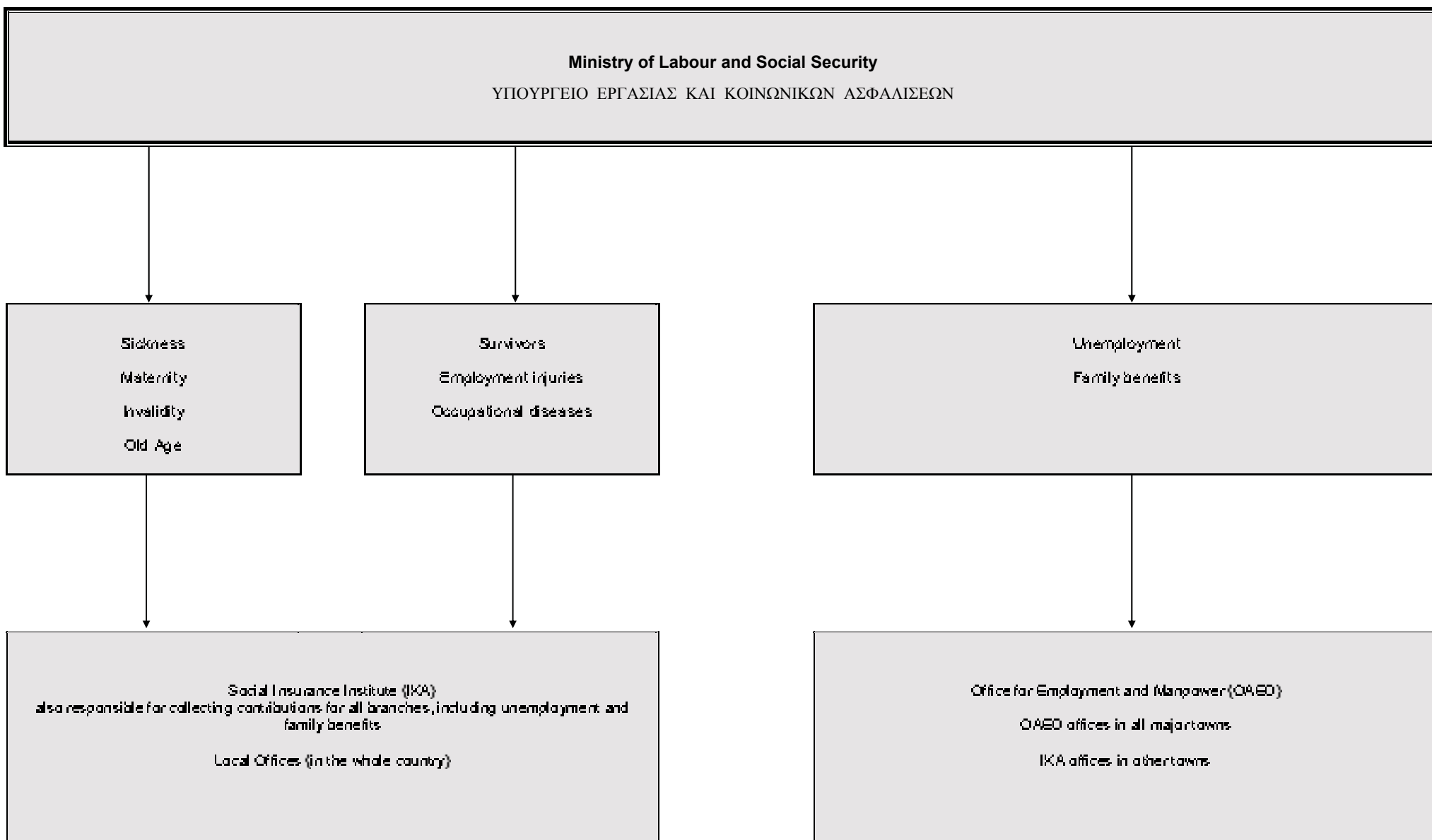
MINISTRY OF LABOUR AND SOCIAL SECURITY
General Secretariat for Social Security
Directorate for International Relations
Stadiou Street 29
10110 ATHENS
www.labor-ministry.gr
www.ypergka.gr

MINISTRY OF LABOUR AND SOCIAL SECURITY
Directorate Community Initiatives
Section E.U.
Pireos Street 40
10182 ATHENS C.P.

SOCIAL INSURANCE INSTITUTE (I.K.A.)
Directorate for International Relations
Kifissias Street 178-Chalandri
15231 ATHENS C.P.
www.ika.gr

AGRICULTURAL INSURANCE ORGANISATION
(O.G.A.)
International Relations
Patission Street 30
10170 ATHENS C.P.
www.oga.gr

OFFICE FOR EMPLOYMENT AND MANPOWER
(O.A.E.D.)
Directorate Insurance
Ethnikis Antistassis Street 8
17342 ANO KALAMAKI C.P.
www.oaed.gr



Spain

The contribution-related statutory social insurance for employees has been designed in such a way that there are a general scheme (employees in industry and in the service sector) and special schemes for the workers of other sectors of production (farmers, self-employed, miners, sailors and fishermen and domestic servants). The following bodies run these schemes:

- The National Social Security Office (*Instituto Nacional de la Seguridad Social, INSS*), which manages the cash benefits, i.e. old-age pensions, permanent invalidity, widower's and widow's pensions, orphans' pensions, pensions for family members, cash benefits in the case of temporary incapacity for work, maternity, risk during pregnancy, family benefits and other allowances and benefits.
- The National Institute for Health Management (*Instituto Nacional de Gestión Sanitaria, INGESA*), body for cooperation among the State and the Autonomous Communities, dependent on the Ministry of Health and Consumption, whose purpose is promoting health care coherence within the National Health System, as competence on health care has been transferred to every Autonomous Community, except in the autonomous cities of Ceuta and Melilla.
- The State Public Employment Service (*Servicio Público de Empleo Estatal, SEPEE*) which manages the unemployment benefits.
- The Migration and Social Services Office (*Instituto de Migraciones y Servicios Sociales, IMSERSO*), which determines additional social services and administers at the same time social assistance allowances and non-contributory benefits. The *IMSERSO* is also in charge of assistance with internal migrations, the promotion, and social integration of the migrants, assistance to

political asylum seekers, and the promotion and social integration of refugees. This competence can be attributed to the public bodies of the autonomous regions.

- The Navy's Social Office (*Instituto Social de la Marina, ISM*) which is in charge of the social protection of the employees of the merchant navy, the fishermen and in general of the employees in marine shipping.
- The General Social Security Revenue Office (*Tesorería General de la Seguridad Social, TGSS*), which is the only fund within the whole system entitled to collect contributions.

The above mentioned bodies are institutions under public law and act as legal entities. They are subordinate to public administration: The Ministry of Labour and Social Affairs (*Ministerio de Trabajo y asuntos sociales*) is in charge of *INSS*, *SEPEE*, *IMSERSO*, *ISM* and *TGSS*; the Ministry of Health and Consumption (*Ministerio de Sanidad y Consumo*) is in charge of *INGESA*.

The employers' associations and the employees' organisations (trade unions) participate in the supervision of the administration via the National Council and the Councils of the Regions, where employers, workers and the representatives of the public administration are equally represented in a tripartite structure.

The public administration of the bodies mentioned can co-operate itself with the employers' associations (Mutual insurance associations for employment injuries and occupational diseases) and the companies. For such a co-operation the insurance funds have to meet the following requirements: a minimum of 50 employers and 30,000 employees have to participate. The companies, too, have to meet certain requirements for such a co-operation. The co-operation can also be carried out with associations, foundations, public or private

institutions, as soon as they have been authorized and registered in a public register.

Important addresses

Ministry of Labour and Social Affairs:
MINISTERIO DE TRABAJO Y ASUNTOS SOCIALES
c/ Agustín de Bethencourt, 4
28003 MADRID
www.mtas.es
www.seg-social.es

Ministry of Health and Consumption:
MINISTERIO DE SANIDAD Y CONSUMO
Paseo del Prado, 18
28014 MADRID
www.msc.es

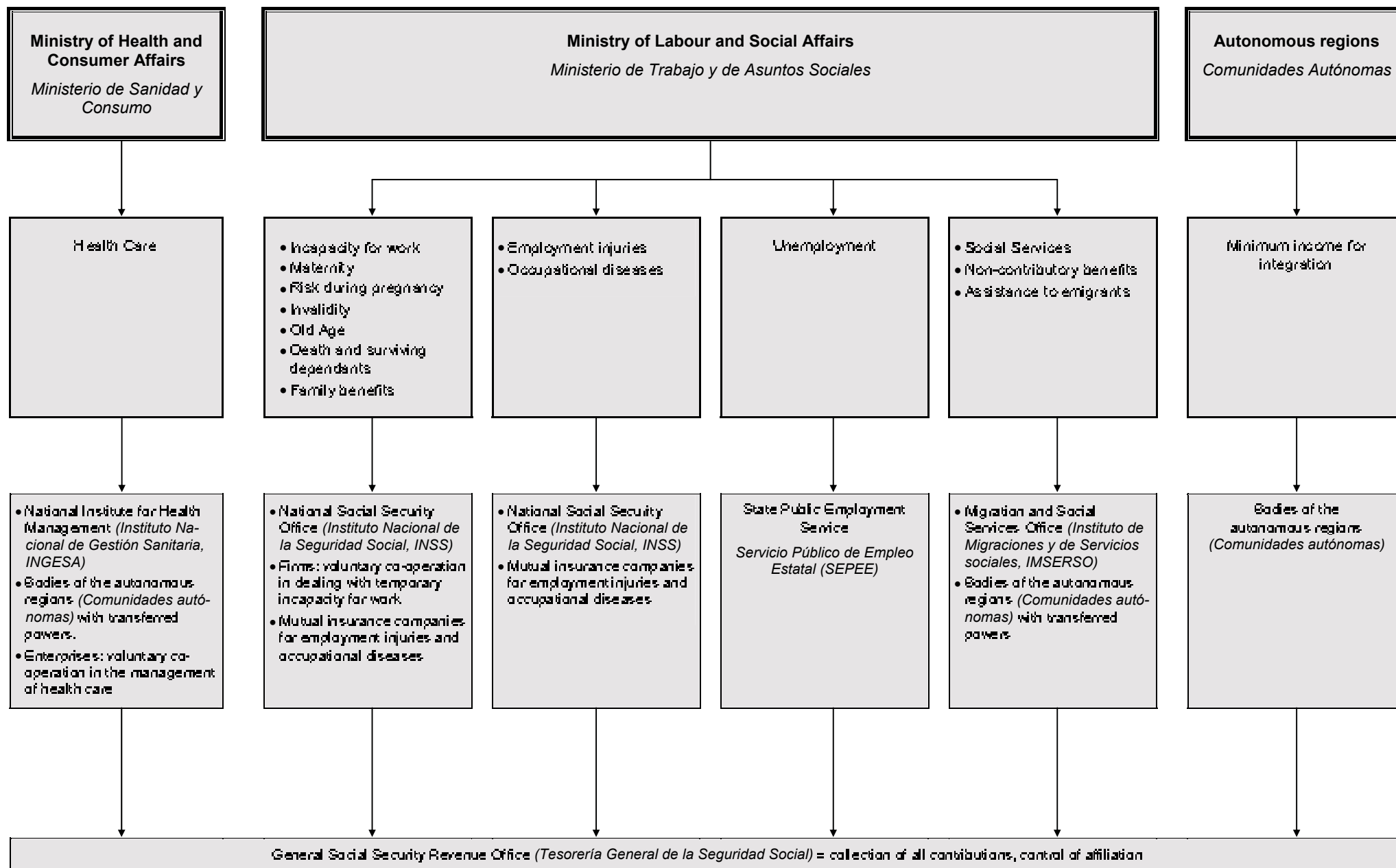
National Social Security Office:
INSTITUTO NACIONAL DE LA SEGURIDAD SOCIAL
c/ Padre Damián, 4
28036 MADRID
www.seg-social.es

National Institute for Health Management:
INSTITUTO NACIONAL DE GESTIÓN SANITARIA
c/ Alcalá, 56
28014 MADRID

Migration and Social Services Office:
INSTITUTO DE MIGRACIONES Y DE SERVICIOS SOCIALES
Avda. de la Ilustración s/n
28071 MADRID
www.imsersomigracion.upco.es

State Public Employment Service:
SERVICIO PÚBLICO DE EMPLEO ESTATAL
c/ Condesa de Venadito, 9
28027 MADRID
www.inem.es

General Social Security Revenue Office:
TESORERIA GENERAL DE LA SEGURIDAD SOCIAL
Plaza de los Astros, 5 y 7
28007 MADRID
www.seg-social.es



France

In France there are more than 100 schemes of variable importance which can be divided into four large groups:

- the general scheme which covers most of the employees as well as other categories of persons (students, recipients of certain benefits, simple residents) who have been included into the general scheme in the course of the years;
- the special schemes for employees of which some only include a few members. Some of them cover all risks, others, however, uniquely cover old-age with the general scheme providing coverage for the other risks;
- the agricultural scheme which includes two different administrative bodies for farmers and employees of the agricultural sector;
- the schemes for self-employed persons of the non-agricultural sector where pension insurance are administered by three autonomous schemes, each of which includes a national fund (craftsmen, persons engaged in a business or trade, members of the professions). The sickness insurance scheme itself is unique as regards all the types of non-agricultural independent occupations and consists of a variety of different bodies with a common national fund.

These different schemes - with the exception of the agricultural scheme are placed under the authority of the Ministries in charge of social security (Ministry of Social Affairs, Employment and Solidarity, *Ministère des Affaires Sociales, du Travail et de la Solidarité*, and Ministry for Health, Family Disabled Persons, *Ministère de la Santé, de la Famille et des Personnes Handicapées*); the agricultural scheme is placed under the supervision of the Ministry in charge of agriculture.

At the regional level the supervision is assumed by the regional offices for health

and social affairs for non-agricultural workers and by the regional employment and social security offices for persons in the agricultural scheme.

The general scheme is organised in four branches:

- the branch for sickness, maternity, invalidity and death
- the branch for employment injuries and occupational diseases
- the branch for old-age and widowhood
- the family branch.

The National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés, CNAMTS*) is in charge of the first two branches. At local level and supervised by the *CNAMTS*, there are two other types of bodies which do not have any hierarchic connection. These are the regional Sickness Insurance funds and the primary Sickness Insurance funds.

The branch for old-age and widowhood is administered by the National Old-age Insurance Fund for Employees (*Caisse nationale d'assurance vieillesse des travailleurs salariés CNAVTS*) which has transferred certain tasks to the regional Sickness Insurance funds.

The family branch is administered by the National Family Allowance Agency (*Caisse nationale des allocations familiales*) which is the supervisory body of the family benefits funds.

The overall financing (99.90 per cent) of family benefits is practically guaranteed by the general scheme.

At the local level the collection of contributions is carried out by the union for the collection of social insurance and family benefit contributions (*unions de recouvrement des cotisations de sécurité sociale et d'allocations familiales URSSAF*) which is subordinate to the Central Agency of the Social Security Organisations (*Agence Centrale des Organismes de Sécurité Sociale, ACOSS*). The ACOSS has the task to follow the finances of each branch as regards planning and implementation.

The administrative boards of the national funds are in charge of the new investment of potential surplus.

The traditional scheme of unemployment insurance - following an agreement of 31 December 1958 and agreed upon by the public authorities - is administered by parity organisations, namely by the Associations for Employment in Industry and Commerce (*associations pour l'emploi dans l'industrie et le commerce, ASSEDIC*) with the National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce, UNEDIC*) at the national level.

Apart from the basic old-age pension insurance there are compulsory supplementary pension schemes administered by parity organisations (*ARRCO, AGIRC*).

Finally, collective guarantees in addition to the existing ones can legally be agreed upon either by collective agreement or collective arrangements following the ratification of a draft arrangement, proposed by the company's owner, by the majority of the interested parties or following the unilateral decision of the company's owner.

Important addresses

MINISTERE DES AFFAIRES SOCIALES, DU TRAVAIL ET DE LA SOLIDARITE
MINISTERE DE LA SANTE, DE LA FAMILLE ET DES PERSONNES HANDICAPEES
Direction de la sécurité sociale
8, avenue de Ségur
75350 PARIS 07 SP
www.emploi-solidarite.gouv.fr
www.travail.gouv.fr
www.santé.gouv.fr

MINISTERE DES AFFAIRES SOCIALES, DU TRAVAIL ET DE LA SOLIDARITE
Direction Générale de l'action sociale
7, place des Cinq Martyrs du Lycée Buffon
75507 PARIS Cedex 15
www.emploi-solidarite.gouv.fr
www.travail.gouv.fr

MINISTERE DES AFFAIRES SOCIALES, DU TRAVAIL ET DE LA SOLIDARITE
Délégation Générale à l'emploi et à la formation professionnelle
7, square Max-Hymans
75015 PARIS
www.emploi-solidarite.gouv.fr
www.travail.gouv.fr

MINISTERE DE L'AGRICULTURE, DE L'ALIMENTATION, DE LA PECHE ET DES AFFAIRES RURALES
Direction des exploitations, de la politique sociale et de l'emploi
78, rue de Varenne
75349 PARIS 07 SP
www.agriculture.gouv.fr

AGENCE CENTRALE DES ORGANISMES DE SECURITE SOCIALE (ACOSS)
67, boulevard Richard Lenoir
75536 PARIS Cedex
www.acoss.fr

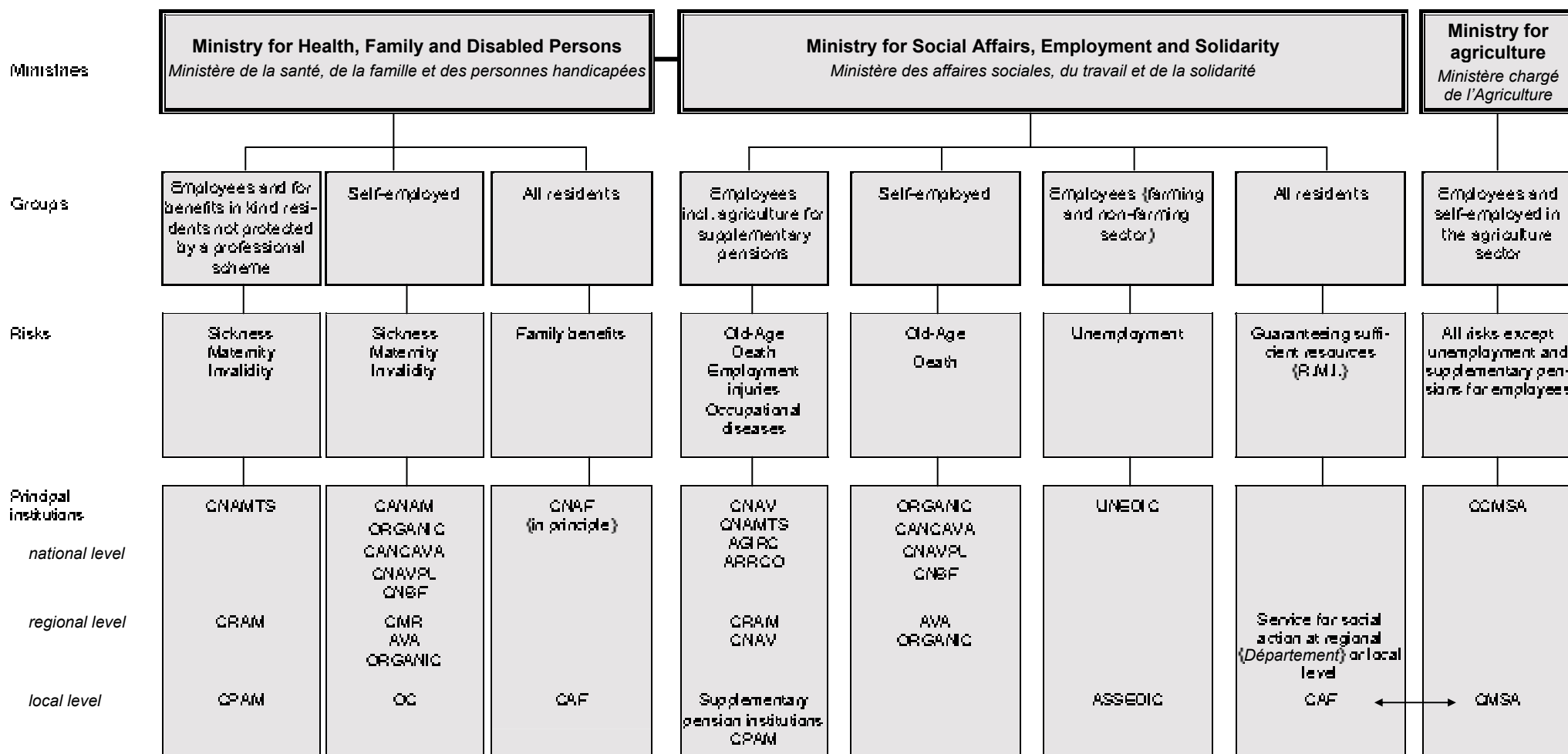
CAISSE NATIONALE DE L'ASSURANCE MALADIE DES TRAVAILLEURS SALARIES (CNAMTS)
66, avenue du Maine
75694 PARIS Cedex
www.ameli.fr

CAISSE NATIONALE D'ASSURANCE VIEILLESSE (CNAVTS)
110, avenue de Flandre
75951 PARIS Cedex 19
www.cnaf.fr

CAISSE NATIONALE DES ALLOCATIONS FAMILIALES (CNAF)
32, rue de la Sibelle (CNAF)
75685 PARIS Cedex 14
www.caf.fr

UNION NATIONALE INTERPROFESSIONNELLE POUR L'EMPLOI DANS L'INDUSTRIE ET LE COMMERCE (UNEDIC)
80, rue de Reuilly
75012 PARIS
www.assedic.fr

CAISSE CENTRALE DE LA MUTUALITE SOCIALE AGRICOLE (CCMSA)
Les Mercuriales
40, rue Jean Jaurès
93547 BAGNOLET Cedex
www.msa.fr



AGIRC: Supplementary pension for managerial staff (*Association générale des institutions de retraite des cadres*); ARRCO: Supplementary pension for employees (*Association pour le régime de retraite complémentaire des salariés*); ASSEDIC: Association for Employment in Industry and Commerce (*Association pour l'emploi dans l'industrie et le commerce*); AVA: Old-Age Insurance for Craftsmen (*Assurance vieillesse des artisans*); CAF: Family Benefits Fund (*Caisse d'allocations familiales*); CANAM: National Sickness and Maternity Insurance Fund for Non-Salaried Workers (*Caisse nationale d'assurance maladie et maternité des travailleurs non salariés*); CANCEVA: National Autonomous Compensation Fund for Old-Age Insurance of Crafts Sector (*Caisse autonome nationale de compensation de l'assurance vieillesse artisanale*); CCMSA: Central Mutual Insurance Fund for Farmers (*Caisse centrale de mutualité sociale agricole*); CMSA: Mutual Insurance Fund for Farmers (*Caisse de mutualité sociale agricole*); CMR: Regional Sickness Fund (*Caisse maladie régionale*); CNAF: National Family Benefits Fund (*Caisse nationale d'allocations familiales*); CNAMTS: National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés*); CNAV: National Old-Age Insurance Fund (*Caisse nationale d'assurance vieillesse*); CNAVPL: National Old-Age Insurance Fund for the liberal professions (*Caisse nationale d'assurance vieillesse des professions libérales*); CNBF: National Fund of the French Bar Council (*Caisse nationale des barreaux français*); CPAM: Primary Sickness Insurance Fund (*Caisse primaire d'assurance maladie*); GRAM: Regional Sickness Insurance Fund (*Caisse régionale d'assurance maladie*); OC: Agency under contract (*Organisme conventionné*); ORGANIC: National Fund of the Insurance Scheme (Old-Age-Invalidity-Death) for Non-Salaried Workers in Industry and Commerce (*Caisse nationale du régime d'assurance vieillesse-invalidité-décès des non-salariés de l'industrie et du commerce*); UNEDIC: National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce*). The URSSAF (Union for the Collection of Social Insurance and Family Benefit Contributions, *Union pour le recouvrement des cotisations de sécurité sociale et d'allocations familiales*) assumes collection of social security contributions for the general scheme for employees and for all risks. The OC is responsible for the collection of contributions for health risks of non-salaried workers of the non-agricultural sector, and the AVA, ORGANIC or sections of self-employed occupations for the old age and invalidity branch. In the agricultural sector, the CMSA collects contributions for farmers and employees. Contributions to the unemployment insurance are paid to the ASSEDIC, those for supplementary pensions to AGIRC and ARRCO.

Ireland

Department of Social and Family Affairs

The Department of Social and Family Affairs is responsible for the management, administration, and development of the State's social protection system. It is headed by the Minister for Social and Family Affairs. The day to day management and administration of the Department's functions is entrusted to the Secretary General of the Department.

The Department is divided along *Aireacht* (Executive)/Agency lines. The *Aireacht* is responsible for the development of the Social Welfare Services to meet the changing needs of Irish society. It advises the Minister for Social and Family Affairs on budgetary and policy matters and developments in relation to meeting the Government's programme for the Social Welfare Services.

The Social Welfare Services Office is responsible for the day to day administration of schemes and operates largely at local level through regional offices. It is headed by a Director General.

The Social Welfare Appeals Office operates as an independent executive agency of the Department and is responsible for determining appeals against decisions on social welfare entitlements. It is headed by a Director who is also Chief Appeals Officer.

Department of Health and Children

The health services are administered by seven regional Health Boards and one Regional Health Authority. The Health Boards and Authorities are composed of elected local representatives, ministerial nominees and representatives of health professions employed by the board/ authority. Each Health Board/Authority has a Chief Executive Officer responsible for the management of the business of the Board.

The work of the Health Boards/Authorities is divided into three broad programmes, each in the charge of a Programme Manager. These programmes deal with the administration of the following services:

- Community care services,
- General hospital services,
- Special hospital services.

The Community care services include the welfare services which provide financial support by way of a range of income.

Important addresses

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS
Headquarters
Aras Mhic Dhiarmada
Store Street
DUBLIN 1
www.welfare.ie

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS
Pensions Service Office
College Road
SLIGO
www.welfare.ie

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS
Child Benefit
Social Welfare Services Office
St Oliver Plunkett Road
LETTERKENNY
Co Donegal
www.welfare.ie

DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS
Invalidity Pension
Ballinalee Road
LONGFORD
www.welfare.ie

DEPARTMENT OF HEALTH AND CHILDREN
Headquarters
Hawkins House
DUBLIN 2
www.doh.ie

EASTERN REGIONAL HEALTH AUTHORITY
Canal House, Canal Road
DUBLIN 6
www.erha.ie

NORTHERN AREA HEALTH BOARD
Swords Business Campus
Balheary Road
SWORDS
Co. Dublin
www.erha.ie

SOUTH WESTERN AREA HEALTH BOARD
Leinster Mills
OBERSTOWN
Co. Kildare
www.erha.ie

EAST COAST AREA HEALTH BOARD
Southern Cross Business Park
Boghall Road
BRAY
Co. Wicklow
www.erha.ie

MIDLAND HEALTH BOARD
Arden Road
TULLAMORE
Co Offaly
www.mhb.ie

MID-WESTERN HEALTH BOARD
31-33 Catherine Street
LIMERICK
www.mwhb.ie

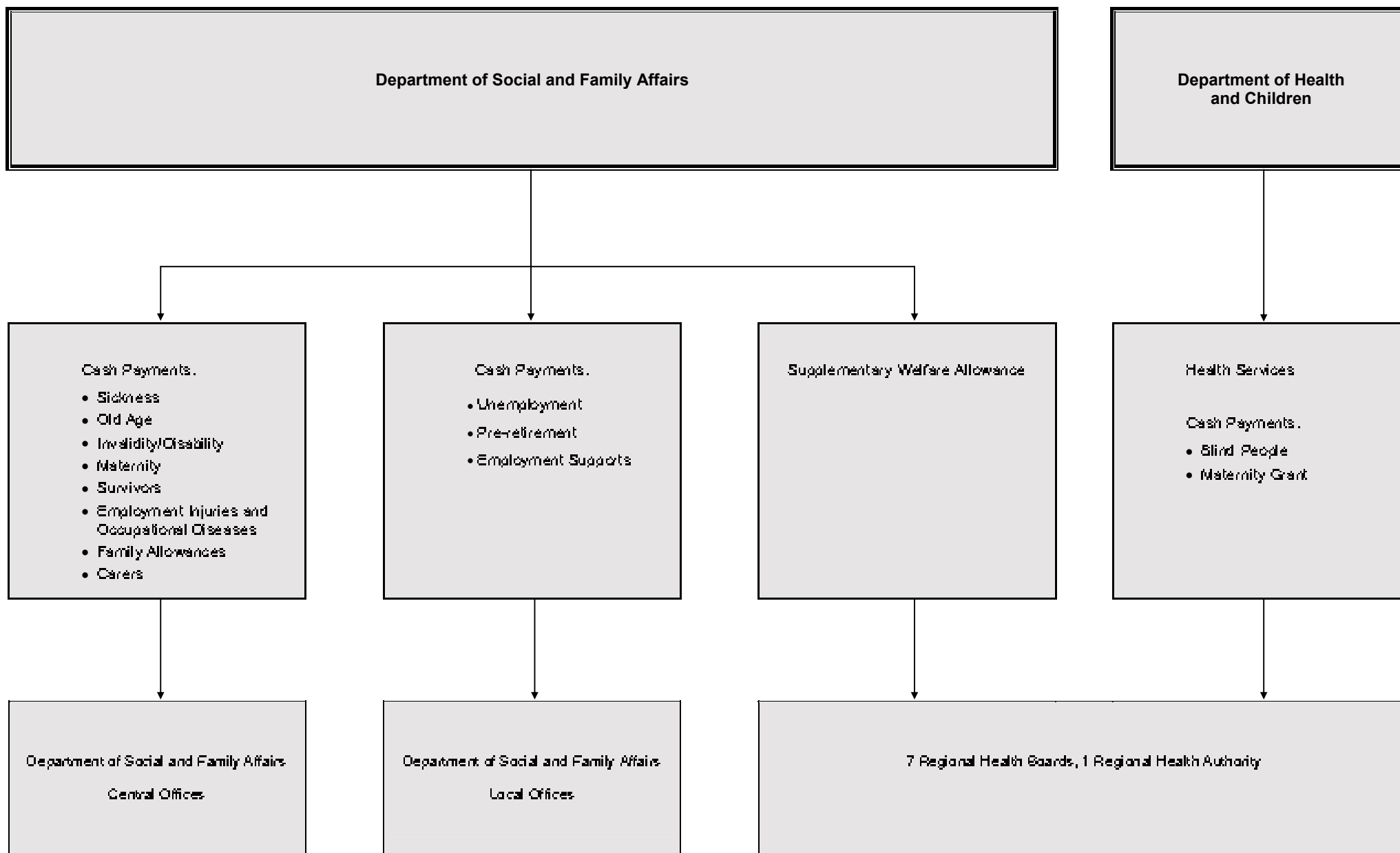
NORTH EASTERN HEALTH BOARD
Navan Road
CEANANNAS MOR
Co Meath
www.nehb.ie

NORTH WESTERN HEALTH BOARD
MANORHAMILTON
Co Leitrim
www.nwhb.ie

SOUTH EASTERN HEALTH BOARD
Lacken
Dublin Road
KILKENNY
www.sehb.ie

SOUTHERN HEALTH BOARD
Cork Farm Centre
Dennehy's Cross
CORK
www.shb.ie

WESTERN HEALTH BOARD
Merlin Park Regional Hospital
GALWAY
www.whb.ie



Iceland

Pension Schemes

The national social pension scheme is administered by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The pension scheme covers old age pension, invalidity pension, and survivor's pension in the form of child pension.

Persons 67 years of age who have been resident in Iceland for at least 3 years between the ages of 16 and 67 are entitled to an old age pension. Icelandic citizenship is not a condition for pension. A full annual pension is paid to those who have been resident in Iceland for at least 40 years between the ages of 16 to 66 inclusive. Shorter periods reduce the pension proportionally.

Persons resident in Iceland are entitled to an invalidity pension if they are between the ages of 16 and 67 and have been resident in Iceland for at least the three years immediately prior to application and have had their permanent disability assessed at 75% as a result of a medically recognised disease or invalidity.

The supplementary pension scheme, which is a fully funded scheme, is administered by individual occupational pension funds under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*). Employed and self-employed persons have a legal obligation to pay contributions to their respective occupational pension funds. Contribution to the funds must be no less than 10% of gross salary, 6% paid by the employer, and 4% by the employee. The pension funds pay old-age pensions (pension age is usually between 65-70 years), invalidity pensions, and pension payments to surviving spouses and/or children.

Health Care and Health Insurance

Health care is administered by health care centres, hospitals, and doctors who are private practitioners. The health insurance is administered by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*). Both health care and health insurance is under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). Persons who have been resident in Iceland for six months are covered by the health care and health insurance.

Family Benefits

Family benefits are financed by taxes and are the responsibility of the Directorate of Inland Revenue (*RÍKISSKATTSTJÓRI*) under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*).

Parental Benefits

Parental benefits to parents on the labour market are funded by the social security contribution (*tryggingagjald*) paid by the employers. Benefits to parents that are not working are financed by taxes. The administration of parental benefits is by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*). The State Social Security Institute is under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*).

Unemployment Insurance

Unemployment insurance is funded by the social security contribution (*tryggingagjald*) paid by the employers. The benefits are paid out of the unemployment fund and are administered by the Directorate of Labour (*VINNUMÁLASTOFNUN*). The Directorate of Labour is under the supervision of the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*).

Social Assistance

Social assistance is twofold in Iceland, the first is the state social assistance, and the second is the social assistance by local authorities. The state social assistance is the responsibility of the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) and the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The social assistance administered by the local authorities is supervised by the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*). The latter is the main services and is the safety net of the Icelandic welfare system.

Important addresses

Ministry of Health and Social Security:
HEILBRIGÐIS- OG
TRYGGINGAMÁLARÁÐUNEYTIÐ
Laugavegur 116
150 REYKJAVÍK
www.stjr.is/htr

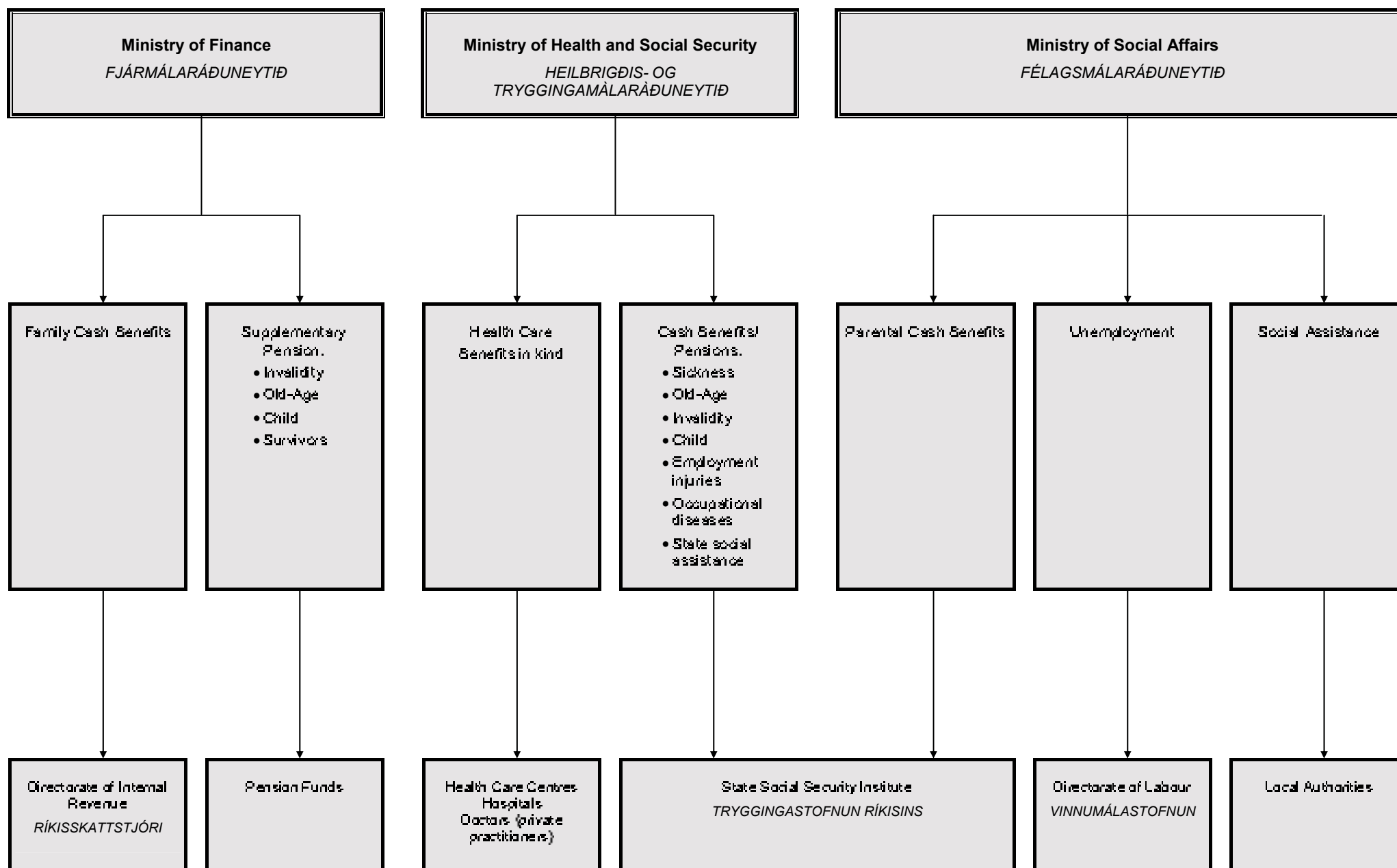
Ministry of Finance:
FJÁRMÁLARÁÐUNEYTIÐ
Arnarhvolur
101 REYKJAVÍK
www.stjr.is/fjr

Ministry of Social Affairs:
FÉLAGSMÁLARÁÐUNEYTIÐ
Hafnarhúsinu V/Tryggvagötu
101 REYKJAVÍK
www.stjr.is/fel

State Social Security Institute:
TRYGGINGASTOFNUN RÍKISINS
Laugavegur 114
150 REYKJAVÍK
www.tr.is

Directorate of Labour:
VINNUMÁLASTOFNUN
Hafnarhúsinu V/Tryggvagötu
101 REYKJAVÍK
www.vinnumalastofnun.is

Directorate of Inland Revenue:
RÍKISSKATTSTJÓRI
Laugavegur 166
150 REYKJAVÍK
www.rsk.is



Italy

With the exception of health care the Italian system of social protection is not organised according to one universal criterion. For each branch, in particular for pensions, there is one special administration which is responsible for the collection of contributions and the provision of benefits. The implementation of legislation and supervisory activities are assumed by the Ministries, in particular by the Ministry of Labour and Social Affairs (*Ministero del Lavoro e delle Politiche sociali*).

Health care

The Ministry of Health (*Ministero della Salute*) is the competent institution for this field. It administers the financial means, distributing them between the regions and municipal authorities that are in charge of benefit provision via "the local health units".

Sickness and maternity - benefits in kind

The Ministry of Labour and Social Affairs is in charge of the matter as regards the employees of the private sector. The administration of contributions and benefits has been transferred to the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*) by means of an *ad hoc* administration. Civil servants do not receive cash benefits in the form of sick pay or maternity allowances; however, the State continues to pay their salaries.

Pensions

• Private sector - employees

Competent institution: Ministry of Labour and Social Affairs. The implementation is carried out by:

the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*) for the general and certain special

schemes: for each scheme an *ad hoc* administration has been intended;

the National Institute for Social Security of the Italian Journalists (*Istituto nazionale di previdenza dei giornalisti italiani, INPGI*) for journalists. The system has been private since 1 January 1995;

the National Institute for Social Security of Show Business Workers (*Ente nazionale previdenza ed assistenza lavoratori spettacolo, ENPALS*) for artists and soccer players.

• Public sector

The administration of the pensions for civil servants and of the benefits for employees of the local authorities falls within the responsibility of the National Institute for Social Security of Employees of Public Authorities (*Istituto nazionale di previdenza per i dipendenti dell'amministrazione pubblica, INPDAP*).

• Self-employed persons

For farmers, craftsmen and persons engaged in a business or trade there are special schemes within the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*). For the professions there are *ad hoc* schemes which are being privatised.

Employment injuries and occupational diseases

Competent institution: Ministry of Labour and Social Affairs. The collection of contributions and provision of benefits are carried out by the National Institute for Insurance against Employment Injuries (*Istituto nazionale contro gli infortuni sul lavoro, INAIL*).

Family benefits

Competent institution: Ministry of Labour and Social Affairs. The collection of contributions and provision of benefits has been transferred to an *ad hoc* body within the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*). The

State is directly in charge of one part of the financing of benefits.

Unemployment

Competent institution: Ministry of Labour and Social Affairs. The collection of contributions and provision of benefits has been transferred to an *ad hoc* body within the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*). This body also includes all non-contributory benefits granted by the *INPS*: early retirement pensions, social pensions, minimum pensions.

Guaranteeing sufficient resources

Competent institution: Ministry of the Interior (*Ministero dell'Interno*). Benefits are granted at the local level and administered by the regional and/ or the local authorities and the National Institute for Social Security (*Istituto nazionale della previdenza sociale, INPS*).

Important addresses

MINISTERO DEL LAVORO E DELLE POLITICHE SOCIALI

Via Flavia, n. 6
00187 ROMA
www.welfare.gov.it

MINISTERO DELLA SALUTE
P. le Dell'Industria, n. 20
00144 ROMA
www.ministerosalute.it

MINISTERO DELL'INTERNO
Palazzo del Viminale
00184 ROMA
www.interno.it

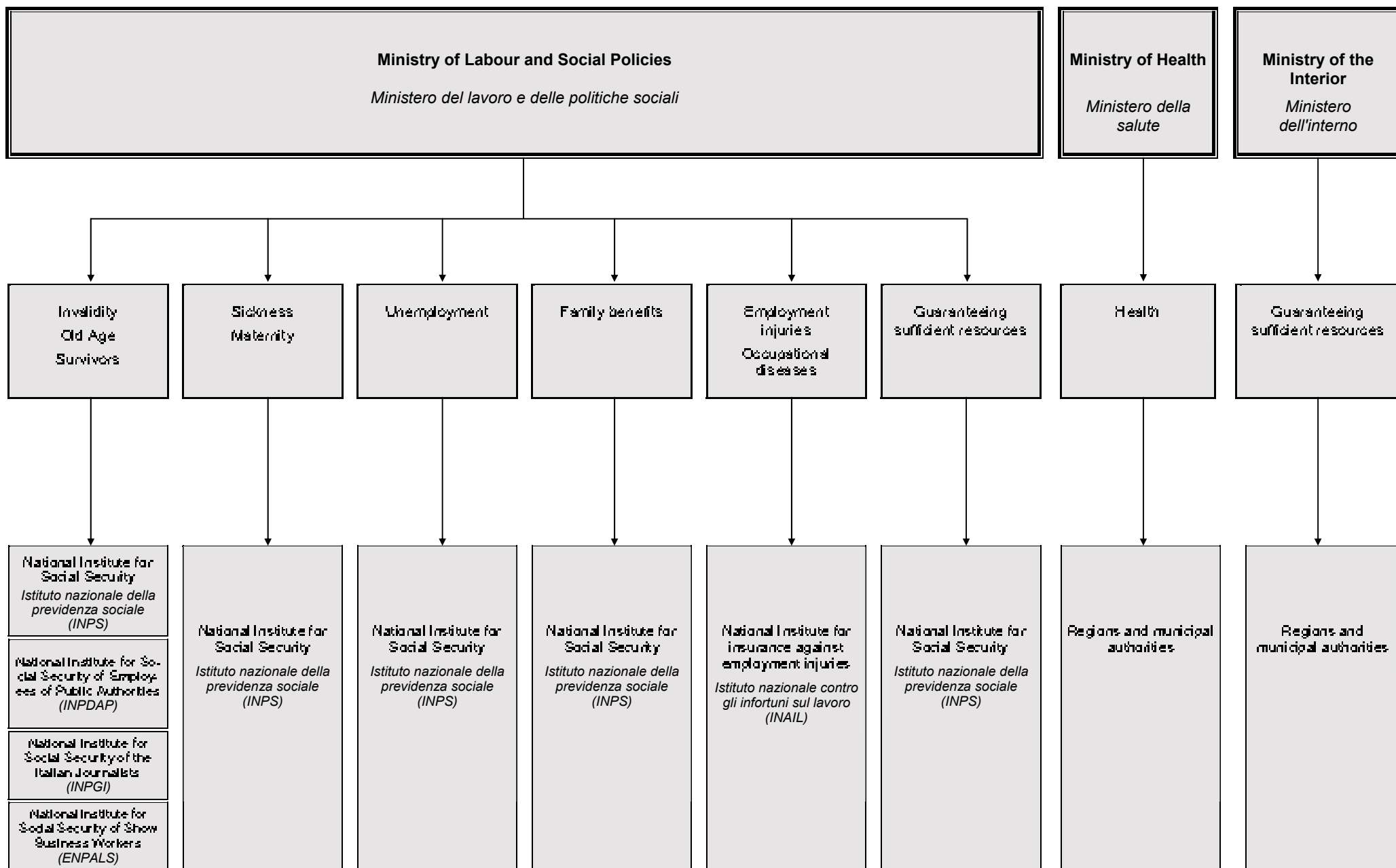
ISTITUTO NAZIONALE DELLA PREVIDENZA SOCIALE (INPS)
Via Ciro il Grande, n. 12
00144 ROMA
www.inps.it

ISTITUTO NAZIONALE CONTRO GLI INFORTUNI SUL LAVORO (INAIL)
Via IV Novembre, n. 144
00187 ROMA
www.inail.it

ISTITUTO NAZIONALE DI PREVIDENZA DEI GIORNALISTI ITALIANI (INPGI)
Via Nizza, 35
00198 ROMA
www.inpgi.it

ENTE NAZIONALE PREVIDENZA ED ASSISTENZA LAVORATORI SPETTACOLO (ENPALS)
Viale Regina Margherita, 206
00198 ROMA
www.enpals.it

ISTITUTO NAZIONALE DI PREVIDENZA PER I DIPENDENTI DELL'AMMINISTRAZIONE PUBBLICA (INPDAP)
Via S. Croce in Gerusalemme, 55
00100 ROMA
www.inpdap.it



Cyprus

Social Insurance Services (Υπηρεσίες Κοινωνικών Ασφαλίσεων) is a governmental body under the control and supervision of the Ministry of Labour and Social Insurance (Υπουργείο Εργασίας και Κοινωνικών Ασφαλίσεων) that is in charge of the administration of all social risks.

The scheme covers every person gainfully occupied in Cyprus, either as an employed person or as a self-employed person, persons called for military service and every other person who is considered as a voluntarily-insured person.

Social risks cover sickness, maternity, marriage, unemployment, invalidity, old-age, death and survivors risks as well as all risks related to industrial accidents.

The protection of social risks is better provided with the help of the district offices, which are mainly responsible for the receipt of applications, the collection of contributions and for inspections.

The Head Office of the Department of Social Insurance acts as a coordinator of the various district offices and its responsibilities are mainly concentrated on the application of social policy as well as decision making and payments of benefits and pensions.

Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας) is also a governmental body under the control and supervision of the Ministry of Labour and Social Insurance that provides and promotes social welfare services. Social Welfare Services aim to address social risks and to advance social cohesion within the general framework of the state policies for social and economic development. Services focus on individuals, families, social groups as well as communities.

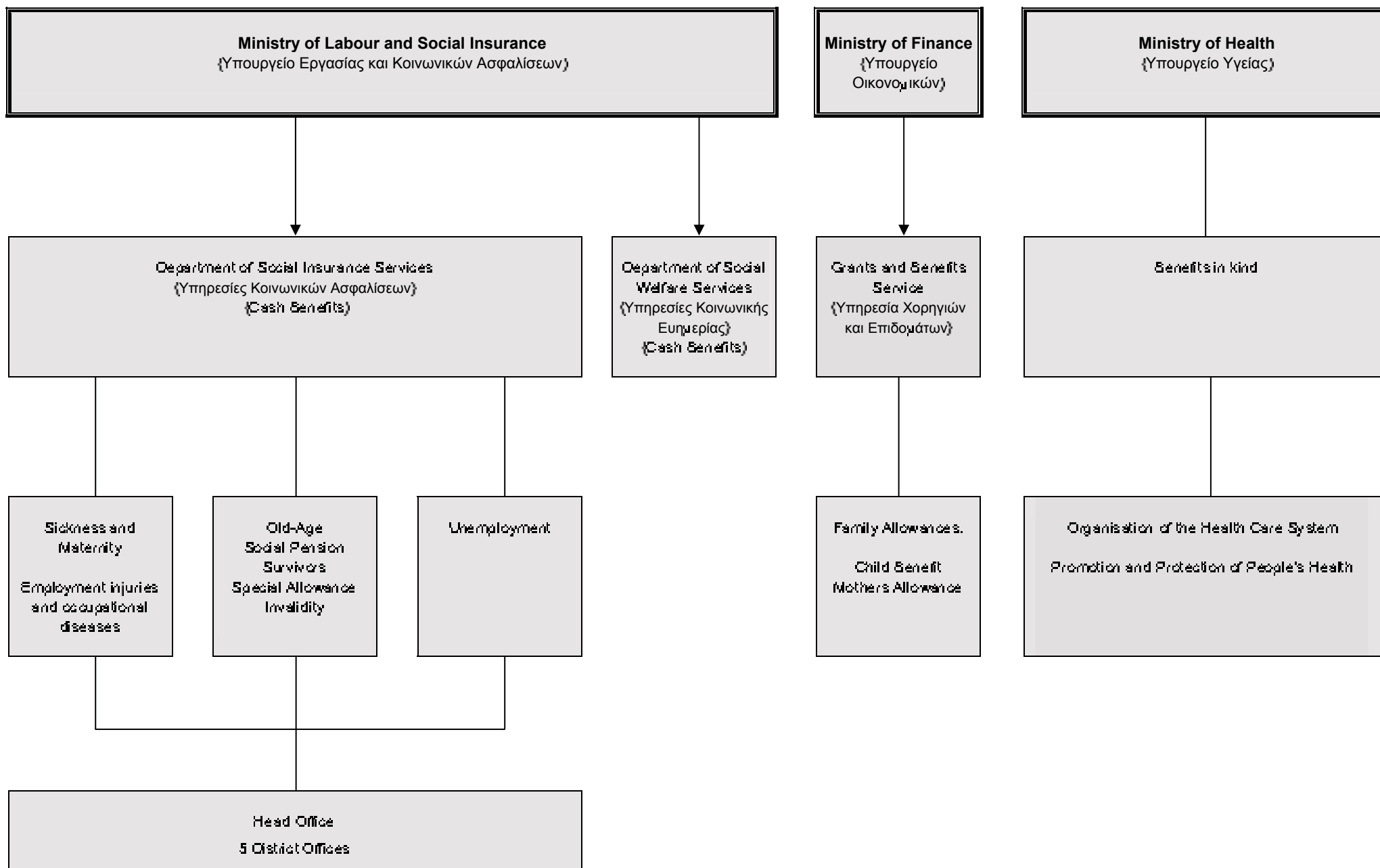
The Grants and Benefits Service (Υπηρεσία Χορηγιών και Επιδομάτων) comes under the

Ministry of Finance (Υπουργείο Οικονομικών). It was reorganised and expanded during 2003, with the purpose of gathering together under the same roof, various related social schemes and to undertake the huge task of implementing the new legislation concerning child benefit. The foremost task of this service is to offer accurate and prompt service to all citizens.

The Ministry of Health (Υπουργείο Υγείας) is mainly responsible for the organisation of the health care system in Cyprus and the provision of state-financed health care services. The ultimate objective of the organisation is to promote and protect people's health. The Ministry of Health formulates national health policies, coordinates the activities of both the private and the public sector, regulates health care standards and promotes the enactment of relevant legislation.

Important addresses

SOCIAL INSURANCE SERVICES
(Υπηρεσίες Κοινωνικών Ασφαλίσεων)
Head Office
Lord Byron Avenue 7
1465-NICOSIA
e-mail: stats@sid.mlsi.gov.cy



Latvia

The social security system in Latvia is organised by the Ministry of Welfare (*Labklājības ministrija*) whose main task in the field of social security is to develop and to implement state policy in the field of social insurance and state social benefits.

The central organ of the state health care administration from February 2003 is the Ministry of Health (*Veselības ministrija*), which is responsible for policy development and the drafting of legislation in this field (it was the responsibility of Ministry of Welfare before February 2003).

The State Revenue Service (*Valsts ieņēmumu dienests*) is responsible for collection of the social insurance contributions.

The State Social Insurance Agency (*Valsts sociālās apdrošināšanas aģentūra*) and its local offices administer the family benefits and social insurance services: sickness, maternity, old-age, survivors, invalidity, employment injuries and occupational diseases.

The State Employment Agency (*Nodarbinātības valsts aģentūra*) manages the registration for labour mediation, work placements and retraining programmes, whereas the State Social Insurance Agency manages payment of the unemployment benefit.

Social assistance is administered by the Social Assistance Fund (*Sociālās palīdzības fonds*) and the municipalities.

The administration of the health care budget is fulfilled by the Compulsory Health Insurance State Agency (*Veselības obligātās apdrošināšanas valsts aģentūra*). The Agency makes annual contracts with the providers of medical services, and covers expenses of the medical care of the insured persons to the service providers under these contracts. The mandatory health insurance also includes compensation of certain pharmaceuticals.

Important addresses

Ministry of Welfare:

LABKLĀJĪBAS MINISTRIJA
28 Skolas Str.
RIGA, LV-1331
www.lm.gov.lv

State Social Insurance Agency:

VALSTS SOCIĀLĀS APDROŠINĀŠANAS
AĢENTŪRA
70a Lacpleša Str.
RIGA, LV-1011
www.vsaa.lv

Social Assistance Fund:

SOCIĀLĀS PALĪDZĪBAS FONDS
4 O.Vaciesa Str.
RIGA, LV-1004
www.spf.lv

State Revenue Service:

VALSTS IEŅĒMUMU DIENESTS
1 Smilšu Str.
RIGA, LV-1978
www.vid.gov.lv

State Employment Agency:

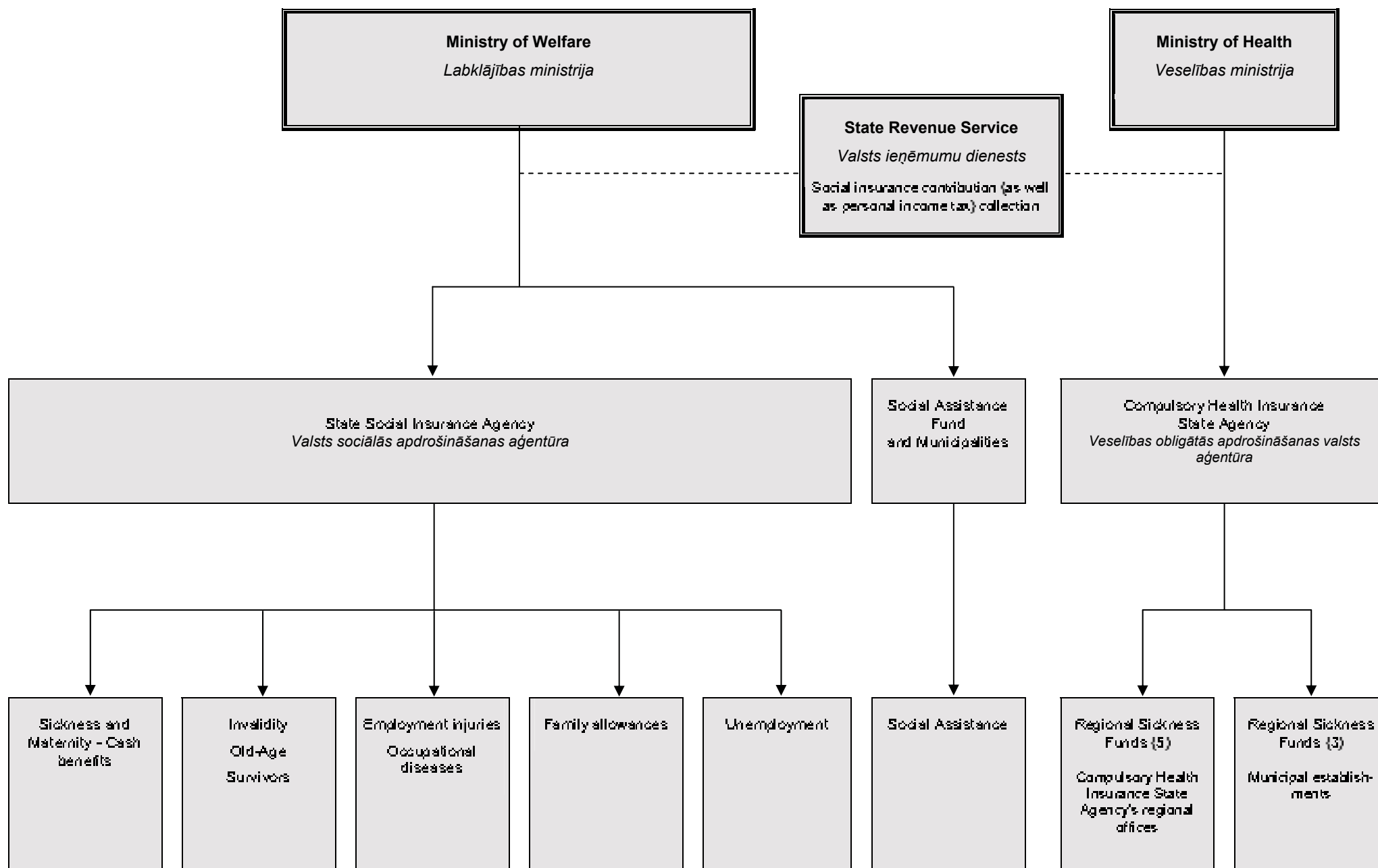
NODARBINĀTĪBAS VALSTS AĢENTŪRA
38 Kr.Valdemara Str.
RIGA, LV-1010
www.nva.lv

Ministry of Health:

VESELĪBAS MINISTRIJA
25 Baznīcas Str.
RIGA, LV-1010
www.vm.gov.lv

Compulsory Health Insurance State Agency:

VESELĪBAS OBLIGĀTĀS APDROŠINĀŠANAS
VALSTS AĢENTŪRA
25 Baznīcas Str.
RIGA, LV-1010
www.voava.lv



Liechtenstein

Ministry of Health and Social Affairs

The Ministry of Health and Social Affairs (*Ministerium für Gesundheit und Soziales*) administers all branches of social security and social welfare. Given Liechtenstein's small size, individual Ministers must oversee several different areas. At present, the Minister for Social Affairs oversees among other things also the Office for Economy (*Amt für Volkswirtschaft*).

Office for Economy

The Office for Economy (*Amt für Volkswirtschaft*) is the ministry with the most extensive area of responsibility. In addition to domestic and foreign economic affairs and various other tasks, it administers certain branches of social security itself: unemployment insurance, maternity allowances for mothers with no claim to cash benefits (*Taggeld*) from health insurance irrespective of income or resources, supplements to health insurance premiums for individual insured persons irrespective of income or resources. The Office for Economy operates as supervisory authority in various other branches of social security administered by private bodies in accordance with the law: sickness insurance (health care and sickness benefit), injury insurance and occupational scheme (the so-called second pillar for old age, death, and disability). Maternity benefits are technically included under sickness insurance (sickness benefit, health care); the Office for Economy is thus the supervisory authority in this area as well.

Both sickness and injury insurance institutions have also formed their own associations.

Old-age and survivors' insurance, disability insurance and the families' compensation fund

The Old-age and survivors' insurance, disability insurance and the families' compensation fund are three independent public institutions (*AHV-IV-FAK-Anstalten*) that have combined technically to form a joint directorate under the management of a single director, management board, or board of directors. They are subject to governmental and parliamentary supervision. The *AHV-IV-Anstalten* manage the so-called first pillar in the field of social risks: old age, death, and disability (general national insurance scheme for the entire resident population and all employees). This first pillar is supplemented by the aforementioned compulsory occupational scheme for employees (second pillar) and by voluntary insurance (third pillar). The *FAK-Anstalt* awards one-time childbirth allowances, monthly children's benefits, differential benefits (to supplement any lower foreign benefits) such as benefits for single parents. *AHV-IV-FAK-Anstalten* also award further supplementary benefits that are transferred to them: supplementary benefits dependent on income or resources for pensioners, helplessness allowances, benefits for blind persons, and rehabilitation measures.

Office for Social Services

The Office for Social Services (*Amt für Soziale Dienste*) assumes ministerial and administrative tasks and ensures the psycho-social care of the population in line with the Social Assistance Act (*Sozialhilfegesetz*) and the Young Persons Act (*Jugendgesetz*). The Office is a multivalent body generally accessible to children, young persons and adults having personal or economic difficulties. The Office provides individual assistance in the form of counselling, care and treatment, financial support and other benefits in kind. The Office monitors and analyses develop-

ments in the psycho-social domain, submits recommendations to the government and informs and instructs the population about important issues in the psycho-social domain. The Office develops prevention programmes to avoid the need for help and programmes for persons in need. The Office is responsible for the central coordination of the social assistance bodies and the psycho-social services for children. The Office is responsible for social welfare and in this function takes part in international agendas and executes regional and international tasks as commissioned by the government.

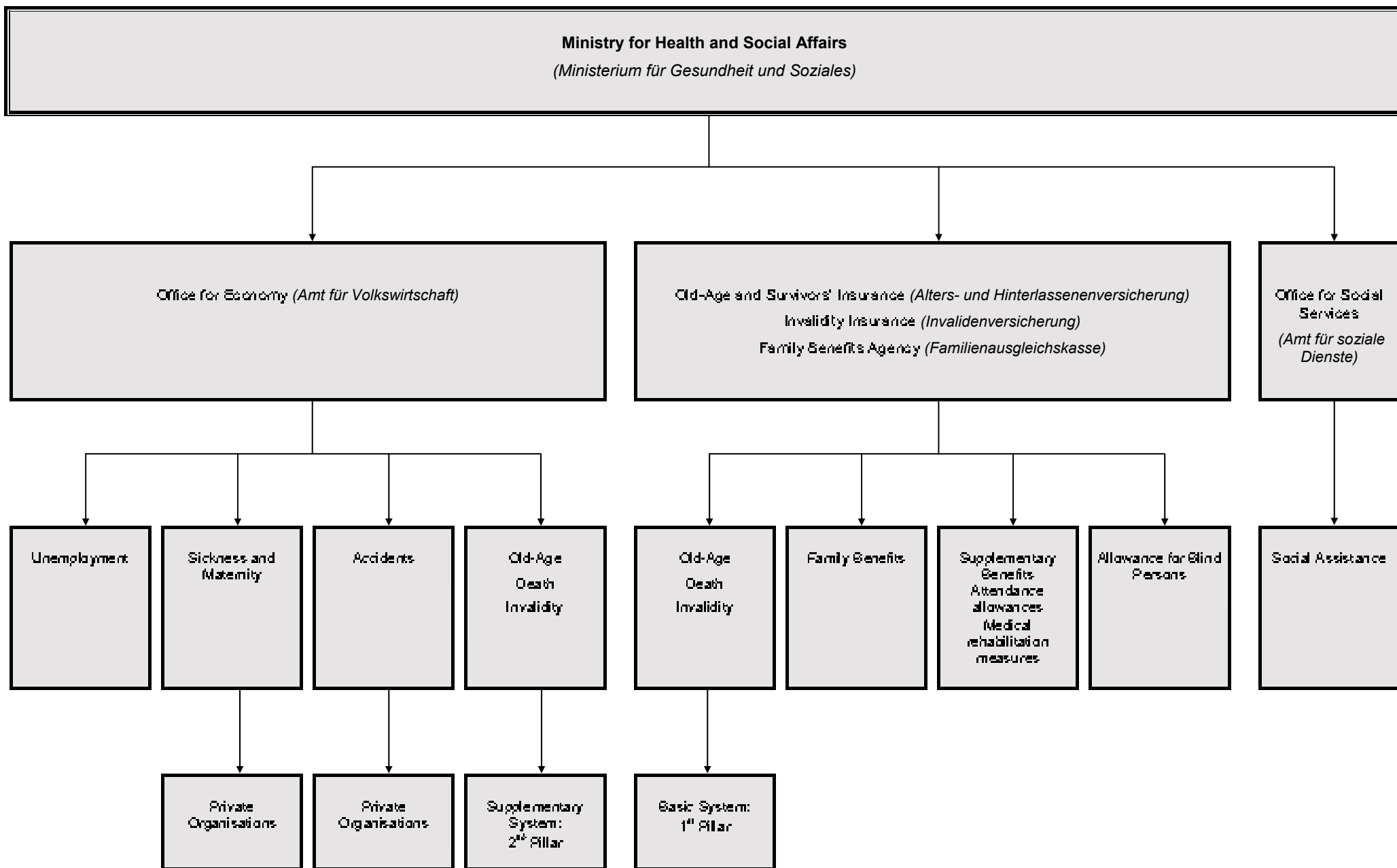
Important addresses

Ministry of Health and Social Affairs
MINISTERIUM FÜR GESUNDHEIT UND SOZIALES
Regierungsgebäude
9490 VADUZ

Office for Economy
AMT FÜR VOLKSWIRTSCHAFT
Abteilung Versicherung
Austrasse 15
9490 VADUZ
www.avw.llv.li

Institutions for Old-age and survivors' pensions, invalidity pension and families' compensation:
AHV-IV-FAK-ANSTALTEN
Gerberweg 2
9490 VADUZ
www.ahv.li

Office for social services:
AMT FÜR SOZIALE DIENSTE
Post- und Verwaltungsgebäude
9494 SCHAAN



Lithuania

Social security in Lithuania is administered by the following main institutions:

- The Ministry of Social Security and Labour (*Socialinės Apsaugos Ir Darbo Ministerija*) (The mission of the Ministry of Social Security and Labour is to develop and implement an effective system of social assistance, social insurance and labour, harmonised with the EU standards, in order to enhance social security of Lithuanian residents).
- The State Social Insurance Fund Board (*Valstybinio socialinio draudimo fondo valdyba, SoDra*) with its local offices (responsible for the insurance schemes for pensions, sickness and maternity as well as the collection of contributions for all schemes and transferring of contributions to the State Patient Fund (*Valstybinė ligonių kasa*), the National Labour Exchange (*Lietuvos Darbo Birža*), and to private pension funds).
- The National Labour Exchange (*Lietuvos Darbo Birža*) with its local offices (responsible for active and passive measures against unemployment).
- Municipal social assistance units (responsible for most of the non-insurance benefits (family benefits) and social services).
- Health system is administered by Ministry of Health (*Sveikatos Apsaugos Ministerija*) and State Patient Fund (*Valstybinė ligonių kasa*). The Ministry of Health carries out the functions of state administration in the sphere of health care commissioned to it by laws and other legal acts, as well as implements the state policy in that sphere. The State Patient Fund implements the compulsory health insurance fund budget, pays the contracted health insurance institutions through Territorial Patient funds for the services provided to the insured persons, exercises control over the quality of health care services.

Important addresses

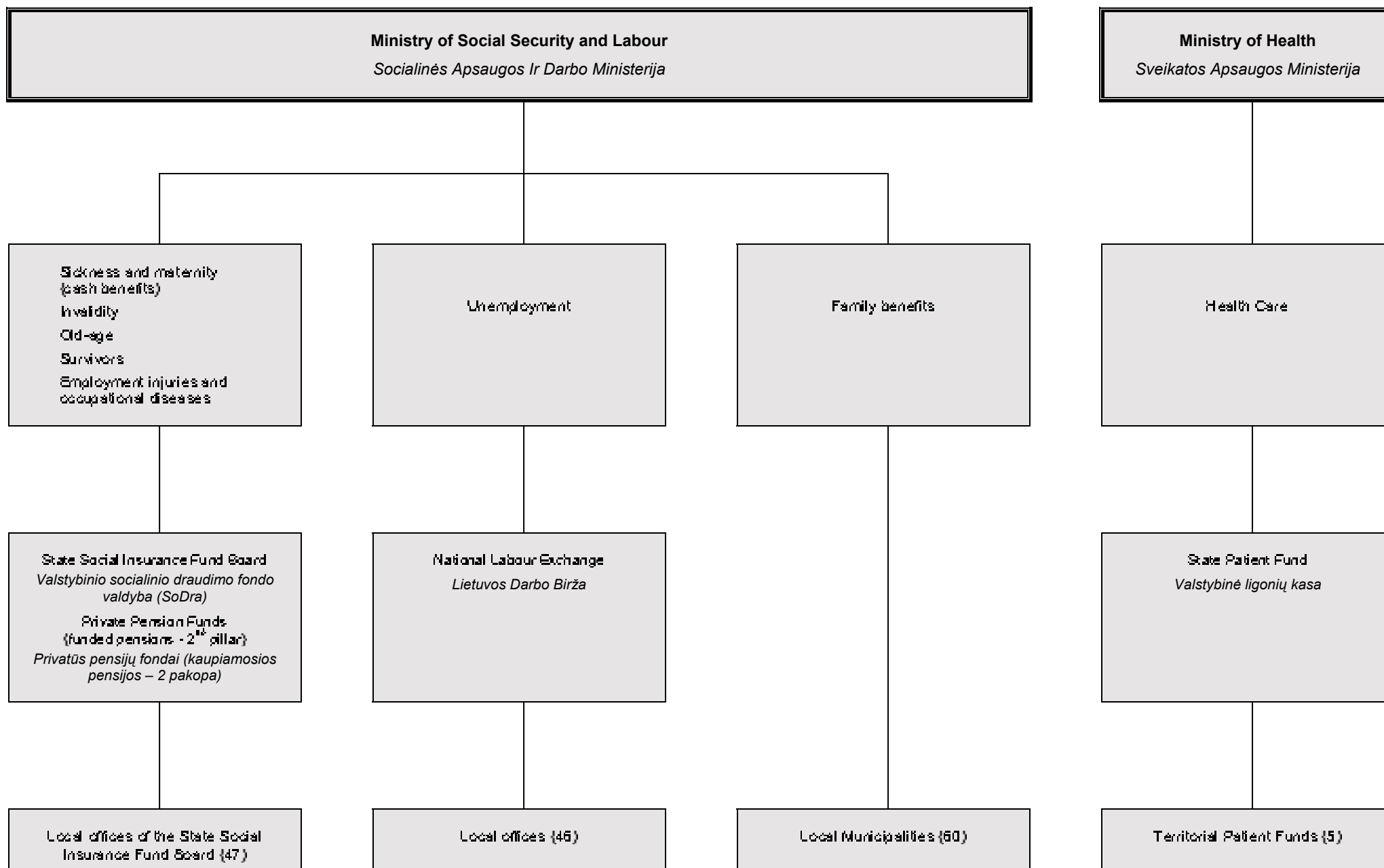
Ministry of Social security and Labour:
SOCIALINĖS APSAUGOS IR DARBO MINISTERIJA
A. Vivulskio st. 11
03610 VILNIUS
www.socmin.lt

The State Social Insurance Fund Board:
VALSTYBINIO SOCIALINIO DRAUDIMO FONDO
VALDYBA (SoDRA)
Ukmerges st. 12
09308 VILNIUS
www.sodra.lt

The State National Labour Exchange:
LIETUVOS DARBO BIRŽA
Geležinio Vilko 3a
03131 VILNIUS
www.ldb.lt

Ministry of Health:
SVEIKATOS APSAUGOS MINISTERIJA
Vilniaus st. 33
01119 VILNIUS
www.sam.lt

State Patient Fund:
VALSTYBINĖ LIGONIŲ KASA
Gerosios Vilties st. 1a
03147 VILNIUS
www.vlk.lt



Luxembourg

The system of social protection in Luxembourg has been divided into seven different branches. The administrative organisation reflects the gradual creation of the system and takes account of the different socio-professional categories.

At present there are approx. 20 institutions in the field of social protection, which are public institutions. They are financially autonomous and are managed by the social partners. In the sickness funds for employees, employers and the employees are equally represented. In the sickness funds for self-employed the insured of the different occupational groups are represented. The institutions are subject to statutory supervision, which is implemented by the General Inspectorate for Social Security as well as by a hierarchic control carried out by the minister in charge.

In the case of sickness insurance, the Union of Sickness Funds is in charge of all matters that are not expressly delegated to a specific sickness insurance fund: As a result, the Union of Sickness Funds is, among other things, in charge of the implementation of the system of co-payments with regard to health care provision. In addition, the Union deals with relations with health care providers, notably the negotiation and conclusion of collective agreements.

The eight sickness funds enumerated below are responsible for reimbursing health care expenses advanced by the insured, for the flat-rate maternity benefit, the funeral allowance, and, if necessary, the granting of a cash benefit for sickness and maternity. One can distinguish

for the private sector:

- the sickness fund for manual workers;
- the sickness fund for white-collar workers of the private sector;
- the sickness fund for self-employed;

- the sickness fund for the agricultural sector;

for the public sector:

- the sickness fund for civil servants and state employees;
- the sickness fund for civil servants and employees of local authorities;

and for the enterprise funds:

- the sickness fund for ARBED manual workers;
- the sickness fund for ARBED white-collar workers;
- the mutual medical aid fund of the Luxembourg railways.

The Union of Sickness Funds is also in charge of the benefits of the long-term care insurance. A special multidisciplinary agency, *Cellule d'évaluation et d'orientation*, constates the need and decides on the extent (expressed in time) of the necessary measures.

The unique contribution-related pension system is run by four institutions: insurance establishment for old-age and invalidity, pension fund for white-collar workers of the private sector, pension fund for craftsmen, merchants, and industrial entrepreneurs and the agricultural pension fund.

The (Occupational) Accident Insurance Association comprises two departments, the Industrial Section, having general responsibilities, and the Agricultural and Forestry Section, responsible for benefits in the field of agriculture and forestry.

For family benefits there is only one institution responsible - the National Family Benefits Fund.

Unemployment benefits and employment policy is managed by the Labour Administration.

The National Solidarity Fund (and the social offices at the local level) are responsible for social assistance benefits.

Within the administration the following restructuring is to be emphasised:

- The Social Security Centre manages the membership and the receipt of contributions for all branches of social security.
- The Medical Control of Social Security is an administration, which has to make decisions and produce assessments for other institutions in the medical field only.
- The Social Insurance Office is an administrative entity including different bodies.

Finally it has to be remarked that in the case of disputes in the field of social protection specific jurisdiction will apply: the Council of Arbitration and the High Council of Social Insurance.

Important addresses

MINISTERE DE LA SECURITE SOCIALE
26, rue Ste Zithe
2763 LUXEMBOURG
www.etat.lu/MSS

MINISTERE DE LA FAMILLE ET DE LA SOLIDARITE
12-14, avenue Emile Reuter
2420 LUXEMBOURG

MINISTERE DU TRAVAIL ET DE L'EMPLOI
26, rue Ste Zithe
2763 LUXEMBOURG
www.etat.lu/MSS

INSPECTION GENERALE DE LA SECURITE SOCIALE

26, rue Ste Zithe
2763 LUXEMBOURG

CONTROLE MEDICAL DE LA SECURITE SOCIALE
125, route d'Esch
1471 LUXEMBOURG
www.ccss.lu

CENTRE COMMUN DE LA SECURITE SOCIALE
125, route d'Esch
1471 LUXEMBOURG
www.ccss.lu

ADMINISTRATION DE L'EMPLOI
10, rue Bender
1229 LUXEMBOURG
www.etat.lu/ADEM

UNION DES CAISSES DE MALADIE
125, route d'Esch
1471 LUXEMBOURG

ETABLISSEMENT D'ASSURANCE CONTRE LA VIEILLESSE ET L'INVALIDITE
125, route d'Esch
1471 LUXEMBOURG
www.avi.lu

CAISSE DE PENSION DES EMPLOYES PRIVES
1a, bd Prince Henri
1724 LUXEMBOURG
www.cmep.lu

CAISSE DE PENSION DES ARTISANS, DES COMMERCANTS ET INDUSTRIELS
39, rue Glesener
1631 LUXEMBOURG

CAISSE DE PENSION AGRICOLE
2, rue du Fort Wallis
2714 LUXEMBOURG

ASSOCIATION D'ASSURANCE CONTRE LES ACCIDENTS
125, route d'Esch
1471 LUXEMBOURG
www.aaa.lu

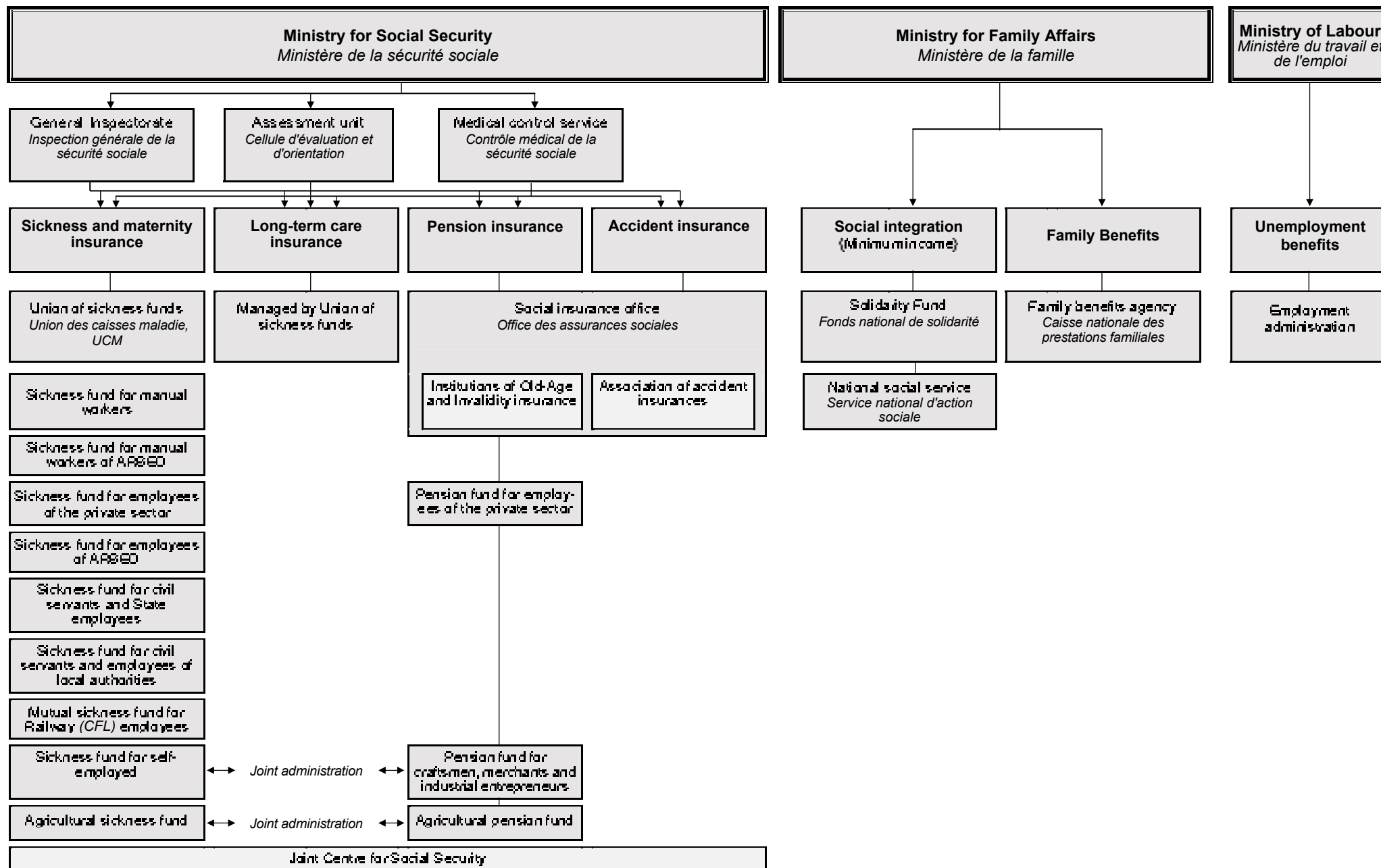
CAISSE NATIONALE DES PRESTATIONS FAMILIALES
1a, bd Prince Henri
1724 LUXEMBOURG
www.cmpf.lu

FONDS NATIONAL DE SOLIDARITE
138, bd de la Pétrusse
2330 LUXEMBOURG

CONSEIL ARBITRAL DES ASSURANCES SOCIALES
16, boulevard de la Foire
1528 LUXEMBOURG

CONSEIL SUPERIEUR DES ASSURANCES SOCIALES
2 - 4, rue Bech
L-1212 LUXEMBOURG

CELLULE D'EVALUATION ET D'ORIENTATION
125, route d'Esch
L-2974 LUXEMBOURG



Hungary

Five Branches of Social Security

There are five main branches of social security in Hungary. Pensions and health services (including the statutory work accident system) are classified as social insurance. The other three branches are the unemployment insurance, the family support system and the social assistance system.

Field of application

Gainfully employed and assimilated persons are insured against all risks: employees (including the public sector), the self-employed (including member of co-operatives), several assimilated groups, and beneficiaries of income subsidy, unemployment benefit or unemployment benefit paid prior to retirement.

Various groups of the not gainfully employed population are entitled to health care benefits: Minors permanently resident in Hungary, dependant spouses and close family members of insured persons whose monthly income does not exceed 30% of the minimum wage, persons performing military (civilian) service, full-time students, pensioners, beneficiaries of various benefits, allowances, or income supports, persons placed in residential institutions providing personal care, restrained persons, persons whose need has been recognised by the local government, voluntarily insured persons and their dependants and persons, otherwise not insured, obliged to pay a health care contribution and their dependant close family members or their spouses.

Statutory Pension Insurance

The system was comprehensively reformed in 1997. The new system consists of two pillars.

The reformed *first pillar* (which is a downsized version of the former PAYG scheme) remains a mandatory state pension, which is publicly-managed and financed on a

PAYG basis. The first pillar pension insurance scheme is supervised by the Ministry of Health, Social and Family Affairs (*Egészségügyi, Szociális és Családügyi Minisztérium*) and is managed by the Central Administration of National Pension Insurance (*Országos Nyugdíjbiztosítási Főigazgatóság, ONYF*) and its county (capital) and local branches. The Pension Payment Directorate, a special body affiliated to the Central Administration of National Pension Insurance, is basically responsible for paying every form of pension benefit to the pensioners (excluding the new 2nd pillar).

The new *second pillar* is mandatory, fully funded and run by several authorised and independent private pension funds which are supervised by the Ministry of Finance (*Pénzügyminisztérium*). The new system began operating on January 1, 1998. Various transitional rules gave the chance to join the 2nd pillar until the end of 2003 to all those who entered the labour market between 1998 and 2003 and to those who were born in 1973 or later. Since 1 January 2003, all new entrants into the labour market are obliged to become members of the second pillar.

Statutory Health Insurance

The Ministry of Health, Social and Family Affairs is responsible for the health insurance system. Health care services can be received from specified health care providers, including private providers contracted by the National Health Insurance Fund (*Országos Egészségbiztosítási Pénztár, OEP*). The administration of the mandatory health insurance is fulfilled by the National Health Insurance Fund, the county (capital) health insurance bodies and by the workplace-based social insurance offices.

Unemployment insurance

The unemployment scheme is a typical social insurance type, pay-as-you-go system; it is however managed separately from the National Social Insurance Scheme.

There are both active and passive labour market measures to promote employment and to provide for the unemployed.

The Ministry of Employment and Labour (*Foglalkoztatáspolitikai és Munkaügyi Minisztérium*) is responsible for the unemployment insurance system. The institutional structure of the Hungarian employment policy system can be divided into two main types: *self-governing bodies* on the one hand and *administrative bodies* on the other. The State Employment Service is the administrative body of the employment system. It consists of the National Employment Office (*Foglalkoztatási Hivatal*), County (Capital) Labour Centres, and Labour Force Development and Training Centres. The self-governing bodies are the National Conciliation Council, the Governing Body of the Labour Market Fund, and County (Capital) Labour Councils.

Family support system

The Ministry of Health, Social and Family Affairs is responsible for the family benefits. The family support system is a universal system, meaning that every citizen who meets the requirements is entitled. Every citizen who has a child up to a certain age may be entitled to various family support benefits. The family support benefits are paid from the central budget, but practically operated by the administrative bodies of the health insurance scheme and administered by the National Health Insurance Fund and its subordinate bodies.

Social Assistance

The public social assistance is a non-contributory, means-tested system, which is partly financed by the central budget (90%) and partly from the local governments' own budgets (10%). The social assistance system is managed by the local governments. Various social assistance benefits are granted by the local governments. The Ministry of Health, Social and Family Affairs is responsible for the supervision.

Important addresses

Ministry of Health, Social and Family Affairs:
EGÉSZSÉGÜGYI, SZOCIÁLIS ÉS CSALÁDÜGYI
MINISZTERIUM
Arany János utca 6-8
1051 BUDAPEST
www.eszscsm.hu

Ministry of Finance:
PÉNZÜGYMINISZTERIUM
József nádor tér 2/4
1051 BUDAPEST
www.p-m.hu

Ministry of Employment and Labour:
FOGLALKOZTATÁSPOLITIKAI ÉS MUNKAÜGYI
MINISZTERIUM
Alkotmány utca 3
1055 BUDAPEST
www.fmm.gov.hu

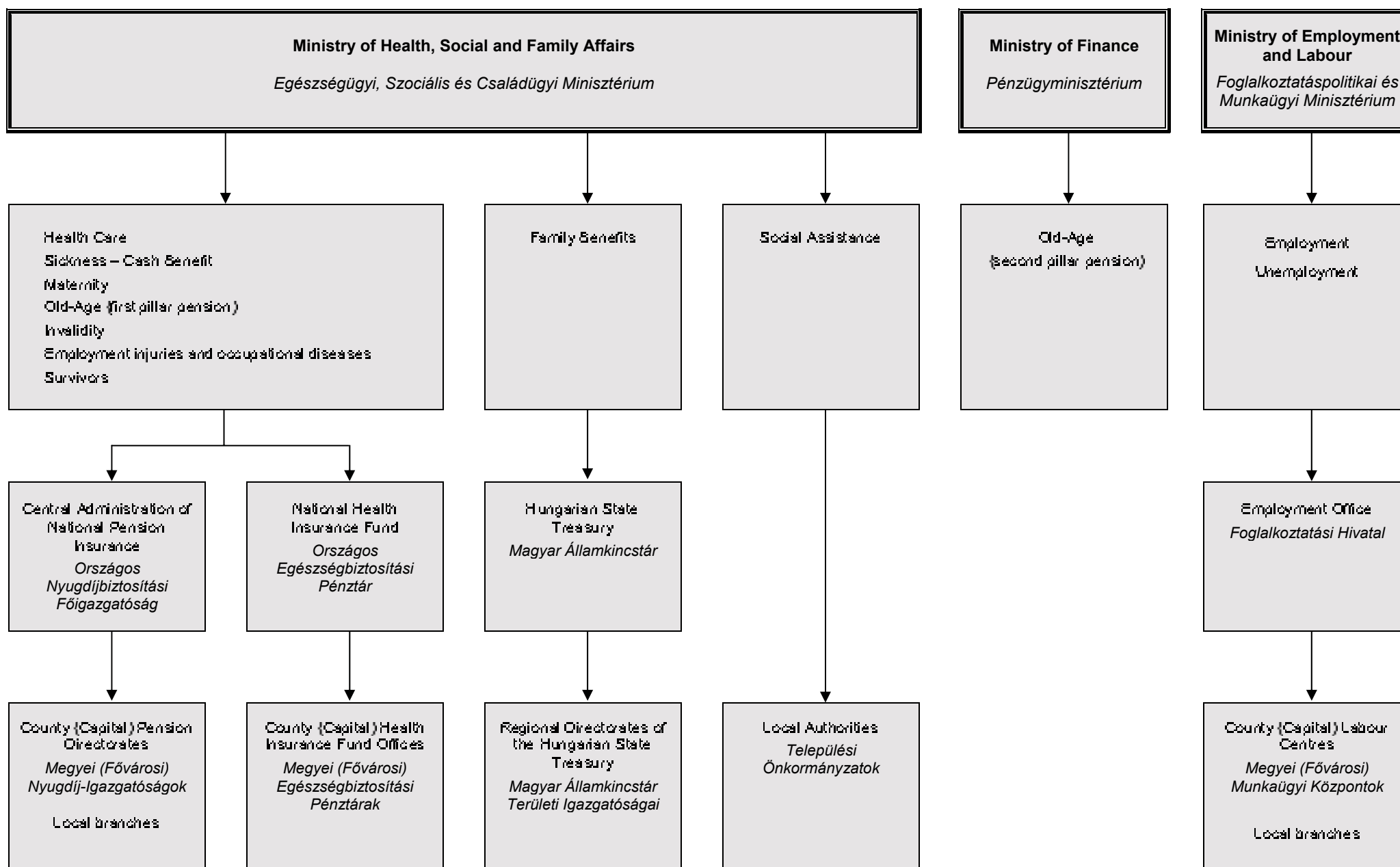
National Health Insurance Fund:
ORSZÁGOS EGÉSZSÉGBIZTOSÍTÁSI PÉNZTÁR,
OEP
Váci út 73/a
1139 BUDAPEST
www.oep.hu

*Central Administration of
National Pension Insurance:*
ORSZÁGOS NYUGDÍJBIZTOSÍTÁSI FŐIGAZ-
GATÓSÁG, ONYF
Visegrádi u. 49
1132 BUDAPEST
www.onyf.hu

National Employment Office:
FOGLALKOZTATÁSI HIVATAL
Kálvária tér 7
1089 BUDAPEST

Hungarian Central Statistical Office:
KÖZPONTI STATISZTIKAI HIVATAL, KSH
Keleti Károly u. 5-7
1024 BUDAPEST
www.ksh.hu

Hungarian State Treasury:
MAGYAR ÁLLAMKINCSTÁR
Deák Ferenc u. 5.
1052 BUDAPEST
www.allamkincstar.gov.hu



Malta

Statutory Contribution

The compulsory contribution covers the risks of old age, death, invalidity, industrial injury and occupational disease, and for pensions and supplementary benefits. It also covers children's allowance, social assistance and the services under the Health Scheme. Every person who has passed his sixteenth birthday, but has not yet reached his retirement, shall become insured under this Act either as an employed person or as a self-employed person, or as a self-occupied person if not exempted as stipulated in the provisions of Article 6, and Article 12 (1) of the Social Security Act (Cap 318).

All the cash benefits are administered by the Social Security Department (*Dipartiment tas-sigurta' socjali*) through the 24 district offices (22 in Malta and 2 in the sister island of Gozo).

Supervision

The Ministry for Social Policy (*Ministeru għall-politika socjali*) is responsible for the supervision of the benefits paid by the Social Security Department, to establish policies regarding employment and training; to foster policies encouraging good industrial and employment relations, to actively promote, facilitate and contribute to the ongoing development of an inclusive society through the provisions of quality-personalised services and by actively encouraging and assisting individuals, families and community associations to participate in fighting social exclusions, ensuring equal opportunities for all, with specific emphasis on the most vulnerable members of society.

The Ministry of Health (*Ministeru tas-sahha*) is responsible to provide health care services and the necessary monitoring and control mechanism.

Important addresses

MINISTRY FOR SOCIAL POLICY
Ministeru għall-politika socjali
Palazzo Ferreria
Republic Street
VALLETTA
www.welfare.gov.mt

MINISTRY OF HEALTH
Ministeru tas-sahha
Palazzo Castellania
15, Merchants Street
VALLETTA
www.health.gov.mt

SOCIAL SECURITY DEPARTMENT
Dipartiment tas-sigurta' socjali
38, Ordnance Street
VALLETTA
www.welfare.gov.mt

DEPARTMENT OF SOCIAL HOUSING
Dipartiment tad-djar socjali
Block C
FLORIANA
www.welfare.gov.mt

DEPARTMENT OF INDUSTRIAL & EMPLOYMENT RELATIONS
Dipartiment tar-relazzjonijiet industrijali u mpjiegi
121, Melita Street
VALLETTA
www.welfare.gov.mt

HOUSING AUTHORITY
Awtorita' tad-djar
12, Pietro Floriani Street
FLORIANA
www.welfare.gov.mt

DEPARTMENT FOR THE ELDERLY & COMMUNITY SERVICES
Dipartiment għall-anzjani u servizzi fil-komunita
469, St. Joseph High Road
STA. VENERA
www.welfare.gov.mt

NATIONAL COMMISSION FOR THE PROMOTION OF EQUALITY FOR MEN & WOMEN
Kummissjoni nazzjonali għall-promozzjoni u l-ugwaljanza għall-irgħiel u n-nisa
2, Cavallier Street
VALLETTA
www.welfare.gov.mt

BOARD OF CO-OPERATIVES
Bord tal-koperattivi
105, Melita Street
VALLETTA
www.welfare.gov.mt

NATIONAL COMMISSION PERSONS WITH DISABILITY
Kummissjoni persuni b'dizabilita
469, St Joseph High Road
STA. VENERA
www.welfare.gov.mt

NATIONAL EMPLOYMENT AUTHORITY
Awtorita' nazzjonali tax-xogħol
9, Old Mint Street
VALLETTA
www.welfare.gov.mt

FOUNDATION FOR SOCIAL WELFARE SERVICES
Fondazzjoni għas-servizzi għall-harsien socjali
70, Capuchins Street
FLORIANA
www.welfare.gov.mt

OCCUPATIONAL HEALTH & SAFETY AUTHORITY
Awtorita' għas-sahha u s-sigurta' fuq il-post tax-xogħol
120, St Ursola Street
VALLETTA
www.welfare.gov.mt

DEPARTMENT OF CORPORATE SERVICES
Dipartiment għas-servizzi korporattivi
Ministry for Social Policy
Palazzo Ferreria
Republic Street
VALLETTA
www.welfare.gov.mt

EU AFFAIRS DIRECTORATE
Direttorat (Affarijiet dwar l-Unjoni Ewropeja)
Ministry for Social Policy
Palazzo Ferreria
Republic Street
VALLETTA
www.welfare.gov.mt

INFORMATION MANAGEMENT UNIT
Ministry for Social Policy
Palazzo Ferreria
Republic Street
VALLETTA
www.welfare.gov.mt

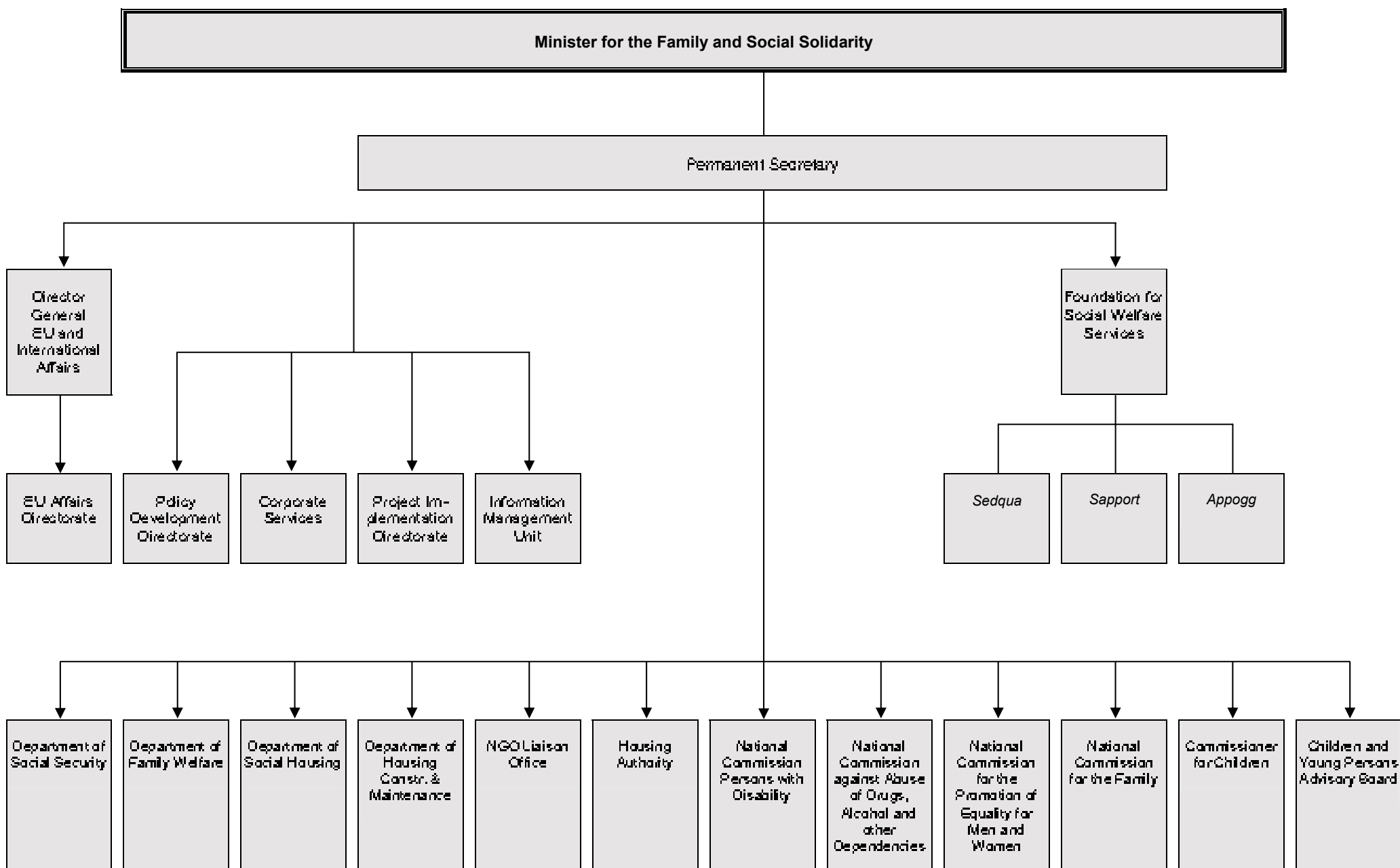
DEPARTMENT OF FAMILY WELFARE
Dipartiment għall-harsien tal-familja
469, St Joseph High Road
STA. VENERA
www.welfare.gov.mt

DEPARTMENT OF HOUSING CONSTRUCTION & MAINTENANCE
Dipartiment għall-kura u konstruzzjoni tad-djar
Chaplain John Azzopardi Street
STA. VENERA
www.welfare.gov.mt

NATIONAL COMMISSION FOR THE FAMILY
Kummissjoni nazzjonali familja
Ministry for Social Policy
Palazzo Ferreria
Republic Street
VALLETTA
www.welfare.gov.mt

NATIONAL COMMISSION AGAINST ABUSE OF DRUGS, ALCOHOL AND OTHER DEPENDENCIES
Kummissjoni nazzjonali dwar l-abbuz tad-droga, l-alkohol u dipendenzi ohra
Ministry for Social Policy
Palazzo Ferreria
Republic Street
VALLETTA
www.welfare.gov.mt

CHILDREN & YOUNG PERSONS ADVISORY BOARD
Bord konsultattiv dwar it-tfal u z-zghazagh
469, St. Joseph High Road
STA. VENERA
www.welfare.gov.mt



The Netherlands

Social insurance in the Netherlands is organised jointly by the Ministry of Social Affairs and Employment (*Ministerie van Sociale Zaken en Werkgelegenheid*) and the Ministry of Health, Welfare and Sport (*Ministerie van Volksgezondheid, Welzijn en Sport*). A distinction is drawn between national insurance on the one hand, which covers the whole of the population and employees' insurance, on the other, only covering employees (excluding civil servants). The general insurance schemes provide for:

- insurance for old age,
- maintenance for survivors,
- insurance for exceptional medical costs, and
- children allowance.

The employee's insurance schemes provide for:

- insurance for sick pay,
- medical care,
- insurance for invalidity and
- insurance for unemployment.

Since 1 January 1998 there also is an invalidity insurance scheme for self-employed persons and for young handicapped people. There is no special insurance for employment injuries or occupational diseases; these risks are covered by the other insurance schemes. In addition to this the State runs a social assistance scheme that is managed by the municipal authorities. This scheme is characterised as a safety-net since its objective is to guarantee minimum income to people who do not or no longer have sufficient resources to cover the necessary costs of living.

With the exception of the insurance for exceptional medical costs, the national insurance schemes are implemented by the Social Insurance Bank (*Sociale Verzekerings-*

bank), the board of which comprising representatives from employees' and employers' organisations.

As from 1 January 2002, there have been some fundamental changes in the implementation of the social insurance schemes for employees, as well as the invalid self employed persons schemes and young handicapped persons schemes. The tasks of the Regional Employment Offices have been replaced by the Regional Council Offices for Work and Income (*CWI's*). The *CWI's* have also taken over several tasks from municipalities and implementing bodies. Further, the implementing bodies for employees' insurances have been transferred into one central organisation, the Implementing Institution for Employee Insurance Schemes (*UWV*). In order to guarantee sufficient participation of employees, employers and municipalities, the Council of Work and Income (*RWI*) has been created. The Board of Work and Income advises the Minister for Social Affairs and Employment in the field of work and income. The *RWI* also subsidises branches and individual companies which stimulate the reintegration of unemployed persons and social security beneficiaries.

Health insurance (medical care) is implemented by recognised health insurance funds, which are supervised by the Supervisory Board for Health Care Insurance (*CTZ*), managed by a board appointed by the Minister of Health, Welfare and Sport. The Board is accountable to the Minister of Health, Welfare and Sport.

The general insurance for exceptional medical costs is implemented by the health insurance funds, private insurers and the bodies that implement the insurance schemes for public servants. Supervision is also carried out by the Supervisory Board for Health Care Insurance (*CTZ*).

Important addresses

Ministry of Social Affairs and Employment:
MINISTERIE VAN SOCIALE ZAKEN
EN WERKGELEGENHEID
Postbus 90801
2509 LV DEN HAAG
Anna van Hannoverstraat 4
www.minszw.nl

Ministry of Health, Welfare and Sport:
MINISTERIE VAN VOLKSGEZONDHEID,
WELZIJN EN SPORT
Postbus 20350
2500 EJ DEN HAAG
Parnassusplein 5
www.minvws.nl

Social Insurance Bank:
SOCIALE VERZEKERINGSBANK
Hoofdkantoor
Postbus 1100
1180 BH AMSTELVEEN
Van Heuven Goedhartlaan 1
www.svb.org

Institution for employee insurance schemes:
UWV
Postbus 8300
1005 CA AMSTERDAM
Bos en Lommerplantsoen 1
www.uwv.nl

Health Care Insurance Board:
COLLEGE VOOR ZORGVERZEKERINGEN (CVZ)
Postbus 320
1110 AH DIEMEN
Eekholt 4
www.cvz.nl

ZW
Postbus 19260
3501 DG UTRECHT
Catharijnesingel 47
www.socialezekerheid.nl

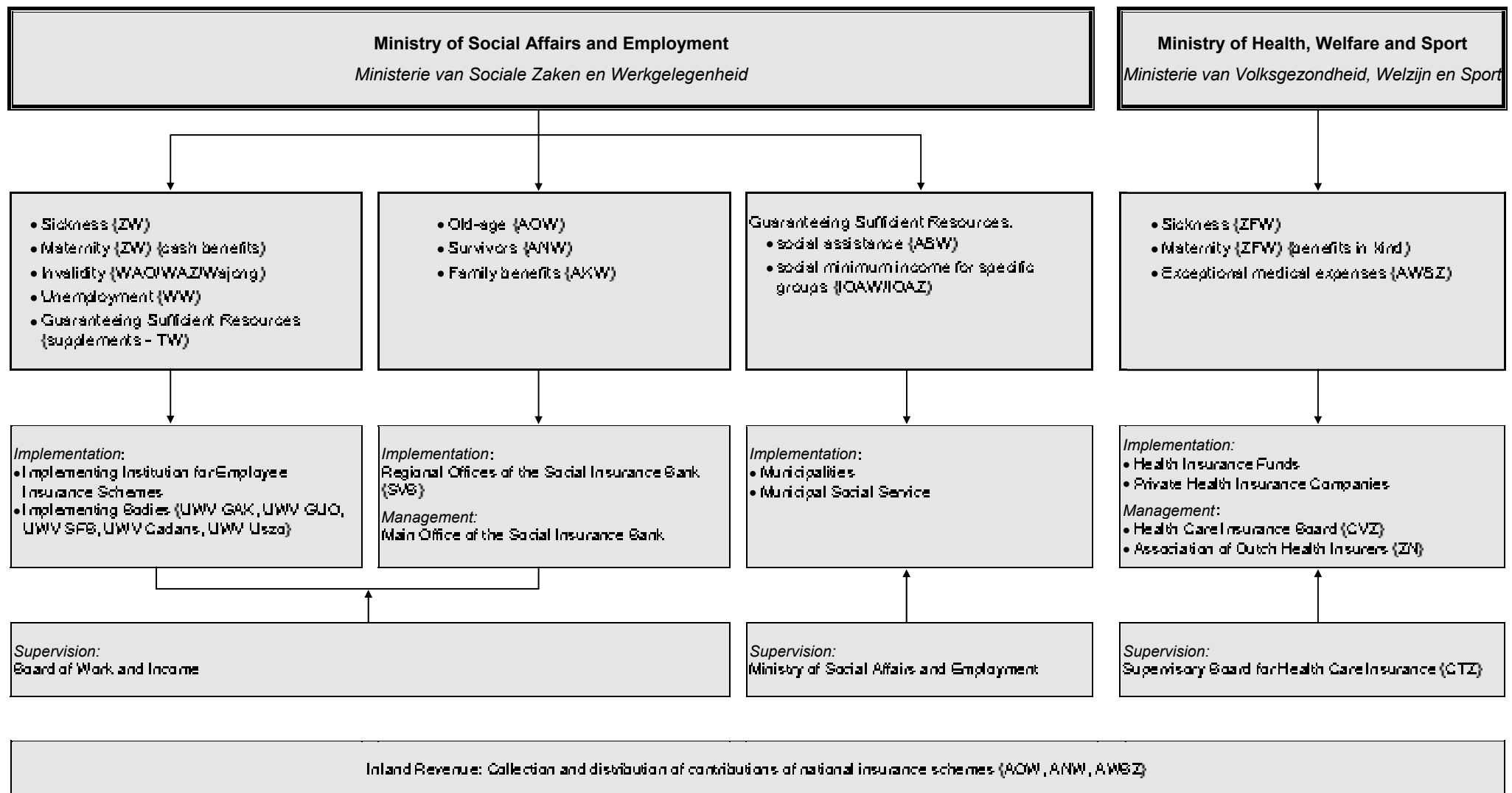
STICHTING BUREAU VOOR BELGISCHE ZAKEN
Rat Verleghstraat 2
Postbus 90151
4800 RC BREDA
www.bbz.nl

STICHTING BUREAU VOOR DUITSE ZAKEN
Postbus 10505
6500 MB NIJMEGEN
Takenhofplein 4
www.bdznijmegen.nl

Council for Work and Income:
RAAD VOOR WERK EN INKOMEN
Postbus 16101
2500 BC DEN HAAG
www.rwi.nl

Organisation of sickness insurance companies:
ZORGVERZEKERAARS NEDERLAND
Postbus 520
3700 AM ZEIST
www.zn.nl

Supervisory Board for Health Care Insurance:
COLLEGE TOEZICHT ZORGVERZEKERINGEN
(CTZ)
Postbus 320
1110 AH DIEMEN
Eekholt 4
www.ctz.nl



ABW: National Assistance Act. AKW: General Child Benefits Act. ANW: General Surviving Relatives Act. AOW: General Old Age Pensions Act. AWBZ: Exceptional Medical Expenses Act. IOAW: Act on Income Provisions for Older, Partially Disabled Unemployed Persons. IOAZ: Act on Income Provisions for Older, Partially Disabled Formerly Self-employed Persons. TW: Supplementary Benefits Act. Wajong: Disablement Assistance Act for Handicapped Young Persons. WAO: Disablement Insurance Act. Waz: Self-employed Persons Disablement Benefits Act. WW: Unemployment Benefits Act. ZFW: Health Insurance Act. ZW: Sickness Benefits Act.

Norway

The National Insurance Scheme (*folketrygden*) provides compulsory cover for the whole population, and comprises all branches of social security with the exception of family allowances (*barnetrygd*) that have a separate statutory basis. The delivery of benefits of all branches, family allowances included, is administered by the National Insurance Service (*trygdeetaten*), a State run public administration, headed by the National Insurance Administration (*Rikstrygdeverket*). The National Insurance Service also handles the area of child support payments, recovery included.

The branches of unemployment and vocational rehabilitation are under a separate administration, the Employment Service (*Aetat*), headed by the Directorate of Labour (*Arbeidsdirektoratet*).

The National Insurance Service has an intermediate level of 19 county offices and a local level of some 470 National Insurance Offices, at least one in every municipality. There are Technical Aid Centres in all counties and a National Office for Social Insurance Abroad (*Folketrygdkontoret for utenlandssaker*) handling individual cases concerning insured persons and beneficiaries abroad. A Recovery Agency has been set up to facilitate recovery of maintenance payments, and gradually take over other similar tasks, such as recovery of overpayments etc. National Insurance Service Workplace Centres (*trygdeetatens arbeidslivssentre*) have been set up in each County to help reduce sick leave absence and include older workers and the disabled.

The Ministry of Social Affairs (*Sosialdepartementet*) is responsible for the overall functioning of the National Insurance Service and for most of the branches of social security, the Ministry of Health (*Helsedepartementet*) is responsible for health services, and the Ministry of Children and Family Af-

fairs (*Barne- og familiedepartementet*) is responsible for family allowances, cash benefits for small children care, cash maternity benefits and the area of child support payments, with the exception of recovery. The Ministry of Labour and Government Administration (*Arbeids- og administrasjonsdepartementet*) is responsible for the Employment Service and the branches handled there.

The provision of health care outside of hospitals is a municipal responsibility, whereas hospital treatment generally is the responsibility of the State through 5 Regional Health Enterprises. Both are for their main part financed by taxes.

The National Insurance Scheme is in part financed by social security contributions, both from the employers and the insured, in part by taxes. Some benefits are exclusively financed by taxes, such as family allowances, cash benefit for care of small children, single parent benefits and a few others. With minor exceptions the tax authorities, under the general responsibility of the Ministry of Finance (*Finansdepartementet*), and headed by the Directorate of Taxes (*Skattedirektoratet*), are responsible for the collection of social security contributions. The contributions from the insured are deducted from their salary by their employers, as are taxes. The self-employed normally make tax-in-advance payments, contributions included, four times a year.

Social assistance does not fall within the scope of National Insurance. Social assistance is distributed by municipal Welfare Offices (*sosialkontor*) and its financial burden falls on the municipalities themselves. Centrally, the Ministry of Social Affairs is responsible for social assistance.

Important addresses

Ministry of Social Affairs:
SOSIALDEPARTEMENTET
PB 8019 Dep.
0030 OSLO
www.sos.dep.no

Ministry of Health:
HELSEDEPARTEMENTET
PB 8011 Dep.
0030 OSLO
www.hd.dep.no

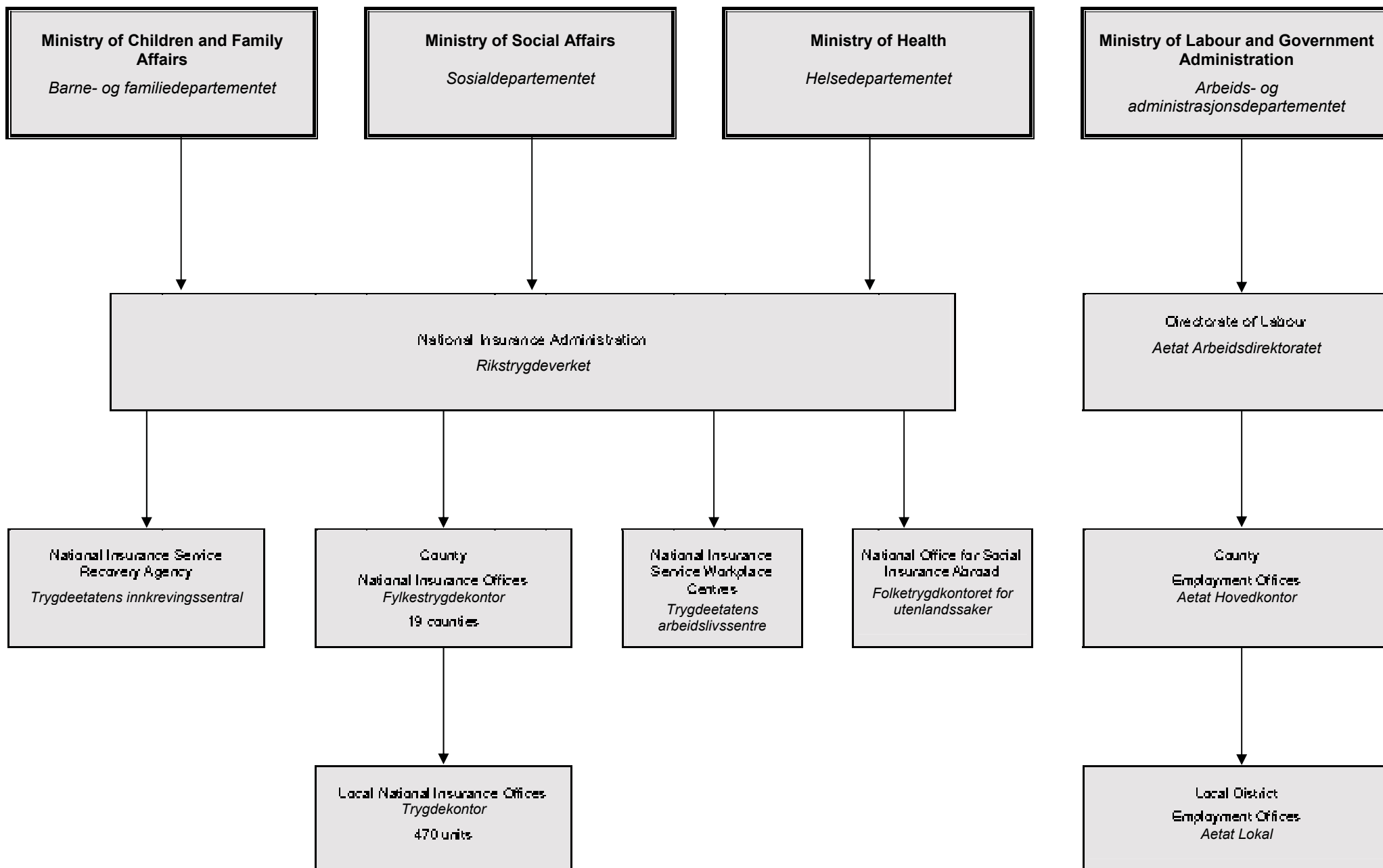
Ministry of Children and Family Affairs:
BARNE- OG FAMILIEDEPARTMENTET
PB 8036 Dep.
0030 OSLO
www.bfd.dep.no

Ministry of Labour and Government Administration:
ARBEIDS- OG ADMINISTRASJONS-
DEPARTEMENTET
PB 8004 Dep.
0030 OSLO
www.aad.dep.no

National Insurance Administration:
RIKSTRYGDEVERKET
PB 5200 Nydalen
0426 OSLO
www.trygdeetaten.no

Directorate of Labour:
AETAT-ARBEIDSDIREKTORATET
PB 8127 Dep.
0032 OSLO
www.aetat.no

National Office for Social Insurance Abroad:
FOLKETRYGDKONTORET FOR UTENLANDS-
SAKER
PB 8138 Dep.
0033 OSLO
www.trygdeetaten.no



Austria

Sickness, Accident and Pension Insurance

Austrian social insurance includes sickness, accident, and pension insurance. The implementation of social insurance is carried out by 27 insurance funds which are self-governed bodies under public law. Some insurance funds have to administer 2 or all 3 insurance branches. There are 24 sickness insurance funds, 6 pension insurance funds and 4 accident insurance funds. Statutory insurance depends on the occupation performed; there is no choice between the insurance funds for the insured person. Because of historical reasons a territory- and guild-related division can be found in social insurance; there are special insurance funds for railway employees, miners and employees of the public service as well as for farmers, persons engaged in a business or trade and for notaries. Apart from their health-care-related tasks the sickness insurance funds also carry out the contribution collection for accident and pension insurance as well as for unemployment insurance. The sickness insurance funds are also responsible for the payment of child-raising allowance. The provision of health care is primarily provided by contract partners.

All insurance funds are included in the Main Association of Austrian Security Institutions (*Hauptverband der Österreichischen Sozialversicherungsträger*) which represents the general interests of social insurance - also externally. The association has comprehensive competences in order to be able to better co-ordinate the activities of Austrian social insurance as a strategy holding. The schemes of sickness insurance and accident insurance are under the supervision of the Federal Ministry for Health and Women's Issues (*Bundesministeriums für Gesundheit und Frauen*), the pension

scheme is supervised by the Federal Ministry of Social Security, Generations and Consumer Protection (*Bundesministerium für soziale Sicherheit, Generationen und Konsumentenschutz*).

For hospital care, 9 *Länder* funds were established on 1 January 1997 to take over the function of the sickness insurance funds.

Unemployment Insurance

Unemployment insurance which lies within the competence of the Federal Ministry for Economic Affairs and Labour (*Bundesministeriums für Wirtschaft und Arbeit*) (competence in particular for unemployment benefit) was separated out on 1 July 1994. Today the Labour Market Service (*Arbeitsmarktservice*) is responsible for the implementation. The Federal Office of the Labour Market Service has 9 offices in the *Länder* and approx. 100 regional offices.

Family benefits

The Federal Ministry for Social Security, Generations and Consumer Protection and the directly subordinate fiscal authorities of the *Länder* and local tax offices are responsible for family benefits.

Long-term Care Allowance

On 1 July 1993 the Federal Long-term Care Benefit Act (*Bundespflegegeldgesetz*) came into effect. Long-term Care Benefit is granted according to the need for help and care in 7 categories in the form of a partial compensation for care-related additional expenses. Moreover, the Federal State and the *Länder* have agreed to create a comprehensive system of care in the form of cash benefits and benefits in kind. The payment of care benefit to the pension recipients is assumed by the respectively responsible pension insurance or accident insurance fund. The *Länder* will grant care

benefit to those residents who are not entitled to federal care allowance.

Apart from the above-mentioned branches of social insurance and the care allowance there is social assistance provided by the *Länder*.

Important addresses

BUNDESMINISTERIUM FÜR SOZIALE SICHERHEIT, GENERATIONEN UND KONSUMENTENSCHUTZ
Section II (*Pension Insurance*)
Stubenring 1
1010 WIEN
www.bmsg.gv.at

BUNDESMINISTERIUM FÜR SOZIALE SICHERHEIT, GENERATIONEN UND KONSUMENTENSCHUTZ
Section IV (*Social assistance and long-term care benefit*)
Stubenring 1
1010 WIEN

BUNDESMINISTERIUM FÜR SOZIALE SICHERHEIT, GENERATIONEN UND KONSUMENTENSCHUTZ
Section V (*Family allowances and education allowance*)
Franz-Josefs-Kai 51
1010 WIEN

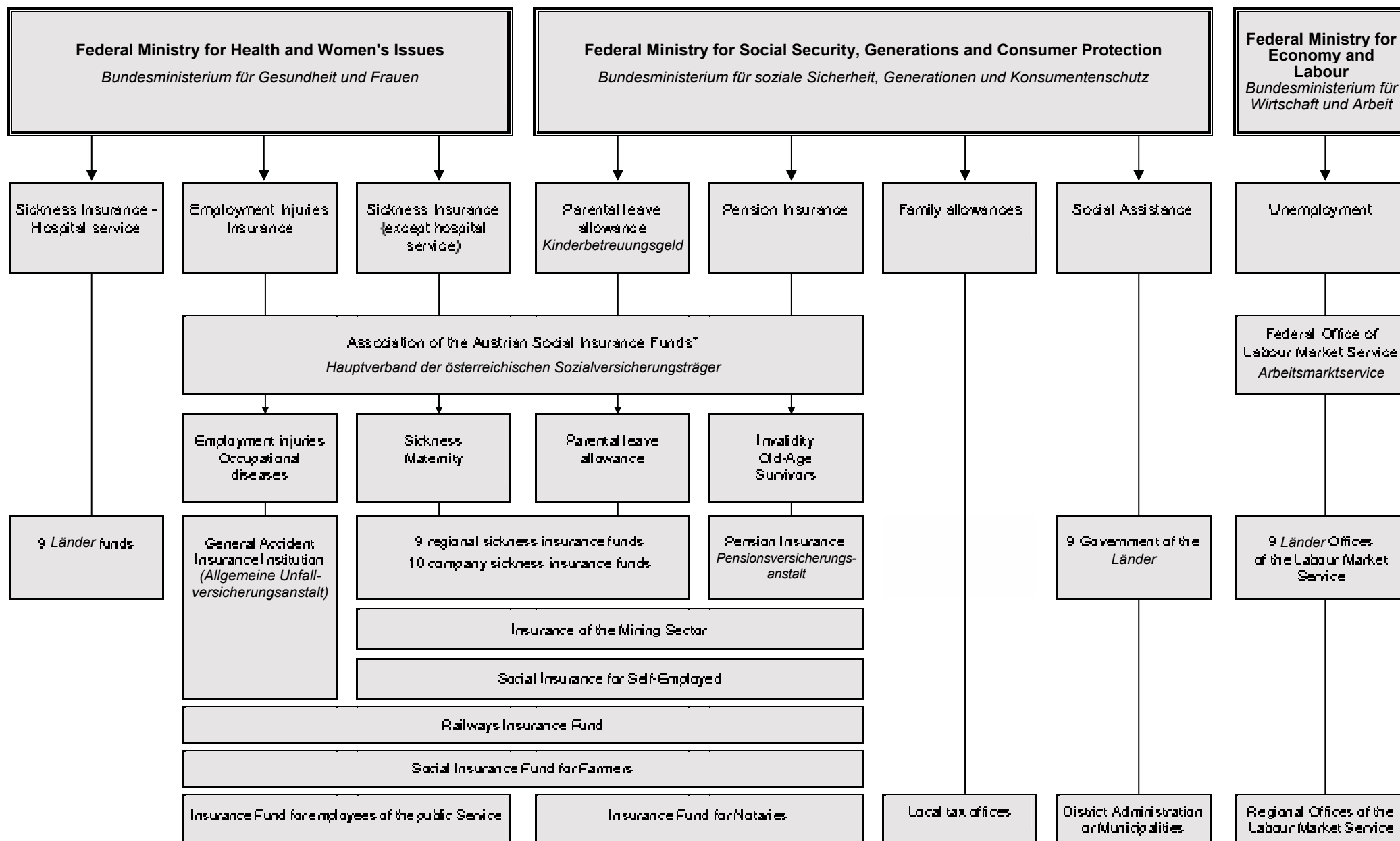
BUNDESMINISTERIUM FÜR GESUNDHEIT UND FRAUEN
Section I (*Sickness and accident insurance*)
Radetzkystraße 2
1030 WIEN
www.bmgf.gv.at

BUNDESMINISTERIUM FÜR GESUNDHEIT UND FRAUEN
Section III (*Health care*)
Radetzkystraße 2
1030 WIEN

BUNDESMINISTERIUM FÜR GESUNDHEIT UND FRAUEN
Section IV (*Policies of development of structures of health care and of consumers' health*)
Radetzkystraße 2
1030 WIEN
HAUPTVERBAND DER ÖSTERREICHISCHEN SOZIALVERSICHERUNGSTRÄGER
Kundmanngasse 21
1031 WIEN
www.sozialversicherung.at

BUNDESMINISTERIUM FÜR WIRTSCHAFT UND ARBEIT
Section II (*Labour Market Policy and Unemployment Benefits*)
Stubenring 1
1010 WIEN
www.bmwa.gv.at

BUNDESGESCHÄFTSSTELLE DES ARBEITSMARKTSERVICES
Treustr. 35 - 43
1200 WIEN
www.ams.or.at



* Umbrella association of the social insurance funds, carrying out co-ordination functions in particular.

Poland

The social security system is contained within the general framework of the Ministry of Economy, Labour and Social Policy (*Ministerstwo Gospodarki, Pracy i Polityki Społecznej*) and the Ministry of Health (*Ministerstwo Zdrowia*) but the system's legal, administrative and financial organisation is independent from that of these Ministries.

Employees and self-employed persons are covered under the basic scheme.

The following institutions administer the social security schemes:

- Social Insurance Institute (*Zakład Ubezpieczeń Społecznych, ZUS*) is divided into regional services, which are responsible for sickness and maternity cash benefits and pensions for retirement, invalidity, survivors, employment injuries and occupational diseases. The Social Insurance Institute collects all social security contributions and transfers them to the appropriate organisations.
- Regional sickness funds are responsible for providing sickness and maternity health care benefits.
- Local and Regional Social Assistance Centres provide family and social assistance benefits.
- Local and Regional Labour offices provide unemployment benefits.
- The State Fund for the Rehabilitation of Disabled Persons (*Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych, PFRON*) controls disabled person's access to employment and rehabilitation. All rehabilitation and employment programmes, including sheltered work, are financed from levies on employers not meeting the disability quota (funds, which are collected by PFRON).

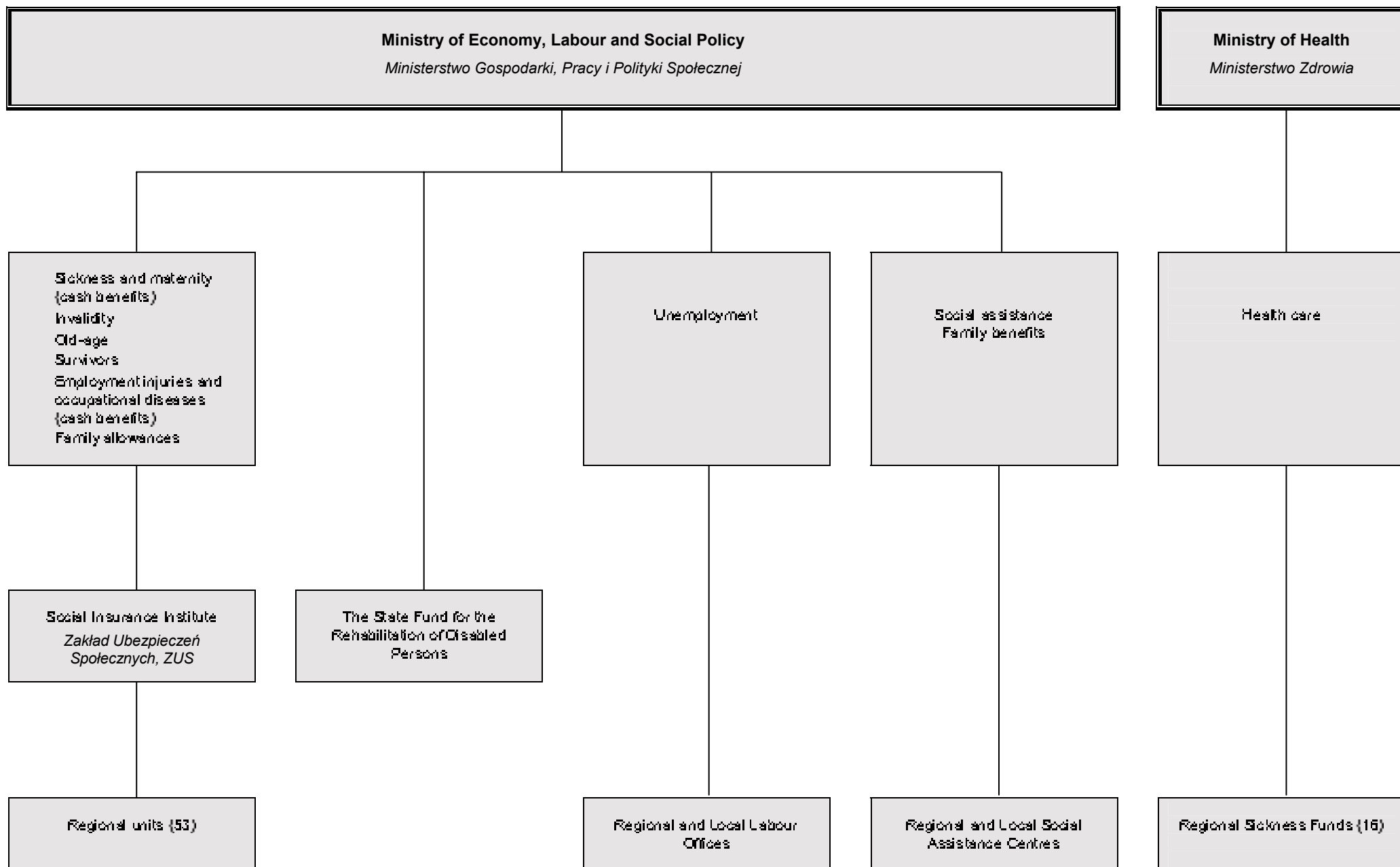
Important addresses

Ministry of Economy, Labour & Social Policy:
MINISTERSTWO GOSPODARKI, PRACY I POLITYKI
SPOŁECZNEJ
ul. Nowogrodzka 1/3/5
00-513 WARSZAWA
www.mg.gov.pl
www.mpips.gov.pl

Ministry of Health:
MINISTERSTWO ZDROWIA
ul. Miodowa 15
00-952 WARSZAWA
www.mz.gov.pl

Social Insurance Institute:
ZAKŁAD UBEZPIECZEŃ SPOŁECZNYCH (ZUS)
ul. Czerniakowska 16
00-501 WARSZAWA
www.zus.pl

The State Fund for the Rehabilitation of Disabled Persons:
PAŃSTWOWY FUNDUSZ REHABILITACJI OSÓB
NIEPEŁNOSPRAWNYCH (PFRON)
ul. J. Pawła II 13
00-828 WARSZAWA
www.pfron.org.pl



Portugal

The Portuguese system of social protection is an autonomous organisation with respect to legal, administrative and financial duties. It is generally supervised by the Ministry of Social Security and Labour (*Ministério da Segurança Social e do Trabalho*).

According to the new framework law no. 32/2002 of 20 December 2002, which came into force in January 2003, the social protection system is made up by three different systems:

(1) The **public system of social protection** including three subsystems: the *subsystem of contingency* mainly aiming at a compensation of a loss or reduction of earnings in case of sickness, maternity, unemployment, employment injury and occupational disease, invalidity, old-age and death; the *subsystem of solidarity* aiming at protecting persons and families in situations of shortage or with insufficient economic resources or benefits from other social protection schemes and the *subsystem of family protection* guaranteeing the compensation of family charges and protection in case of handicap or long-term care.

The first subsystem covers the employees and the self-employed, while the remaining two cover the entire residential population. Civil servants and lawyers are covered by special schemes and have their own specific organisations.

(2) The **social action system** aims at preventing and combating poverty, marginalisation and social exclusion.

(3) The **complementary system** consists of *statutory social protection schemes* in connection with the public social security system, of *contractual schemes* completing benefits under the subsystem of contingency and finally of *voluntary schemes* aiming at strengthening voluntary private provision.

The subsystem of contingency is financed by the employees and the self-employed. The subsystem of family protection is financed both by employee and employer contributions and by taxes. Both the subsystem of solidarity and the social action system are tax-financed.

The financing obeys to the principle of diversification of sources, mainly with a view to reduce labour non-wage costs and to the principle of selective suitability that consists in determining the financing sources and allocating the financial resources following the nature and the objectives of the protection schemes.

The following institutions administer the respective social protection systems:

- The Institute for Solidarity and Social Security (*Instituto da Solidariedade e segurança social*) is responsible for the administration of cash benefits in case of sickness, maternity, unemployment, invalidity, old-age and death, benefits to survivors and family benefits. The Institute is also responsible for guaranteeing minimum resources as well as for social actions.
- The National Centre for the Protection of Occupational Risks (*Centro nacional de protecção contra os riscos profissionais*) provides protection in the event of an occupational disease.

The social security institutions are technically co-ordinated by the central services of the Ministry of Social Security and Labour.

Insurance for employment injuries is compulsory for companies; however, insurance is provided by insurance companies supervised by the Ministry of Finance (*Ministério das Finanças*).

Health care is implemented by the National Health Service which is integrated in the Ministry of Health.

The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health au-

thorities in line with the administrative division of the Portuguese territory.

Important addresses

Ministry for social security and labour:
MINISTÉRIO DA SEGURANÇA SOCIAL E DO TRABALHO
Praça de Londres, 2/16º
1049-056 LISBOA
www.msst.gov.pt

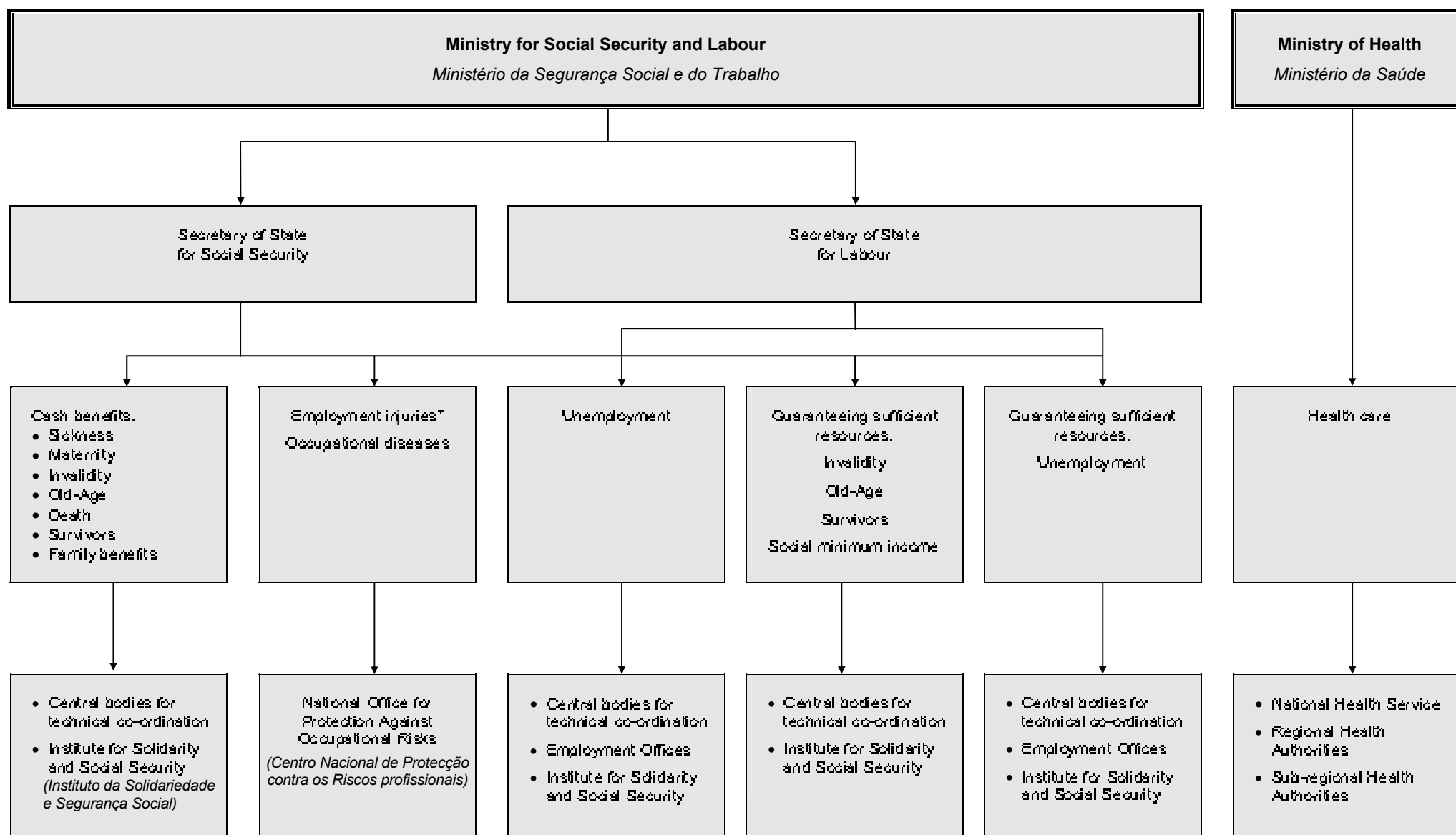
General Directorate for solidarity and social security:
DIRECÇÃO-GERAL DA SOLIDARIEDADE E SEGURANÇA SOCIAL
Largo do Rato, nº 1
1296-144 LISBOA
www.seg-social.pt

Institute for solidarity and social security:
INSTITUTO DA SOLIDARIEDADE E SEGURANÇA SOCIAL
Avª Miguel Bombarda, 1 /5º
1000-207 LISBOA
www.seg-social.pt

National centre for the protection of professional risks:
CENTRO NACIONAL DE PROTECÇÃO CONTRA OS RISCOS PROFISSIONAIS
Avª da República, 25/3º esq
1069-036 LISBOA
www.seg-social.pt

General Directorate for Health:
DIRECÇÃO-GERAL DA SAÚDE
Alameda Afonso Henriques, 45
1000-123 LISBOA
www.dgsaude.pt

Ministry for Finance:
MINISTÉRIO DAS FINANÇAS
Avª. Infante D. Henrique, 1
1149-009 LISBOA
www.min-financas.pt



* Private insurance companies under the supervision of the Ministry of Finance in charge of employment injuries.

Switzerland

As for **Social Security**, the sickness and accident branches are placed under the supervision of the Federal Office of Public Health (OFSP), which is part of the Federal Department (Ministry) of Home Affairs. The old-age, survivors' and invalidity branches, as well as family allowances in agriculture, are placed under the supervision of the Federal Social Insurance Office (OFAS), which is part of the same Department. Unemployment insurance comes under the remit of the State Secretariat for Economic Affairs (seco), itself part of the Federal Department for Economic Affairs.

Social sickness insurance is divided into two sections: the health care insurance, which is compulsory for the whole population, and the daily allowance insurance, which is still optional.

Accident and occupational disease insurance covers all kind of injuries and occupational diseases, compulsorily for employees and optionally for the self-employed. Those who are not insured against injuries under the Law on Accident Insurance are covered under sickness insurance.

In spite of a constitutional provision, Switzerland has no real maternity insurance at federal level. However, maternity cash benefits and benefits in kind are provided under the Law on Sickness Insurance. Presently, only the canton of Geneva introduced a maternity insurance at cantonal level.

Old-age, survivors' and invalidity protection is organised following a system based on a public pension scheme (basic federal insurance) covering the whole population, supplemented by an occupational pension scheme for employees, part of which is compulsory for those in a particular income bracket and optional for the rest, left to the choice of the employer (occupational bene-

fit plans). In addition to this, there is a voluntary private savings plan benefiting from incentive measures (individual private provident measures). This is the so-called "three pillar system" in Switzerland.

Family benefits to agricultural workers and small-scale farmers are governed at federal level while other categories of workers are submitted to one of the 26 cantonal legislations.

Unemployment insurance is compulsory for employees.

Each branch of social security is managed by different entities.

Sickness insurance is managed by recognised sickness funds and by private insurance institutions authorised to provide social sickness insurance.

Accident insurance is managed by the Swiss National Accident Insurance Organisation (CNA), which insures more than the half of all employees and by public or private insurance institutions.

The *old-age, survivors' and invalidity insurance* (1st pillar) is managed by cantonal, federal and occupational compensation funds and by a Central Compensation Office. Invalidity insurance is additionally managed by AI cantonal offices.

Cantons set the entities responsible for receiving and examining the demands, for fixing and paying the *supplementary benefits to the 1st pillar*, these entities being normally the cantonal compensation funds.

The *occupational benefit plans concerning old-age, survivors and invalidity* (2nd pillar) are managed by the registered pension institutions.

In the federal scheme, *family allowances* are managed by cantonal compensation funds and, in the cantonal schemes, by funds for family allowances (recognised private funds and cantonal funds).

Unemployment insurance is managed by several bodies; mainly by public unemployment funds, by private recognised unemployment funds; by authorities designated by the cantons and by certain bodies of the old-age and survivors' insurance.

The last net of social protection, **social assistance** is generally provided under the competence of cantons, while its execution is supplied by municipalities. Social assistance is therefore essentially based on 26 cantonal systems, what produces important disparities. Recommendations from the Swiss Conference of social action institutions (CSIAS) help to maintain a certain level of harmonisation for these benefits.

Important addresses

Federal Office of Public Health
OFFICE FEDERAL DE LA SANTE PUBLIQUE
3003 BERNE
www.bag.admin.ch

Federal Social Insurance Office
OFFICE FEDERAL DES ASSURANCES SOCIALES
Effingerstrasse 20
3003 BERNE
www.bsv.admin.ch

State Secretariat for Economic Affairs
SECRETARIAT D'ÉTAT A L'ÉCONOMIE
3003 BERNE
www.seco.admin.ch

Liaison Bodies (conventions)

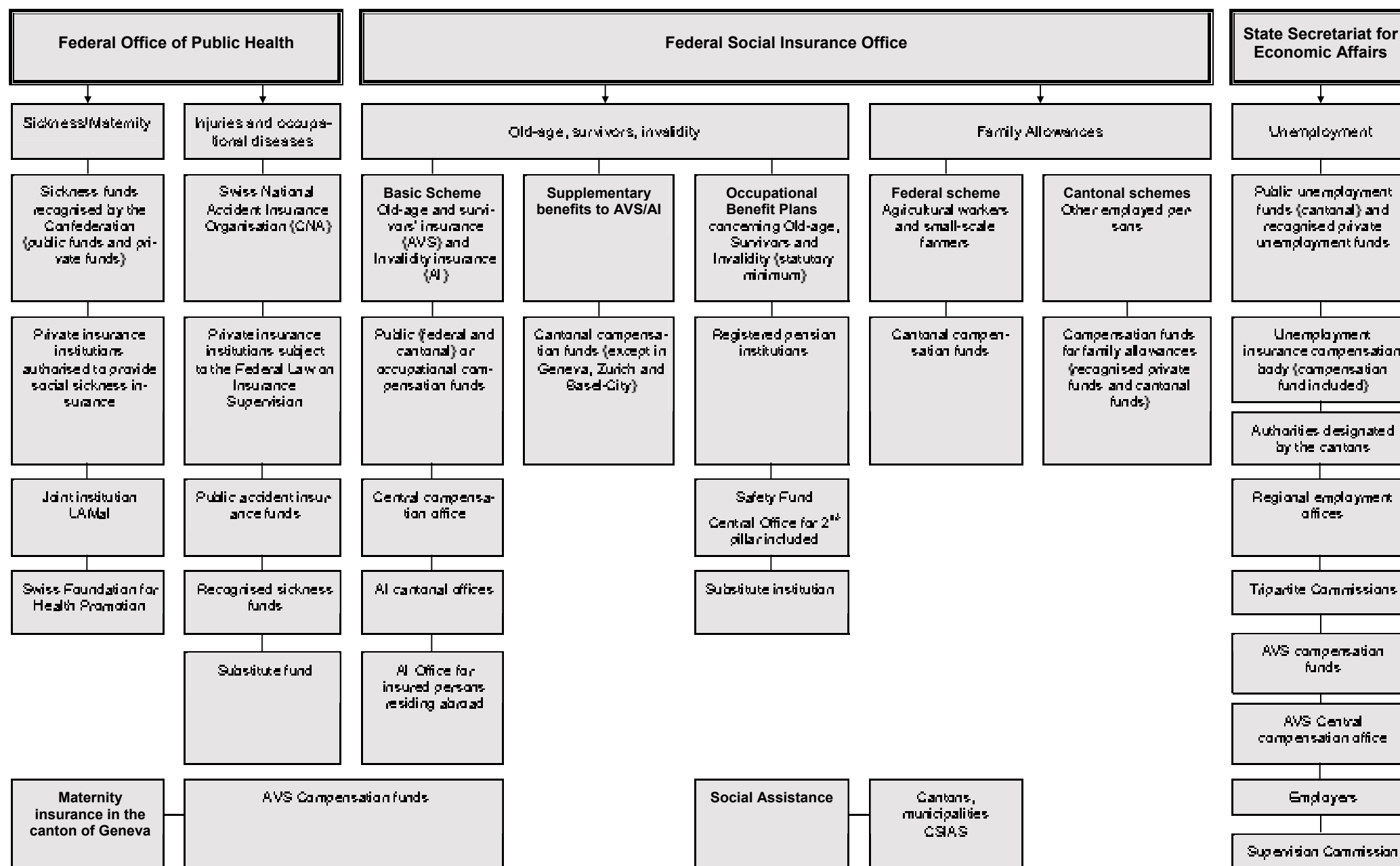
1. Sickness and Maternity
Joint Institution LAMal
Institution commune LAMal
Gibelinstrasse 25
4500 SOLOTHURN
www.kvg.org

2. Old-age, survivors and invalidity - 1st pillar
Swiss Compensation Fund
Caisse suisse de compensation
Avenue Edmond-Vaucher 18
Case postale 3100
1211 GENÈVE 2
www.avs-ai-international.ch/ccv12_cdc/csc.php?pagid=31
- 2nd pillar
Safety Fund LPP
Fonds de garantie LPP
Case postale 5032
3001 BERNE
www.sfbvg.ch

3. Accidents and occupational diseases
Swiss National Accident Insurance Organisation
Caisse nationale suisse d'assurance en cas d'accidents
Fluhmattstrasse 1
6002 LUCERNE
www.suva.ch

4. Family allowances
Federal Social Insurance Office
Office fédéral des assurances sociales
Effingerstrasse 20
3003 BERNE
www.bsv.admin.ch

5. Unemployment insurance
State Secretariat for Economic Affairs
Secrétariat d'Etat à l'économie
3003 BERNE
www.seco.admin.ch



Slovenia

Compulsory Pension and Invalidity Insurance

Compulsory Pension and Invalidity Insurance covers the risks of old age, death, invalidity, employment injury and occupational disease, insurance for pensions and supplementary benefits. Employees, self-employed persons, farmers and some other categories are compulsorily insured under the standard, uniform scheme. The Institute for Pension and Invalidity Insurance (*Zavod za pokojninsko in invalidsko zavarovanje Slovenije*) operates through regional units and branch offices, and is self-governed by representatives of trade unions, employers' association, pensioners and the government.

Compulsory Health Insurance

Compulsory Health Insurance covers health services, health care and sickness benefits for diseases and injuries that are unrelated to work as well as employment injuries and occupational diseases. The scheme covers employees, self-employed persons, farmers, recipients of cash benefits (including pensioners) and citizens residing in Slovenia. The Institute of Health Insurance (*Zavod za zdravstveno zavarovanje Slovenije*) operates through regional units and branch offices, and is self-governed by representatives of insured persons and employers.

Unemployment Insurance

Unemployment Insurance provides unemployment benefits and unemployment assistance for compulsory insured employees. The Employment Service (*Zavod Republike Slovenije za zaposlovanje*) operates through regional units and branch offices, and is self-governed by representatives of employers' organisations, trade unions, em-

ployee of the Employment Service and the government.

Supervision

The Ministry of Labour, Family and Social Affairs (*Ministrstvo za delo, družino in socialne zadeve*) is responsible for the supervision of the Institute for Pension and Invalidity Insurance and the Employment Service. The Ministry of Health (*Ministrstvo za zdravje*) defines the programme of health services and care for insured persons with the Institute of Health Insurance and representatives of medical institutions and professions.

Other Benefits

Family and social assistance benefits as well as services are granted by local Centres for Social Work (*Center za socialno delo*). The Ministry of Labour, Family and Social Affairs is responsible for supervision.

Important addresses

Ministry of Labour, Family and Social Affairs:
MINISTRSTVO ZA DELO, DRUŽINO IN SOCIALNE ZADEVE
Kotnikova ulica 5
1000 LJUBLJANA
www.sigov.si/mddsz

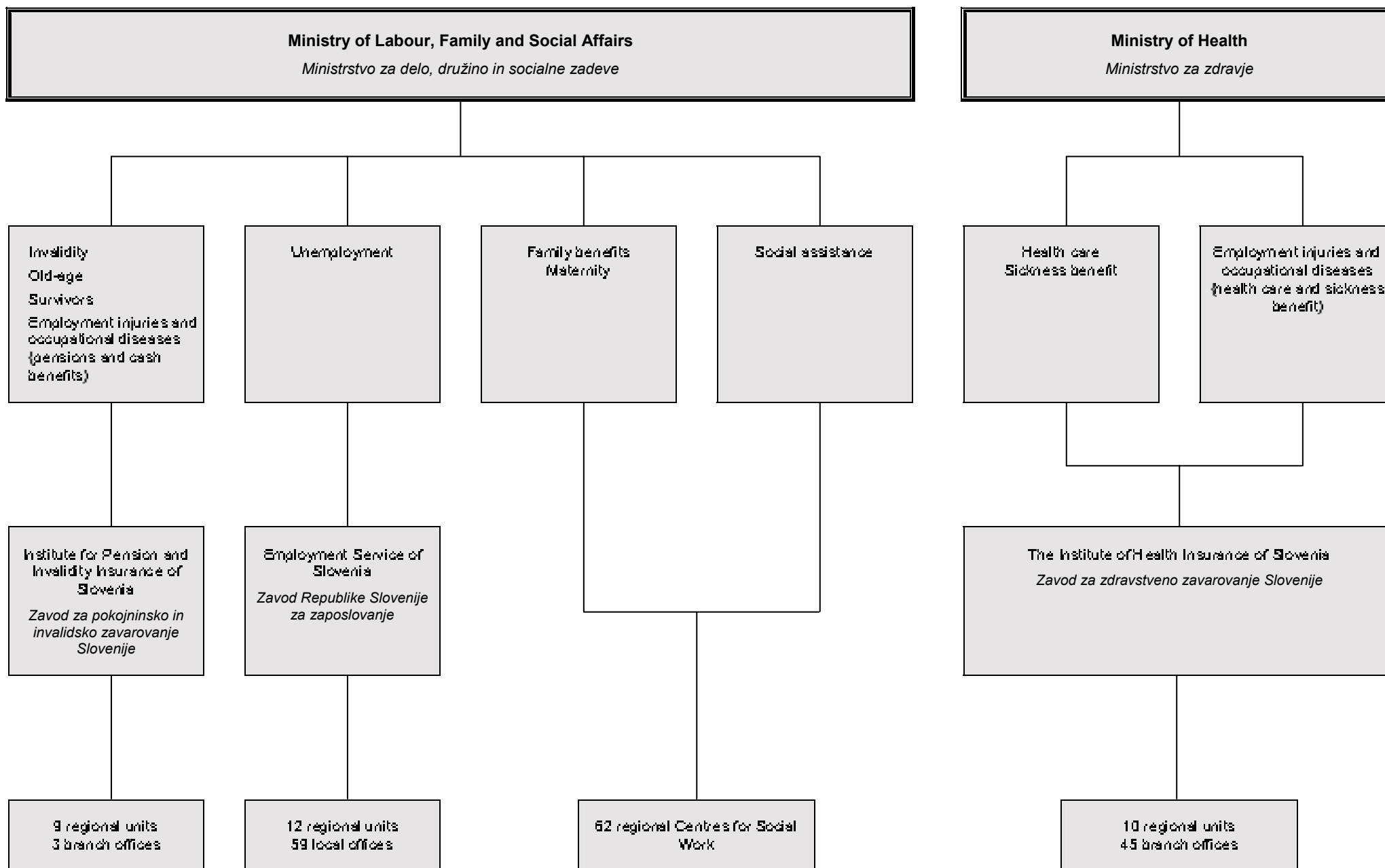
Ministry of Health:
MINISTRSTVO ZA ZDRAVJE
Stefanova 5
1000 LJUBLJANA
www.2.gov.si/mz/mz-splet.nsf

Institute for Pension and Invalidity Insurance of Slovenia:
ZAVOD ZA POKOJNINSKO IN INVALIDSKO ZAVAROVANJE SLOVENIJE
Kolodvorska ulica 15
1000 LJUBLJANA
www.zpiz.si

The Institute of Health Insurance of Slovenia
ZAVOD ZA ZDRAVSTVENO ZAVAROVANJE SLOVENIJE
Miklošičeva cesta 24
1000 LJUBLJANA
www.zzzs.si

Employment Service of Slovenia:
ZAVOD REPUBLIKE SLOVENIJE ZA ZAPOSLOVANJE
Glinška ulica 12
1000 LJUBLJANA
www.ess.gov.si

Statistical Office of the Republic of Slovenia:
STATISTIČNI URAD REPUBLIKE SLOVENIJE
Vožarski pot 12
1000 LJUBLJANA
www.stat.si



Slovakia

The system of social protection in the Slovak Republic is divided into four branches: the two main branches are health care and social security insurance, the others are state social support for families and social assistance.

Health care

Benefits in-kind are provided under the competence of the Ministry of Health (*Ministerstvo zdravotníctva*). The compulsory health insurance system covers treatment in health care institutions and certain medicines. It is provided by 5 health insurance agencies, the largest proportion of citizens is insured by the General Health Insurance Agency (*Všeobecná zdravotná poisťovňa*). The actual provision of health care is entrusted to community health centres, hospitals, polyclinics, sanatoria and spas. The social system uses health facilities that are both state and privately owned.

Social security insurance

Cash benefits are financed by contributions and provided under the competence of the Ministry of Labour, Social Affairs and Family (*Ministerstvo práce, sociálnych vecí a rodiny*) through the Social Insurance Agency (*Sociálna poisťovňa*), a public body. There is competence of insurance for old-age, invalidity, survivors, sick pay, maternity, unemployment and insurance against damage caused by employment injuries or occupational diseases. The Social Insurance Agency has regional branch offices. Complementary pension insurance is administered by private complementary pension insurance agencies.

The state social support for families

Cash benefits are provided under the competence of the Ministry of Labour, Social Affairs and Family. These benefits are paid

through the Office of Labour, Social Affairs and Family (*Úrad práce, sociálnych vecí a rodiny*). Reduction of contributions for pension insurance is provided by the Social Insurance Agency. The tax reduction is provided under the competence of the Ministry of Finance (*Ministerstvo financií*) and administered through tax offices and enterprises.

Social assistance

Cash benefits and benefits in-kind are provided under the competence of the Ministry of Labour, Social Affairs and Family, Ministry of Health and the self-governing municipalities. They are paid to handicapped persons and those in material need. Social assistance is organised through the regional offices of the Office of Labour, Social Affairs and Family, municipal offices and non-governmental organisations.

Important addresses

Ministry of Health:
MINISTERSTVO ZDRAVOTNÍCTVA SLOVENSKEJ
REPUBLIKY
Limbová 2
BRATISLAVA
www.health.gov.sk

General Health Insurance Agency:
VŠEOBECNÁ ZDRAVOTNÁ POISŤOVŇA –
RIADITEĽSTVO
Mamateyova 17
BRATISLAVA
www.vszp.sk

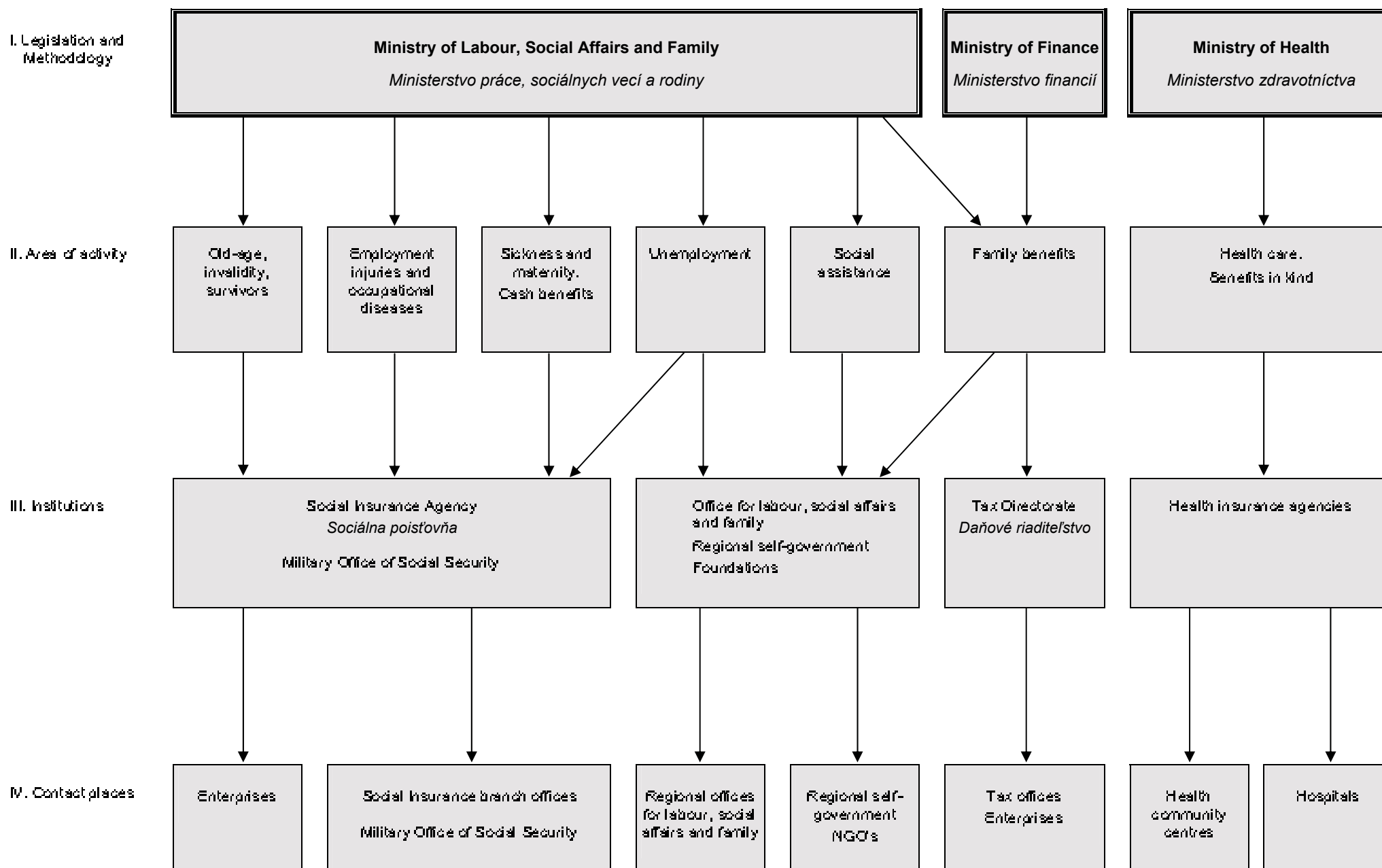
Ministry of Labour, Social Affairs and Family:
MINISTERSTVO PRÁCE, SOCIÁLNYCH VECÍ
A RODINY SR
Špitálska 6
BRATISLAVA
www.employment.gov.sk

Social Insurance Agency:
SOCIÁLNA POISŤOVŇA – ÚSTREDIE
Ulica 29. augusta 8-10
BRATISLAVA
www.socpoist.sk

*Office of Labour, Social Affairs and Family -
Headquarters:*
ÚSTREDIE PRÁCE, SOCIÁLNYCH VECÍ A RODINY
Župné nám. 5-6
BRATISLAVA
www.upsvar.sk

Ministry of Finance:
MINISTERSTVO FINANCIÍ
Štefanovičova 5
BRATISLAVA
www.finance.gov.sk

Tax Directorate:
DAŇOVÉ RIADITEĽSTVO
Nová ulica č. 13
BANSKÁ BYSTRICA
www.drsr.sk



Finland

In Finland all residents are covered by social security schemes which govern basic pensions (national pensions), sickness and maternity benefits and family benefits. In addition, all employed persons are entitled to benefits based on employment, such as statutory earnings-related pensions and benefits for employment accidents. All residents of municipalities have access to health care and social services.

The Ministry of Social Affairs and Health (*Sosiaali-ja Terveysministeriö*) is responsible for social security in Finland.

Pensions

Finland has two pension systems: The Statutory Earnings-Related Pension Scheme and the National Pension Scheme. The Earnings-Related Pension Scheme provides earnings-related and insurance-based pensions and the National Pension Scheme a complementary minimum pension on the basis of residence. These two pensions together form the total statutory pension. The earnings-related pensions in the private sector are managed by 54 pension providers. If the person has been covered by several different pension acts (has had different pension providers), the last pension provider awards and pays the pension. From 1.1.2004 this principle also concerns the public-sector pension providers. The Finnish Centre for Pensions (*Eläketurvakeskus, ETK*) is the central body of the scheme. The public sector has its own pension providers. National pensions are administered by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

Health care and sickness insurance

The basic responsibility for providing health services lies with the municipalities. All residents of municipalities are eligible for health care. Public health care services are

supplemented by private health care. The sickness insurance provides partial compensation for doctor's fees, examination, and treatment given by private sector. Sickness insurance refunds part of the costs of medicines and travelling expenses in connection with both public and private medical care. The sickness insurance also covers sickness, maternity, paternity, and parents' allowances. Sickness insurance is administered by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

Unemployment

Unemployment benefits consist of earnings-related allowance, basic allowance, and labour market support. Most employees are covered by their own sector's unemployment fund, in which case they are entitled to an earnings-related allowance. The allowance is paid by the unemployment fund. The basic allowance and labour market support is paid by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

Employment injuries and occupational diseases

All employed persons and farmers are insured compulsory. Other self-employed persons than farmers can take a voluntary insurance. The Employment Accident Insurance Scheme is administered by private insurance companies.

Family benefits

Child allowance is paid for each child under the age of 17 residing in Finland. The amount of the allowance is linked to the number of eligible children in the family. The allowance is paid by the Social Insurance Institution (*Kansaneläkelaitos, Kela*).

Important addresses

Ministry of Social Affairs and Health:
SOSIAALI-JA TERVEYSMINISTERIÖ
PL 33
00023 VALTIONEUVOSTO
www.stm.fi

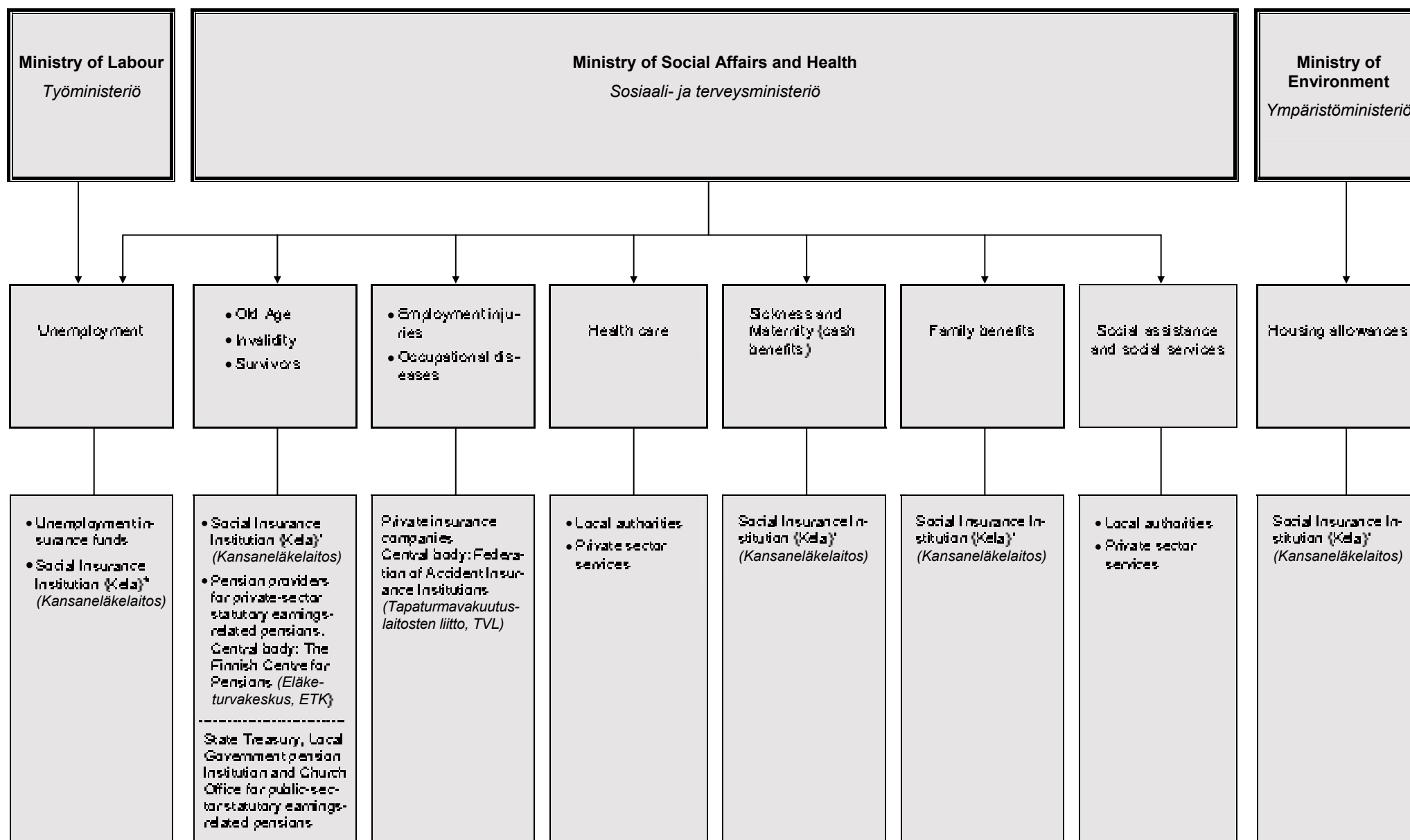
Ministry of Labour:
TYÖMINISTERIÖ
Eteläesplanadi 4
PL 524
00101 HELSINKI
www.mol.fi

Ministry of Environment:
YMPÄRISTÖMINISTERIÖ
Ratakatu 3
PL 399
00121 HELSINKI
www.ymparisto.fi
www.environment.fi

Finnish Centre for Pensions:
ELÄKETURVAKESKUS (ETK)
00065 ELÄKETURVAKESKUS
www.etk.fi

Social Insurance Institution of Finland:
KANSANELÄKEKAITOS (KELA)
Nordenskiöldinkatu 12
00250 HELSINKI
www.kela.fi

Federation of accident insurance institutions:
TAPATURMAVAKUUTUSLAITOSTEN LIITTO (TVL)
Bulevardi 28
00120 HELSINKI
www.tvl.fi
www.vakes.fi



* An independent body under the Parliament responsible for the basic benefits.

Sweden

The Swedish social security system, except for unemployment insurance, comes under the jurisdiction of the Ministry of Health and Social Affairs (*Socialdepartementet*). The basic parts of the insurance cover sickness and parental insurance (*sjuk- och föräldraförsäkring*), old-age pension (*ålderspension*), survivors' pension (*efterlevandepension*), disability pension (*förtidspension*), part-time pension (*del-pension*) and work injury insurance (*arbetskadeförsäkring*).

Under the new Social Insurance Act, social insurance is divided into a domicile-based insurance providing guaranteed amounts and benefits and a work-related insurance against loss of income. Both categories apply equally to everyone who is habitually resident or works in Sweden. Swedish citizenship is no longer one of the conditions of the insurance.

The National Social Insurance Board (*Riksförsäkringsverket*), which is a State body, is responsible for managing and supervising social security centrally. On the regional and local level there are 21 regional social insurance offices with about 330 local insurance offices together.

Swedish social insurance is financed mainly by employers' contributions. Insured persons' contributions have recently been introduced to finance part of the old-age pension scheme. Contributions cover three-quarters of all insurance expenditure. The rest is financed by yield from funds and by taxes via the State Budget.

Health care is a responsibility for the county councils in Sweden with a taxation right of their own.

The unemployment insurance comes under the jurisdiction of the Ministry of Industry, Employment and Communication (*Näringsdepartementet*). It consists of two parts: a basic allowance and optional income-related

benefit. The basic allowance covers persons over 20 years of age who are not optionally insured. Both parts are mainly financed by contributions from the employer. The optional income-related benefit is voluntary but members of different trade unions collectively join the insurance.

Social assistance which is not considered a part of social insurance in Sweden, comes under the jurisdiction of the Ministry of Health and Social Affairs. It is supervised by the National Board of Health and Welfare (*Socialstyrelsen*). The local administration of social assistance, including care and service for children and families, care for elderly and handicapped, is a responsibility for the municipalities. It is financed mainly through local taxation.

Important addresses

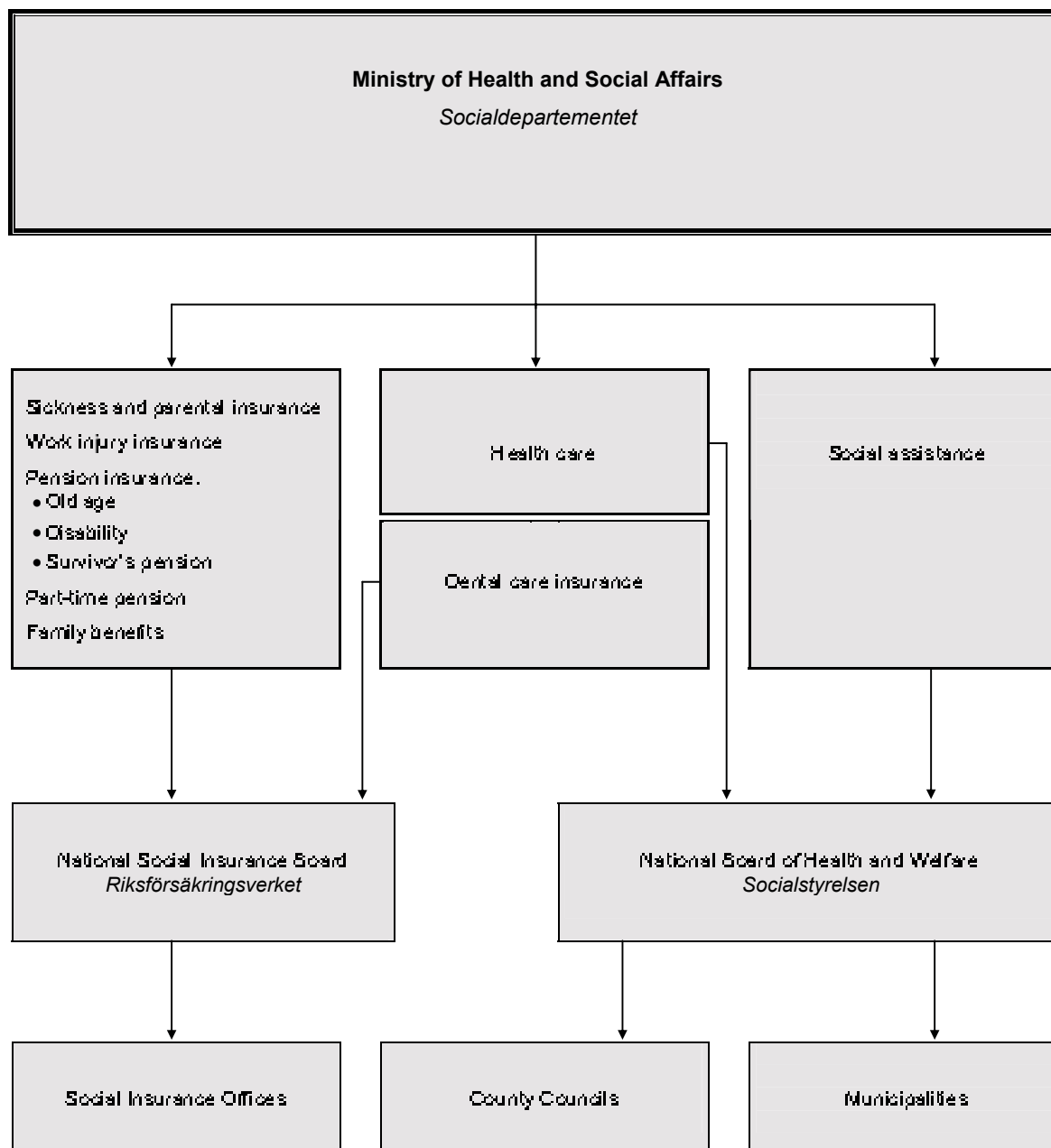
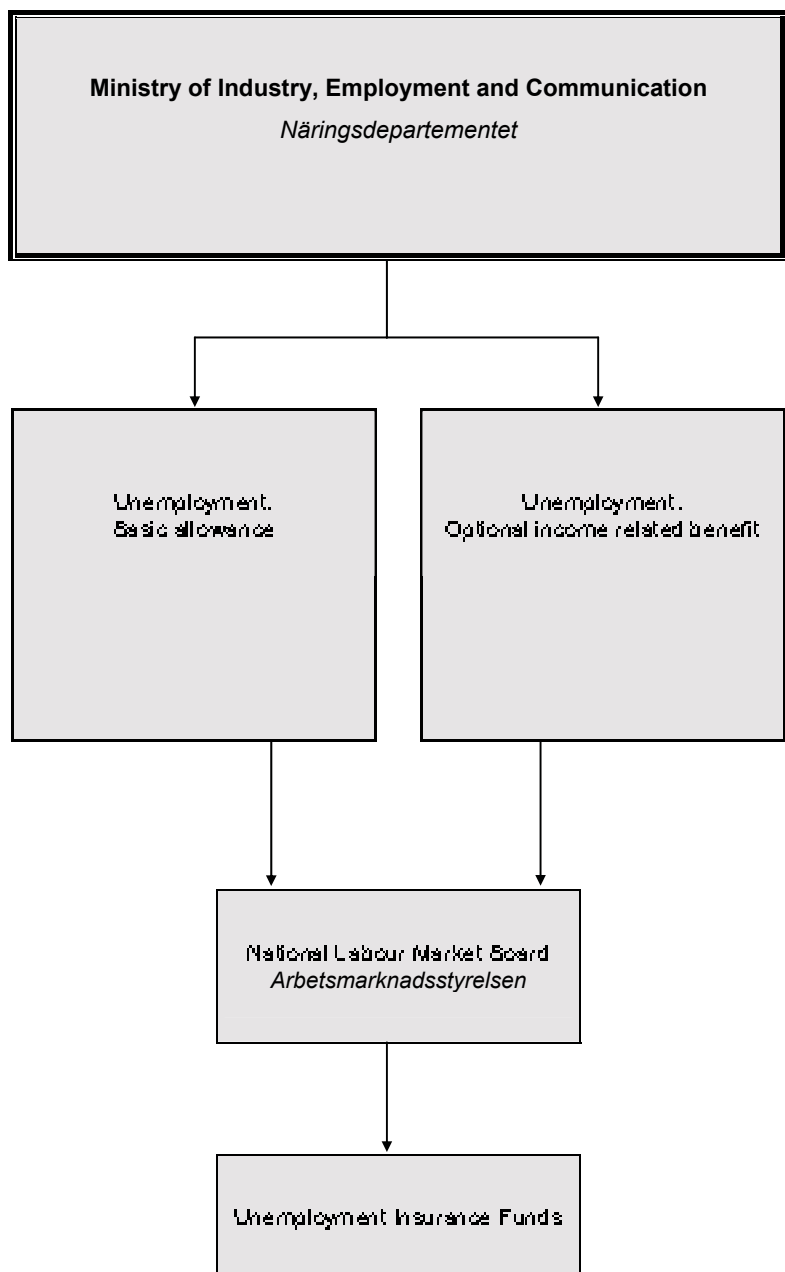
Ministry of Health and Social Affairs:
SOCIALDEPARTEMENTET
103 33 STOCKHOLM
www.social.regeringen.se

Ministry of Industry, Employment and Communication:
NÄRINGSDEPARTEMENTET
103 33 STOCKHOLM
www.naring.regeringen.se

National Social Insurance Board:
RIKSFÖRSÄKRINGSVERKET
103 51 STOCKHOLM
www.rfv.se

National Labour Market Administration:
ARBETSMARKNADSSTYRELSEN
113 99 STOCKHOLM
www.ams.se

National Board of Health and Welfare:
SOCIALSTYRELSEN
106 30 STOCKHOLM
www.sos.se



United Kingdom

A comprehensive state administered social security scheme covers the entire population. It consists of contributory, non-contributory and income-related benefits¹. Contributory benefits and their administration are funded by the National Insurance (NI) Fund, which is financed by compulsory contributions based on current income and paid by most workers and employers. The benefits cover old age, widowhood, sickness, maternity, and unemployment and are predominantly flat rate. An earnings related component can be paid with some, notably Retirement Pension (Age Pension). Non-contributory benefits are financed from general taxation and are dependent on individual circumstances (e.g. disability, children). Income-related benefits such as Housing Benefit, Income Support (for people who are not working) and Pension Credit are also funded from general taxation and act as a safety net. The National Health Service (*NHS*) provides universal health care, which is financed from taxation and the NI Fund and is not dependent on a contribution record.

The Department for Work and Pensions (*DWP*) and its business units are responsible for delivery, support and advice to people of working age, employers, pensioners, families, children and disabled people. Its key aims are to help customers become financially independent, improve rights and opportunities for disabled people and help reduce child poverty. The work of the main business units is shown below:

- Jobcentre Plus delivers an integrated work and benefit service to people of working age and employers.

- The Pension Service delivers benefits and services to pensioners.
- The Disability and Carers Directorate is responsible for the administration of disability benefits and the disability rights agenda.
- The Child Support Agency administers the child maintenance system and ensures that parents who live apart meet their financial responsibilities to their children.

The Inland Revenue is responsible for the collection and recording of contributions and the assessment and payment of tax credits for families and people who are in work. Local authorities administer Housing Benefit and Council Tax Benefit. The Department for Trade & Industry has responsibility for Statutory Paternity Pay and Statutory Adoption Pay. Employers are responsible for paying Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay and Statutory Adoption Pay.

National Health Service authorities are funded to secure health services for their local population through contracts with NHS Trusts and other service providers and professionals. Social care services are provided or purchased by local authorities within a financial and legislative framework determined by the Health Ministry.

Employed earners currently paying National Insurance contributions have to contribute towards help for those who cannot provide for their own needs. However, the Government is keen that they should be able to make additional provision for themselves privately. A key area of private provision is retirement pensions. Supplementary pensions may be provided through an employer's occupational scheme or a personal arrangement with a financial institution. Providing certain conditions are met, this additional pension can supplant the earnings-related component of an individ-

ual's state pension, with a corresponding partial reduction or refund of NI liability to the benefit of the chosen scheme. Occupational and personal pension schemes operate within a regulatory framework determined by Parliament. Individuals may choose to subscribe to private medical insurance, or employers may offer to meet the cost of private treatment.

Important addresses

DEPARTMENT FOR WORK AND PENSIONS
The Adelphi
1-11 John Adam Street
LONDON WC2N 6HT
and
Caxton House
Tothill Street
LONDON SW1H 9NA
www.dwp.gov.uk

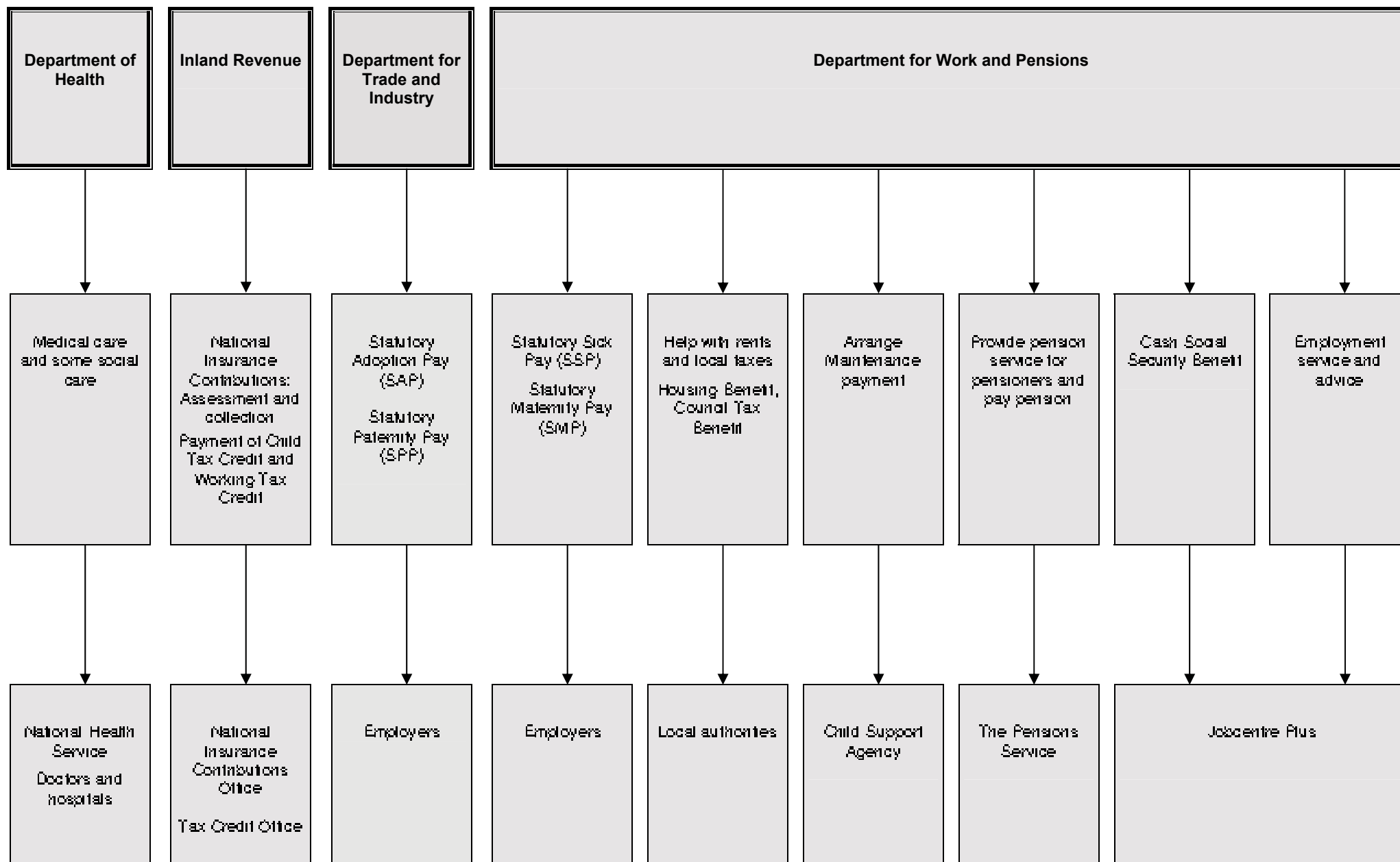
DEPARTMENT FOR EDUCATION AND SKILLS
Caxton House
Tothill Street
LONDON SW1H 9NA
and
Sanctuary Buildings
Great Smith Street
LONDON SW1P 3BT
www.dfes.gov.uk

DEPARTMENT OF HEALTH
Richmond House
79 Whitehall
LONDON SW1A 2NS
www.doh.gov.uk

DEPARTMENT FOR TRADE & INDUSTRY
1 Victoria Street
LONDON SW1H 0ET
www.dti.gov.uk

INLAND REVENUE
Somerset House
Strand
LONDON WC2R 1LB
www.inlandrevenue.gov.uk

¹ The position in Great Britain is described; similar arrangements apply in Northern Ireland.



Comparative Tables on Social Protection

Part I:

Belgium

Czech Republic

Denmark

Germany

Estonia

Greece

Spain

France

Ireland

Iceland

Situation on 1 May 2004

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
Financing principle	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Contributions (insured persons and employers) and State budget.	Taxes.	Contributions (insured persons and employers) and taxes.	Social Tax (<i>sotsiaalmaks</i>) (contributions by employers, self-employed and the State).
1. Sickness and maternity: Benefits in kind					
2. Sickness and maternity: Cash benefits	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Contributions (insured persons and employers).	Tax financed (but State's expenditures are reimbursed by the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) financed by contributions (employees and self-employed)).	Contributions (insured persons and employers) and taxes.	Social Tax (<i>sotsiaalmaks</i>) (contributions by employers, self-employed and the State).
3. Long-term care	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Various benefits financed by taxes.	No single, discrete long-term care scheme. Financed by local authorities as a part of health care and social services.	Contributions (insured persons and employers).	No single, discrete long-term care scheme. Benefits in kind financed by General taxation and local taxes.
4. Invalidity	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Contributions (insured persons and employers).	Tax financed. The State - reimbursed by the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) - covers 35% of costs for pensions of persons under the age of 65, while the local communes cover 65%.	Contributions (insured persons and employers) and taxes.	Pension for Incapacity for Work (<i>töövõimetuspension</i>): Social Tax (<i>sotsiaalmaks</i>) (contributions by employers, self-employed and the State). Pension Supplements (<i>pensionilisad</i>) and National Pension (<i>rahvapension</i>): Taxes.
5. Old-age	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Contributions (insured persons and employers).	National pension (<i>Folkepension</i>): Taxes. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	Old-age Pension (<i>vanaduspension</i>): Social Tax (<i>sotsiaalmaks</i>) (contributions by employers, self-employed and the State). Pension Supplements (<i>pensionilisad</i>) and National Pension (<i>rahvapension</i>): Taxes.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.1992:</i> Contributions (employees and employers).</p> <p><i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state).</p> <p>Annual State subsidies to the social insurance institutions.</p>	Taxes.	Contributions (insured persons and employers) and taxes.	Mainly tax financed.	Taxes.	<p>Financing principle</p> <p>1. Sickness and maternity: Benefits in kind</p> <p>2. Sickness and maternity: Cash benefits</p> <p>3. Long-term care</p> <p>4. Invalidity</p> <p>5. Old-age</p>
<p><i>Persons insured before 31.12.1992:</i> Contributions (employees and employers).</p> <p><i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state).</p> <p>Annual State subsidies to the social insurance institutions.</p>	Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees, employers and - in the case of maternity - the self-employed).	<p>Sickness cash benefits (<i>sjúkradagpeningar</i>): Taxes.</p> <p>Parental benefit (<i>greiðslur úr fæðingarorlofssjóði</i>): Taxes and contributions (employers and self-employed).</p>	
No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Financed by the Autonomous Communities (<i>Comunidades Autónomas</i>) as a part of health care and social services.	No single, discrete long-term care scheme.	Mainly tax financed.	Taxes.	
<p><i>Persons insured before 31.12.1992:</i> Contributions (employees and employers).</p> <p><i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state).</p> <p>Annual State subsidies to the social insurance institutions.</p>	Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees and employers).	<p>National pension (<i>lífeyrir almannatrygginga</i>): Taxes and contributions (employers and self-employed).</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Contributions (employees and employers).</p>	
<p><i>Persons insured before 31.12.1992:</i> Contributions (employees and employers).</p> <p><i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state).</p> <p>Annual State subsidies to the social insurance institutions.</p>	Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees, employers and self-employed).	<p>National pension (<i>lífeyrir almannatrygginga</i>): Taxes and contributions (employers and self-employed).</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Contributions (employees and employers).</p>	

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
6. Survivors	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Contributions (insured persons and employers).	National pension (<i>Folkepension</i>): Taxes. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	Survivors' Pension (<i>toitjakaotuspension</i>): Social Tax (<i>sotsiaalmaks</i>) (contributions by employers, self-employed and the State). National Pension (<i>rahvapension</i>): Taxes.
7. Employment injuries and occupational diseases	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need. For employment injuries insurance by the employers.	Contributions (employers).	Premiums [contributions] (employers).	Contributions (employers).	Social Tax (<i>sotsiaalmaks</i>) (contributions by employers, self-employed and the State), taxes and employers' civil liability.
8. Unemployment	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Contributions (insured persons and employers).	Benefits are paid by the State. However, the contributions of the insured persons and their employers as well as the contributions of employees and self-employed towards the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) cover State expenditure on these benefits, including early retirement.	Unemployment insurance (<i>Arbeitslosenversicherung</i>): Contributions (employees and employers). Unemployment assistance (<i>Arbeitslosenhilfe</i>): Taxes.	Unemployment Insurance Benefit (<i>töötuskindlustuhüvitis</i>): Contributions (employees and employers). Unemployment Allowance (<i>tööturiiklik abiraha</i>): Taxes.
9. Family allowances	A part of global management: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Taxes.	Taxes.	Taxes.	Taxes.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.1992:</i> Contributions (employees and employers).</p> <p><i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state).</p> <p>Annual State subsidies to the social insurance institutions.</p>	Contributions (employees and employers).	Contributions (employees and employers) and taxes.	Contributions (employees, employers and self-employed).	National pension (<i>lífeyrir almannatrygginga</i>): Taxes and contributions (employers and self-employed). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Contributions (employees and employers).	6. Survivors
<p><i>Persons insured before 31.12.1992:</i> Contributions (employees and employers).</p> <p><i>Persons insured since 1.1.1993:</i> Three-party financing (employee, employer, state).</p> <p>Annual State subsidies to the social insurance institutions.</p>	Contributions (employers).	Contributions (employers).	Contributions (employees and employers).	National occupational injury scheme (<i>slysatryggingar almannatrygginga</i>): Taxes, contributions (employers and self-employed) and special contributions. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Contributions (employees and employers).	7. Employment injuries and occupational diseases
Contributions (employees and employers).	Contributions (employees and employers).	Contributions (employees and employers) and State subsidies for the unemployment assistance (<i>régime de solidarité</i>).	Contributions (employees and employers).	Contributions (employers and self-employed).	8. Unemployment
Contributions (employees and employers).	Taxes.	Contributions (employers) and taxes.	Taxes.	Taxes.	9. Family allowances

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia	
Contributions of insured and employers Rates and ceiling 1. Overall contributions	<i>Principle: global management.</i> Basic contribution: 37.94% total, of which 24.87% employer, 13.07% employee. "Wage moderation" contribution (<i>cotisation de modération salariale/ Loonmatigingsbijdrage</i>): 7.48% employer. Contribution for firms having 10 or more workers: 1.69% employer. Contribution for health care levied on civil servants: 7.35% total, of which 3.55% civil servant, 3.80% State. No ceiling.	No overall contributions.	Contributions from the insured persons (employees and self-employed) to the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>): 8% of the salary or gross earnings.	No overall contribution.	Employers: General rate of Social Tax (<i>sotsiaalmaks</i>) 33% gross payroll, of which: <ul style="list-style-type: none"> • 13% are earmarked for health care and sickness insurance, • 20% are earmarked for pension insurance. No ceiling. Employees: No contributions. Self-employed: General rate of Social Tax (<i>sotsiaalmaks</i>) 33% of income, of which: <ul style="list-style-type: none"> • 13% are earmarked for health care and sickness insurance, • 20% are earmarked for pension insurance. Ceiling is EEK 12,276 (€ 785) per month.	
	2. Sickness and maternity: Benefits in kind	Part of the contributions from global management, which varies according to need.	<i>Employees:</i> 13.5% of gross salary total, of which 4.5% employee, 9.0% employer. No ceiling. <i>Self-employed:</i> 13.5% of declared earnings (declared earnings = 40% of difference between income and expenses). Ceiling: CZK 486,000 (€ 14,931) per annum.	No contributions, tax financed.	Different contribution rates according to the concerned sickness fund. Average general rates since 1 st January 2004: 14.2% total, of which 7.1% employee, 7.1% employer. Annual ceiling: € 41,850.	Included in the overall contribution.
	3. Sickness and maternity: Cash benefits	Part of the contributions from global management, which varies according to need.	<i>Employees:</i> 4.4% of gross salary total, of which 1.1% employee, 3.3% employer. No ceiling. <i>Self-employed (voluntary):</i> 4.4% of declared earnings (declared earnings = 40% of difference between income and expenses). Ceiling: CZK 486,000 (€ 14,931) per annum.	Public health insurance tax financed. But contributions (employees and self-employed) paid into the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) cover State expenditure on daily allowances.	Contributions included in the rates shown under "Sickness and maternity: benefits in kind".	Included in the overall contribution.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
<p>No overall contribution.</p>	<p>Overall contribution for social protection (excl. unemployment): 28.3% total, of which 4.7% employee, 23.6% employer. Ceiling: € 2,731.50 per month. This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories with ceilings for each category.</p>	<p>No overall contribution.</p>	<p>Overall Social Insurance (excluding contribution for sickness and maternity benefits in kind) rates:</p> <ul style="list-style-type: none"> • Self-employed: 3.0%. No ceiling. • Employee: 4.0%. The first € 127 of weekly earnings is excluded from the calculation of the percentage payable. Employees with earnings up to € 287 per week are exempt from making a contribution. Annual ceiling: € 42,160. • Employer: 8.5% (including a 0.7% National Training Fund Levy) on incomes up to € 356 per week. 10.75% (including a 0.7% National Training Fund Levy) on all earnings where weekly income is in excess of € 356. No ceiling. 	<p>Social security contribution (<i>tryggingagjald</i>) paid by employer is levied on all remuneration paid for dependent personal service and presumptive employment income of the self-employed. The general social security contribution rate for income year 2003 (assessment year 2004) is 5.64%.</p>	<p>Contributions of insured and employers Rates and ceiling</p> <p>1. Overall contributions</p>
<p>6.45% total, of which 2.15% employee, 4.30% employer. <i>Persons insured before 31.12.1992:</i> Ceiling: € 2,058.25 per month. <i>Persons insured since 1.1.1993:</i> Ceiling: € 4,693.52 per month.</p>	<p>No contributions, tax financed.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Contributions for sickness, maternity, invalidity and death: 13.55% total, of which 0.75% employee, 12.80% employer. No ceiling. Reduction of employers' contributions on low wages.</p>	<p>2.0% of all earnings for employees and self-employed. No annual ceiling. No charge for employees with earnings of € 356 per week or less (€ 18,512 per annum in the case of the self employed). Persons with full eligibility for health services, recipients of Social Welfare Widow's/Widower's (Contributory and Non-contributory) Pensions and One Parent Family Payment are exempt from making a contribution. Entitlement to any individual health benefit or service is not dependent on the payment of a Health Contribution.</p>	<p>No contributions, tax financed.</p>	<p>2. Sickness and maternity: Benefits in kind</p>
<p>1.20% total, of which 0.40% employee, 0.80% employer. <i>Persons insured before 31.12.1992:</i> Ceiling: € 2,058.25 per month. <i>Persons insured since 1.1.1993:</i> Ceiling: € 4,693.52 per month.</p>	<p>Included in the overall contribution.</p>	<p>Contributions included in the rates shown under "Sickness and maternity: benefits in kind".</p>	<p>Included in the overall Social Insurance rates. The self employed are eligible for Maternity and Adoptive Benefits only.</p>	<p>Sickness cash benefits (<i>sjúkradagpeningar</i>): No contributions, tax financed. Parental benefit (<i>greiðslur úr fæðingarorlofssjóði</i>) and maternity/paternity grants (<i>fæðingarstyrkur</i>): Included in the social security contribution (<i>tryggingagjald</i>).</p>	<p>3. Sickness and maternity: Cash benefits</p>

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Long-term care	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No contributions, tax financed.	1.70% total, of which 0.85% employee, 0.85% employer. Annual ceiling: € 41,850.	No single, discrete long-term care scheme.
5. Invalidity	Part of the contributions from global management, which varies according to need.	Contributions included in the rates shown under "Old-age".	Disability pension (<i>Førtidspension</i>) financed by taxes and by the Labour Market Fund (<i>Arbejdsmarkedets fonden</i>).	Contributions included in the rates shown under "Old-age".	Included in the overall contribution.
6. Old-age	Part of the contributions from global management, which varies according to need.	Basic Pension Insurance (<i>Důchodové pojištění</i>) (covers old-age, survivor's and invalidity pensions): <i>Employees:</i> 28.0% of gross salary total, of which: 6.5% employee, 21.5% employer. No ceiling. <i>Self-employed:</i> 28% of declared earnings (declared earnings = 40% of difference between income and expenses). Ceiling: CZK 486,000 (€ 14,931) per annum.	National pension (<i>Folkepension</i>): No contributions, tax financed. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Contribution of DKK 223.25 (€ 30) per month: $\frac{1}{3}$ employee, $\frac{2}{3}$ employer.	19.50% total, of which 9.75% employee, 9.75% employer. Annual ceiling: € 61,800 in the old <i>Länder</i> and € 52,200 in the new <i>Länder</i> .	Included in the overall contribution.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	Contributions for Carer's Benefit and Constant Attendance Allowance are included in the overall Social Insurance rates. Otherwise, tax financed.	No contributions, tax financed.	4. Long-term care
Contributions included in the rates shown under "Old-age".	Included in the overall contribution.	Contributions included in the rates shown under "Sickness and maternity: benefits in kind".	Included in the overall Social Insurance rates.	National pension (<i>lífeyrir almannatrygginga</i>): Included in the social security contribution (<i>tryggingagjald</i>). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Contributions included in the rates shown under "Old-age".	5. Invalidity
20.00% total, of which 6.67% employee, 13.33% employer. <i>Persons insured before 31.12.1992:</i> Ceiling: € 2,058.25 per month. <i>Persons insured since 1.1.1993:</i> Ceiling: € 4,693.52 per month. 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).	Included in the overall contribution.	General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>): 14.75% total, of which 6.55% employee, 8.20% employer. Ceiling: € 2,476 per month; € 29,712 per year + employer 1.60% without ceiling. Reduction of employers' contributions: see "Sickness and maternity: Benefits in kind". Supplementary pension scheme for employees (<i>retraite complémentaire des salariés, ARRCO</i>): • all employees: 7.5% under ceiling (3% employee, 4.5% employer) + 2% under ceiling (0.8% employee and 1.2% employer) + 2.2% from 2 nd to 4 th ceiling (0.9% employee and 1.3% employer for retirement between 60 and 65 years of age); • employees except managers or professional staff: 17.5% for 2 nd and 3 rd ceiling (7% employee and 10.5% employer). Supplementary pension scheme for managers and professional staff (<i>retraite des cadres, AGIRC</i>): Salaried managers and professional staff from 2 nd to 8 th salary ceiling 20% (7.5% employee and 12.5% employer + 0.35% temporary contribution (0.13% employee and 0.22% employer).	Included in the overall Social Insurance rates.	National pension (<i>lífeyrir almannatrygginga</i>): Included in the social security contribution (<i>tryggingagjald</i>). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): 4% employee, 6% employer.	6. Old-age

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
7. Survivors	Part of the contributions from global management, which varies according to need.	Contributions included in the rates shown under "Old-age".	National pension (<i>Folkepension</i>): No contributions, tax financed. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Contribution of DKK 223.25 (€ 30) per month: $\frac{1}{3}$ employee, $\frac{2}{3}$ employer.	Contributions included in the rates shown under "Old-age".	Included in the overall contribution.
8. Employment injuries and occupational diseases	Insurance premiums or contributions based on the rates of approved insurance enterprises. Part of the contributions from global management, which varies according to need.	Insurance contribution varies according to risk (between 0.2% and 1.2% of gross earnings) paid by the employer.	Insurance contributions vary according to risk, paid by the employer.	Rates fixed by the employers' insurance associations (<i>Berufsgenossenschaften</i>) according to the risks in the various occupational sectors. Paid by the employer.	No specific insurance against employment injuries and occupational diseases. These risks are covered under health care, sickness and invalidity.
9. Unemployment	Part of the contributions from global management, which varies according to need.	State Employment Policy (<i>Státní politika zaměstnanosti</i>): <i>Employees:</i> 1.6% of gross salary total, of which 0.4% employee, 1.2% employer. No ceiling. <i>Self-employed:</i> 1.6% of declared earnings (declared earnings = 40% of difference between income and expenses). Ceiling: CZK 486,000 (€ 14,931) per annum.	<i>Salaried workers and non-wage earners:</i> flat-rate contributions fixed every year based on legal maximum rate of daily allowance. At present: 4.8 times this rate per year. Contribution towards the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) paid also by non-insured persons to cover cost of daily allowances paid by the State, including early retirement.	6.50% total, of which 3.25% employee, 3.25% employer. Annual ceiling: € 61,200 in the old <i>Länder</i> and € 51,000 in the new <i>Länder</i> .	Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): 1.5% of gross wages total, of which 1.0% employee, 0.5% employer. Unemployment Allowance (<i>töötu niiklik abiraha</i>): No contributions, tax financed.
10. Family allowances	Part of the contributions from global management, which varies according to need. Lump-sum contributions paid by employers for each worker employed before 1 st January 1999 and who is not subject to social security contributions.	No contributions, tax financed.	No contributions, tax financed.	No contributions, tax financed.	No contributions, tax financed.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
Contributions included in the rates shown under "Old-age".	Included in the overall contribution.	All schemes (<i>RGAVTS, ARRCO, AGIRC</i>): Survivor's pension (<i>pension de réversion</i>): Contributions included in the rates shown under "Old-age". General scheme (<i>RGAVTS</i>): Widows' insurance (<i>Assurance veuvage</i>): 0.10% employee. No ceiling.	Included in the overall Social Insurance rates.	National pension (<i>lifeyrir almannatrygginga</i>): Included in the social security contribution (<i>tryggingagjald</i>). Supplementary pension (<i>lögbundnir lifeyrissjóðir</i>): Contributions included in the rates shown under "Old-age".	7. Survivors
Contributions included in the rates shown under "Sickness and maternity: benefits in kind" and "cash benefits".	Rates fixed by government decree according to the different levels of risks of activities, industries and jobs. Paid exclusively by the employer.	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. Reduction of employers' contributions: see "Sickness and maternity".	Included in the overall Social Insurance rates.	Included in the social security contribution (<i>tryggingagjald</i>).	8. Employment injuries and occupational diseases
5% total, of which 1.33% employee, 3.67% employer. <i>Persons insured before 31.12.1992:</i> Ceiling: € 2,058.25 per month. <i>Persons insured since 1.1.1993:</i> Ceiling: € 4,693.52 per month.	Unemployment insurance: 7.55% total, of which 1.55% employee, 6% employer. <i>Wage Guarantee Fund (Fondo de Garantía Salarial):</i> 0.4%, paid by the employer. Vocational training: 0.7%, of which 0.6% employer, 0.1% employee. Ceiling: € 2,731.50 per month.	6.40% total, of which 2.40% employee, 4.00% employer. Monthly ceiling: € 9,904 Annual ceiling: € 118,848 Complementary pensions (<i>retraites complémentaires</i>): A contribution of 3% on former salary if unemployment benefit is higher than € 24.76 per day. Possibility of exoneration according to resources.	Included in the overall Social Insurance rates.	Included in the social security contribution (<i>tryggingagjald</i>).	9. Unemployment
2.0% total, of which 1.0% employee, 1.0% employer. <i>Persons insured before 31.12.1992:</i> Ceiling: € 2,058.25 per month. <i>Persons insured since 1.1.1993:</i> Ceiling: € 4,693.52 per month.	No contributions, tax financed.	5.4% employer. No ceiling. Reduction of employers' contributions: see "Sickness and maternity: Benefits in kind".	No contributions, tax financed.	No contributions, tax financed.	10. Family allowances

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
11. Other special contributions	<p>Sickness and maternity:</p> <ul style="list-style-type: none"> • A share of the contributions of 5% or 10% levied on car insurance premiums. • 10% contribution levied on hospitalisation insurance premiums. • Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry achieved on the Belgian market. • A 3.55% deduction from pension amounts. This deduction may not reduce the monthly pension to less than € 1,295.28 or -in the case of a person with no dependants - to less than € 1,092.93. <p>Invalidity: A share of the contributions of 5% or 10% levied on car insurance premiums.</p> <p>Old-age, survivors: 3.5% deduction from invalidity benefit (<i>indemnités d'invalidité/invaliditeitsuitkeringen</i>) and pre-retirement pensions (<i>prépensions/prepensioenen</i>):</p> <ul style="list-style-type: none"> • entire deduction for a daily allowance of € 48.77 and for the entitled person with a dependant and € 40.49 for the entitled person without dependants; • partial deduction for a daily allowance between € 47.07 and € 48.76 (entitled recipient with dependants) and between € 39.08 and € 40.48 (entitled recipient without dependants); • inapplicable for a daily allowance of € 47.06 or less for an entitled recipient with dependants and € 39.07 for an entitled recipient without dependants. <p>8.86% contribution levied on group insurance policies.</p> <p>Contributions for every early retiree of € 25 per month, paid by the employers.</p> <p>Progressive solidarity contribution (<i>cotisation de solidarité/solidariteitsbijdrage</i>) from 0% to 2% to be levied on pensions exceeding certain limits.</p>	No other special contributions.	<p>Old-age: Generalised contributions to the special saving scheme (SP) managed by the supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>) scheme. However it is expected that the contributions for 2004 and 2005 will be suspended.</p> <p>Occupational diseases: Employers contribution to the National Institute for occupational diseases insurance (<i>Arbejdsmarkedets Erhvervssygdomssikring</i>).</p> <p>Unemployment: Contributions to the voluntary early retirement scheme of the unemployment insurance. Lump-sum contributions based on the maximum amount for daily allowances: 7 times this amount per year.</p> <p>Other contributions or deductions not allocated to a particular branch: Contributions to the Labour Market Fund (<i>Arbejdsmarkedetsfonden</i>).</p>	No other special contributions.	No other special contributions.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
No other special contributions.	No other special contributions.	<p>Sickness, maternity, invalidity:</p> <ul style="list-style-type: none"> • Generalised social contribution (<i>contribution sociale généralisée/maladie, CSG</i>) on all replacement earnings (3.95%) and 5.25% on other income. • Contributions are levied upon supplementary and complementary pensions (<i>retraites complémentaires et supplémentaires</i>) (1%) and early retirement pensions (<i>préretraites</i>) (1.7%). • 15% contribution on car insurance premiums. • Tax on alcoholic drinks with more than 25°: € 0.13 per decilitre. • Taxes on tobacco. • Tax on advertising for pharmaceutical and medical products. • Contributions laid on the wholesalers' distribution turnover and on the laboratory direct sales turnover. <p>Old-age: Financed from the old-age solidarity fund (<i>Fonds de solidarité vieillesse, FSV</i>), the social security institution which finances the non-contributory benefits. This fund is financed from a part of the generalised social contribution (<i>contribution sociale généralisée, CSG</i>) and a subvention from the National Family Benefits Fund (<i>Caisse nationale d'allocations familiales, CNAF</i>).</p> <p>Unemployment: Solidarity contribution (<i>contribution de solidarité</i>) paid by civil servants (1%).</p> <p>Family benefits: Generalised social contribution (<i>contribution sociale généralisée, CSG</i>): 1.1% on professional, replacement, capital, property, and gambling earnings.</p>	No other special contributions.	<p><i>Employment injuries and occupational diseases:</i> Ship owners pay special contributions to cover the liability with regard to the continuation of payment of salaries during periods of illness.</p>	11. Other special contributions

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
Other special contributions (Cont.)	<p>Unemployment:</p> <ul style="list-style-type: none"> • Flat-rate employer contribution on pre-retirement pensions on basis of collective agreements (<i>prévisions conventionnelles/conventioneel brugpensioen</i>): € 25 to € 112 to the category of early retirement pension); • Special compensatory employer contribution for certain early retirement pensions equal to 50% or 33% of the supplementary allowance (<i>indemnité complémentaire/ aanvullende vergoeding</i>) to the unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>); • 1% deduction on early-retirement pensions. <p>Other contributions or deductions not allocated to a particular branch:</p> <ul style="list-style-type: none"> • Crisis tax (<i>impôt de crise/crisisbelasting</i>): 3% of due tax. • Special social security contributions: collection of lump-sum, progressive amounts related to household income. • Percentage of revenues from VAT. • Employer contribution of 33% on the tax advantage associated with company cars. 	No other special contributions.	No other special contributions.	No other special contributions.	No other special contributions.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
No other special contributions.	No other special contributions.	Other contributions or deductions not allocated to a particular branch: Contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) at a rate of 0.5% on all incomes, created to settle the social security deficit.	No other special contributions.	No other special contributions.	Other special contributions (Cont.)

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
Public authorities' participation 1. Sickness and maternity: Benefits in kind	Part of global subsidies provided to the global management, depending on needs.	State pays contributions on behalf of certain groups of insured persons. <ul style="list-style-type: none"> • Pensioners, • children, • students at secondary school or university, • job seekers registered at a Labour Office, • those on military or civilian service, • persons caring for a child up to the age of 4 years (18 years if child suffers from a long-term severe disability that requires special care), and • persons caring for a close incapacitated relative, • women on maternity leave, • arrested people, etc. This contribution amounts to 13.5% of a fictitious wage of CZK 3,520 (€ 108) per month.	Financed by local and regional authorities except for the participation by the insured.	Flat-rate participation of the Federal State in expenses for non-insurance benefits provided by the sickness funds. Hospitals: Participation of the State.	Social Tax (<i>sotsiaalmaks</i>) paid by State on behalf of some categories of non-active persons: <ul style="list-style-type: none"> • working-aged carer of a disabled person receiving the Caregiver's Benefit (<i>hooldajatoetus</i>), • recipients of State Unemployment Allowance (<i>töötunike abiraha</i>) or Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>), • persons raising a child up to 3 years of age and receiving the Child Care Allowance (<i>lapsehooldustasu</i>), • non-working parents in a family with three or more children at least 3 years of age and receiving the Child Care Allowance; <i>etc.</i> Ambulance services financed from general taxation.
2. Sickness and maternity: Cash benefits	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities.	Local authorities, which are reimbursed by the State for 50% of their expenditures in the case of sickness - except for the first 4 weeks of sickness (costs are a 100% covered by the State) and any part of sickness periods exceeding 52 weeks - and for 100% of their expenditures in the case of maternity, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks. 55% of the costs of the voluntary insurance are covered by contributions. 85% of the costs are covered in case of entitlement to benefits as of the first day of sickness. Contributions into the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) cover State costs.	Lump sum payment of max. € 210 by the Federal State for female employees who are not members of a sickness fund. Lump-sum participation of the federal State in sickness funds' expenses for non-insurance benefits.	Social Tax (<i>sotsiaalmaks</i>) paid by State on behalf of some categories of non-active persons, see "Sickness and maternity: Benefits in kind".

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.</p>	<p>Financed by the State.</p>	<p>No participation of public authorities.</p>	<p>State contributes approximately 90% of costs of benefits in kind.</p>	<p>Financed by the State.</p>	<p>Public authorities' participation</p> <p>1. Sickness and maternity: Benefits in kind</p>
<p><i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.</p>	<p>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.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>State subsidy to cover deficit, if required.</p>	<p>Sickness cash benefits (<i>sjúkradagpeningar</i>): Financed by the State. Parental benefit (<i>greiðslur úr fæðingarorlofssjóði</i>) and maternity/paternity grants (<i>fæðingarstyrkur</i>): Partly financed by the State.</p>	

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Long-term care	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Various benefits financed by the State.	Financed by local and regional authorities except for the participation of the beneficiary.	No participation of public authorities.	No single, discrete long-term care scheme. Benefits financed by the State from general taxation and by local authorities.
4. Invalidity	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities.	State - reimbursed by the Labour Market Fund - covers 35% of costs for pensions of persons under the age of 65, while the local communes cover the rest.	See "Old-age".	Pension for Incapacity for Work (<i>töövõimetuspension</i>): Social Tax (<i>sotsiaalmaks</i>) paid by State on behalf of some categories of non-active persons, see "Sickness and maternity: Benefits in kind". National Pension (<i>rahvapension</i>) and allowances for disabled children and special non-contributory social benefits for the disabled: Financed by the State.
5. Old-age	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities.	National pension (<i>Folkepension</i>): Financed by the State. Supplementary pensions (<i>arbejdsmarkedets tillægspension, ATP</i>): No participation of public authorities.	Statutory pension insurance expenses are not only covered by contributions, but also by a Federal State subsidy which varies according to the development of the gross earnings and the contribution rate. Moreover, the State provides additional Federal lump-sum subsidies to cover those pension insurance benefits which are not covered by contributions. In addition to this, the State pays contributions for child-raising periods on a flat-rate basis into the pension insurance. All the Federal expenses mentioned above (approximately 26%) are tax-funded.	Old-age Pension (<i>vanaduspension</i>): Social Tax (<i>sotsiaalmaks</i>) paid by State on behalf of some categories of non-active persons, see "Sickness and Maternity: Benefits in kind". National Pension (<i>rahvapension</i>) and Pension Supplements (<i>pensionilisad</i>) for civil servants, victims of political repression and war veterans: Financed by the State.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	Carer's Benefit and Constant Attendance Allowance: State subsidy to cover deficit, if required. Otherwise, tax financed.	Financed by the State and the municipalities.	3. Long-term care
<p><i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.</p>	<p><i>Contributory pensions:</i> The State finances the guaranteed amounts of the minimum pensions (<i>pensión minima</i>) of the contributory systems.</p> <p><i>Non-contributory pensions:</i> Financed by the State.</p>	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National pension (<i>lifeyrir almannatrygginga</i>) scheme.	4. Invalidity
<p><i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.</p>	<p><i>Contributory pensions:</i> The State finances the guaranteed minimum amounts of pensions of the contributory systems.</p> <p><i>Non-contributory pensions:</i> Financed by the State.</p>	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National pension (<i>lifeyrir almannatrygginga</i>) scheme.	5. Old-age

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
6. Survivors	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities.	National pension (<i>Folkepension</i>): Financed by the State. Supplementary pensions (<i>arbejdsmarkedets tillægspension, ATP</i>): No participation of public authorities.	See "Old-age".	Survivors' Pension (<i>toitjakaotuspension</i>): Social Tax (<i>sotsiaalmaks</i>) paid by State on behalf of some categories of non-active persons, see "Sickness and Maternity: Benefits in kind". National Pension (<i>rahvapension</i>): Financed by the State.
7. Employment injuries and occupational diseases	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities.	No participation of public authorities.	General insurance: No participation of public authorities. For farmers: Annual Federal subsidies. Accident insurance of the public sector: Financed from Federal, <i>Länder</i> and local budgets.	Social Tax (<i>sotsiaalmaks</i>) paid by State on behalf of some categories of non-active persons, see "Sickness and Maternity: benefits in kind". National Pension (<i>rahvapension</i>): Financed by the State. State takes over employers' civil liability to pay compensation (<i>hüvitus</i>) in cases of insolvency and liquidation.
8. Unemployment	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities.	The State covers the possible deficit.	The Federal State covers any unemployment insurance (<i>Arbeitslosenversicherung</i>) deficit and the cost of unemployment assistance (<i>Arbeitslosenhilfe</i>).	Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): No participation of public authorities. Unemployment Allowance (<i>tööturiiklik abiraha</i>): Financed by the State.
9. Family allowances	Part of subsidies provided to the global management, depending on needs.	Financed by the State.	Financed by the State.	Financed by the Federal State, the <i>Länder</i> and the local authorities.	Financed by the State.
10. General non-contributory minimum	50% State (increased in certain cases). 50% Public centres for social assistance (<i>Centres publics d'Action sociale, C.P.A.S./Openbare Centra voor maatschappelijk welzijn, O.C.M.W.</i>).	Financed by the State.	50% State, 50% Communes.	Social Assistance (<i>Sozialhilfe</i>) tax financed: 75% local authorities, 25% <i>Länder</i> .	Financed by the State and by local authorities.

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
See "Old-age".	<p><i>Contributory pensions:</i> The State finances the guaranteed minimum amounts of pensions of the contributory systems.</p> <p><i>Non-contributory pensions:</i> Financed by the State.</p>	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National pension (<i>lifeyrir almannatrygginga</i>) scheme.	6. Survivors
<p><i>Persons insured since 1.1.1993:</i> Guarantee of annual State supplemental finance to the IKA-scheme equivalent to 1% of GDP between 2003 and 2032.</p>	No participation of public authorities.	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	State subsidy to the National occupational injury scheme (<i>slysatryggingar almannatrygginga</i>).	7. Employment injuries and occupational diseases
Annual subsidy to cover any deficit.	The State covers the portion of the cost of unemployment benefit (<i>prestaciones por desempleo</i>) which is not covered by contributions.	State subsidy (financing of the solidarity scheme).	State subsidy to cover deficit, if required.	No participation of public authorities.	8. Unemployment
Annual subsidy to cover any deficit.	Financed by the State.	Compensation of contribution exemption for employment measures.	Financed by the State.	Financed by the State.	9. Family allowances
No general non-contributory minimum.	Financed by the Autonomous Communities (<i>Comunidades Autónomas</i>).	<p>Guaranteed minimum resources (<i>revenu minimum d'insertion, RMI</i>): 100% Departments.</p> <p>Old-age (see table XI): No participation of public authorities.</p> <p>Invalidity (see table XI): Financed by the State.</p>	Financed by the State.	Financed by the State and the municipalities.	10. General non-contributory minimum

Table I

Financing

	Belgium	Czech Republic	Denmark	Germany	Estonia
Financing systems for long-term benefits	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").	Current income financing ("pay as you go").
1. Invalidity					
2. Old-age	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National Pension (<i>Folkepension</i>): Current income financing ("pay as you go"). Supplementary pensions (<i>arbejdsmarkedets tillægspension, ATP</i>): Mixed system: "Pay as you go" and funded.	Current income financing ("pay as you go").	Current income financing ("pay as you go").
3. Survivors	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National Pension (<i>Folkepension</i>): Current income financing ("pay as you go"). Supplementary pensions (<i>arbejdsmarkedets tillægspension, ATP</i>): Mixed system: "Pay as you go" and funded.	Current income financing ("pay as you go").	Current income financing ("pay as you go").
4. Employment injuries and occupational diseases	<i>Employment injuries</i> : Funded. <i>Occupational diseases</i> : Current income financing ("pay as you go").	Current income financing ("pay as you go").	Mixed system: "Pay as you go" and funded.	Special current income financing ("pay as you go") and creation of a reserve.	Current income financing ("pay as you go").

Financing

Table I

Greece	Spain	France	Ireland	Iceland	
Current income financing ("pay as you go").	Current income financing ("pay as you go") and creation of a single stabilisation fund (<i>Fondo de estabilización único</i>) for the whole social security system.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National pension (<i>lífeyrir almannatrygginga</i>): Current income financing ("pay-as-you-go"). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Funded.	Financing systems for long-term benefits 1. Invalidity 2. Old-age 3. Survivors 4. Employment injuries and occupational diseases
Current income financing ("pay as you go").	Current income financing ("pay as you go") and creation of a single stabilisation fund for the whole social security system.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National pension (<i>lífeyrir almannatrygginga</i>): Current income financing ("pay as you go"). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Funded.	
Current income financing ("pay as you go").	Current income financing ("pay as you go") and creation of a single stabilisation fund for the whole social security system.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National pension (<i>lífeyrir almannatrygginga</i>): Current income financing ("pay as you go"). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Funded.	
Current income financing ("pay as you go").	<p><i>Employment injuries:</i> Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies or by the firms (not by the National Social Security Office, <i>Instituto Nacional de la Seguridad Social, I.N.S.S.</i>).</p> <p><i>Occupational diseases:</i> Current income financing ("pay as you go").</p>	Current income financing ("pay as you go").	Current income financing ("pay as you go").	National occupational injury scheme (<i>slysatryggingar almannatrygginga</i>): Current income financing ("pay-as-you-go"). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Funded.	

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	<p>Health Care and Sickness Benefit Compulsory Insurance Act (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i>), co-ordinated on 14 July 1994.</p> <p>Hospital Act (<i>Loi sur les hôpitaux/Wet op de ziekenhuizen</i>), co-ordinated on 07 August 1997.</p> <p>Law of 27 June 1989.</p>	<p>Act No. 49/1997 on Public Health Insurance (<i>Zákon o veřejném zdravotním pojištění</i>).</p> <p>Act No. 551/1991 on the General Health Insurance Institution (<i>Zákon o všeobecné zdravotní péči</i>).</p> <p>Act No. 290/1992 on Health Insurance Funds (<i>Zákon o resortních zdravotních pojišťovnách</i>).</p> <p>Act No. 592/1992 on General Health Insurance Premiums (<i>Zákon o pojistném na všeobecné zdravotní pojištění</i>).</p> <p>Act No. 220/1991 on Medical, Dental and Pharmaceutical Chambers (<i>Zákon o České lékařské komore, České stomatologické komore a České lékárenské komore</i>).</p> <p>Act No. 160/1992 on Non-State Health Care Facilities (<i>Zákon o nestátních zdravotnických zařízeních</i>).</p> <p>Act No. 79/1997 on Drugs (<i>Zákon o léčivích</i>).</p>	<p>National Health Security (Amendment) Act 1999.</p> <p>Dentistry (Amendment) Act 2001.</p> <p>Home Nursing Scheme Act 1973.</p> <p>Hospital Service (Amendment) Act 2003.</p> <p>Maternity Care (Amendment) Act 1995.</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book V, introduced by the Health Reform Act (<i>Gesundheit-Reformgesetz</i>) of 20 December 1999 and most recently further developed by the Act on Modernising Statutory Sickness Insurance (<i>Gesetz zur Modernisierung der gesetzlichen Krankversicherung</i>) of 14 November 2003.</p>	<p>Health Insurance Act (<i>Rahvatervise seadus</i>) 2002.</p> <p>Estonian Health Insurance Fund Act (<i>Eesti Haigekassa seadus</i>) 2000.</p> <p>Health Services Organisation Act (<i>Tervishoiuteenuste korraldamise seadus</i>) 2001.</p>
Basic principles	Compulsory social insurance scheme for employees and assimilated groups.	Compulsory system financed by contributions from individuals, employers and the State.	Tax financed universal public health service for all inhabitants (based on residency).	Compulsory social insurance scheme for employees and categories of persons assimilated thereto up to a certain income limit and with income-related contributions.	Compulsory social insurance scheme for all persons with economic activity (employees and self-employed); large groups of the non-active population are covered on the basis of solidarity (e.g. all children and pensioners) or by contributions paid on their behalf by the State. Provides a benefit in kind system.

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
<p>Law of 14 June 1951. Law No. 1902/92 last modified by Law No. 2676/99 of 5 January 1999.</p>	<p>Legislative Royal Decree No. 1794 of 20 June, Social Security General Act (<i>Ley General de la Seguridad Social</i>) amended. Law No. 14/96 of 25 April, Health General Act (<i>Ley General de Sanidad</i>) amended. Decree No. 2766/87 of 16 November. Royal Decree No. 1089/99 of 9 Sep- tember.</p>	<p>General scheme for employees (<i>Ré- gime général d'assurance maladie des tra- vailleurs salariés, RGAMTS</i>) Social Security Code (<i>Code de la sécu- rité sociale</i>), Book III, articles L 321-1, and following. Several other systems, especially for the self-employed and for certain salaried employees.</p>	<p>1970 Health Act.</p>	<p>Public Health Services Act (<i>Lög um heilbrigðisþjónustu</i>) No. 97/1990 of September 1990. Social Security Act (<i>Lög um almannatryggingu</i>) No. 117/1993 of December 1993.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for employees and assim- ilated groups.</p>	<p>Tax-financed public health service (<i>asistencia sanitaria</i>) for employees, pensioners, assimilated groups and their family members.</p>	<p>Compulsory social insurance scheme with affiliation based firstly on professional criteria and secondly on residency.</p>	<p>Tax-financed health service for all inhabitants (based on residency).</p>	<p>Tax-financed public health service for all inhabitants (based on resi- dency).</p>	<p>Basic principles</p>

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Field of application 1. Beneficiaries	<p>All salaried workers and assimilated categories, such as:</p> <ul style="list-style-type: none"> • Pensioners (including widows and widowers, orphans, and disabled persons). • Unemployed persons. • Handicapped persons. • Higher education students. • Certain members of the clergy and of religious communities. • Persons listed on the national register as individuals. • Certain members of the former public service in Africa. 	<p>All permanent residents and employees of employers with its registered office in the Czech Republic.</p>	<p>All residents.</p>	<ul style="list-style-type: none"> • Persons in paid employment and those receiving vocational training, trainees. • Pensioners with a sufficient period of insurance. • Unemployed, receiving benefits of unemployment insurance. • Handicapped persons in sheltered employment. • Trainees in vocational rehabilitation so as people being trained for some form of employment in special training institutions of the youth assistance (<i>Jugendhilfe</i>). • Students of recognised higher education. • Farmers and helping members of their family. • Artists and writers. 	<ul style="list-style-type: none"> • Employees on whose behalf the employer has paid Social Tax (<i>sootsaalmaks</i>), • self-employed who have paid social tax themselves, • persons on whose behalf the State has paid social tax (see table I "Financing"), • children up to 19 years of age, • students in daytime studies up to 24 years of age, • pregnant women from the 12th week of pregnancy, • pensioners, • persons with up to 5 years left before reaching pensionable age who are maintained by their spouses who are insured persons.
2. Exemptions from the compulsory insurance	<p>No exemptions.</p>	<p>No exemptions.</p>	<p>Not applicable: universal system.</p>	<p>No compulsory insurance for employees with annual earnings exceeding € 46,350 or € 41,850 for persons who were privately insured on 31 December 2002 or for persons in insignificant employment (up to € 400 per month). Civil servants, magistrates, and professional soldiers do not pay contributions.</p>	<p>No exemptions.</p>
3. Voluntarily insured	<p>Compulsory insurance for the self-employed only covers the big health risks, while for the small risks, they can freely subscribe to an insurance provided by a mutual company.</p>	<p>Not applicable (possibility of additional insurance for certain services not provided under the system or for foreign nationals who are not eligible for the compulsory system).</p>	<p>Not applicable: universal system.</p>	<p>Voluntary insurance is possible for persons in the case of previous insurance periods after withdrawal from compulsory insurance or from family insurance.</p>	<ul style="list-style-type: none"> • Persons who immediately prior to their voluntary membership had been insured for at least twelve months, • Persons receiving a pension from a foreign State.

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
<ul style="list-style-type: none"> • Employees and persons assimilated thereto. • Pensioners. • Unemployed. 	<ul style="list-style-type: none"> • Salaried workers and persons assimilated thereto; • pensioners and persons in receipt of regular cash benefits; • all residents with insufficient means of existence. 	<p>All persons with gainfully employment in France or with a permanent regular residence in France.</p>	<p>All persons "ordinarily resident" in Ireland.</p> <p>Full eligibility: All persons over the age of 70 years and persons whose incomes are below a certain threshold as follows:</p> <ul style="list-style-type: none"> • Single person living alone: € 142.50 per week. • Single person living at home: € 127 per week. • Married Couple: From € 206.50 to € 486 per week depending on age. <p>The above weekly amounts are increased in respect of each child aged under 16 by € 26, of other dependants by € 27, for rent/mortgage expenses in excess of € 26 per week and costs of travelling to work in excess of € 23.</p> <p>There are higher income guide-lines for persons aged 66 or over.</p> <p>Limited eligibility for remainder of population.</p> <p>A means tested Medical Card may be issued if the Chief Executive Officer of the health board/authority decides that it would cause undue hardship for a person to provide general medical services for themselves and their dependants from their own resources.</p>	<p>All residents.</p>	<p>Field of application</p> <p>1. Beneficiaries</p>
<p>No exemptions.</p>	<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<p>No exemptions.</p>	<p>Not applicable: universal system.</p>	<p>2. Exemptions from the compulsory insurance</p>
<p>No possibility for voluntary insurance.</p>	<p>In certain cases.</p>	<p>No possibility for voluntary insurance.</p>	<p>Persons may take out private voluntary insurance for a wide range of health services.</p>	<p>Not applicable: universal system.</p>	<p>3. Voluntarily insured</p>

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Eligible dependants	Spouse, cohabitant, children under 25 years of age (6 categories), ascendants (in some cases parents in law). Income conditions: professional or replacement income lower than € 700.83 per month.	Derived rights for family members according to Regulation EEC 1408/71.	Not applicable: universal system. All residents are individually covered.	Spouse and children, income not exceeding € 345 or € 400 per month if employed in insignificant employment, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions. Divorced partners to a marriage can insure themselves within 3 months after the divorce has become final (previous insurance periods necessary).	Dependant spouse. Children are individually covered, see above.
Conditions					
1. Qualifying period	The proof of payment of minimum contributions for the past year usually opens entitlement to health care benefits for the following calendar year.	No qualifying period required.	6 weeks for new residents from date of registration in National Register save in certain exceptional cases.	No qualifying period required. Exception: claimants must fulfil conditions of entitlement for receiving dentures (for certain categories of persons).	<ul style="list-style-type: none"> • 14 days for persons who work on the basis of a contract of employment or service entered into for a term exceeding one month and persons working in public service; • 3 months of the making of an entry on commencement of the insurance cover in the health insurance database for persons for whom the State is required to pay Social Tax (<i>sotsiaalmaks</i>); • 3 months of the making of an entry on commencement of the insurance cover in the health insurance database for self-employed persons.
2. Duration of benefits	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	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. Insurance coverage continues 2 months after the payment of Social Tax (<i>sotsiaalmaks</i>) has stopped.
Organisation					
1. Doctors:					
• Approval	All doctors registered with the Order of Doctors (<i>Ordre des médecins/Orde der geneesheren</i>) and approved by the Minister of Public Health (<i>Ministre de la Santé publique/Minister van Volksgezondheid</i>).	Doctors contract with health insurance funds: <ul style="list-style-type: none"> • Self-employed doctors using their own facilities (around 41.5%), • doctors employed by State (around 49.2%), • doctors employed by private health care institutions that are contracted by health insurance companies (around 9.3%). 	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors are formed into "associations of sickness fund doctors" (<i>Kassenärztliche Vereinigungen</i>) at regional and national level. In certain cases, doctors in hospitals, in special cases doctor-run institutions.	Doctors employed in State, municipal or private health institutions or private doctors with whom the Health Insurance Fund (<i>Haigekassa</i>) has entered into a contract.

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
Dependant members of the insured family.	Persons living with and dependant on the insured person: spouse, children (adoption and blood relationship), brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce and judicial separation do not forfeit entitlement to health care of spouse and descendants, or of cohabitants if they are not entitled to a benefit themselves.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Spouse, dependant children (subject to certain conditions); relatives in the ascending, descending and collateral lines (subject to certain conditions); partner living together with or bound by a civil solidarity pact (<i>pacte civil de solidarité</i>) and being economically dependent on the insured person. Any other person living with the insured for at least 12 consecutive months and dependent on him or her.	Full eligibility: Dependants of persons whose incomes are below a certain threshold. Limited eligibility for dependants of remainder of population.	Not applicable: universal system. All residents are individually covered.	4. Eligible dependants Conditions 1. Qualifying period 2. Duration of benefits Organisation 1. Doctors: <ul style="list-style-type: none"> • Approval
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.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Justify a minimum contributions payment calculated on the basis of n times the minimum wage (<i>salaire minimum interprofessionnel de croissance, SMIC</i>). It is also possible to apply on the basis of the number of hours worked.	Must be "ordinarily resident" in Ireland.	6 months residency for new residents counting from day of registration.	
Unlimited.	Unlimited. In the general scheme, in case of cessation of contributing membership, benefits will be continued under certain conditions for a certain time.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Unlimited (or until 4 years after termination of membership).	Unlimited.	As long as necessary while resident in Iceland.	
All doctors employed by the social insurance institute IKA (<i>ΙΑΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ, IKA</i>).	The Public Health Services (<i>Servicios Públicos de Salud</i>) appoint doctors to vacancies on the basis of competitive examinations.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): All doctors qualified to practice.	Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health and Children with the Irish Medical Organisation.	All doctors qualified to practice. Medical licence is issued by the Ministry of Health and Social Security (<i>Heilbrigðis- og tryggingamálaráðuneyti</i>). Independent general practitioners and specialists must be a party to the contract between doctors' organisations and the Ministry of Health and Social Security.	

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
• Remuneration	<p>Payment on a fee-for-service basis. Scales of fees fixed by agreement between the insuring bodies and doctors' organisations or, failing this, laid down officially.</p> <p>If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree.</p>	<ul style="list-style-type: none"> • General practitioners: paid through a combination of capitation of CZK 33 (€ 1.01) per registered patient and fee for services based on a point system. • Specialists: fee for services based on a point system. 	<p>Fees are fixed by agreement between the Doctors' Organisation and the public health service. General practitioner's (GP) 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.</p> <p>Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.</p>	<p>Remuneration package to the association of sickness fund doctors (<i>Kassenärztliche Vereinigung</i>) by the sickness insurance: the remuneration can be a fixed amount or based on the criteria of either individual services provided, or of a flat-rate per head, or according to a system resulting from a combination of these or further methods of calculation.</p> <p>The association of sickness fund doctors distributes the remuneration package among the contract doctors on the basis of a certain scale (payment distribution scale). The association of sickness fund doctors and the associations of sickness funds agree on the payment distribution scale.</p>	<ul style="list-style-type: none"> • Doctors in the State and municipal health institutions are salaried. • General practitioners can also be self-employed. • Health Insurance Fund (<i>Haigekassa</i>) pays for services to health institutions or private doctors according to a fee-for-service based price list approved by the Government.
2. Hospitals	<p>Health care institutions (hospitals and clinics) approved by the Minister of Public Health (<i>Ministre de la Santé publique/Minister van Volksgezondheid</i>), scales of fees fixed by agreements or, failing this, by the public authorities.</p>	<p>Hospitals owned by the national government, regions and Church, as well as private not-for-profit and for profit organisations. They all must be contracted by the Health Insurance Companies.</p> <p>Large health care institutions obtain financial resources as follows:</p> <ul style="list-style-type: none"> • payments on the basis of contracts concluded with health insurance institutions. Lump sum payments of 108% accounted rate of payment in the previous year or fee for services based on a point system, • implementation of payment by Diagnosis Related Group (DRG), • allowances from the State for investment and for activities of general interest which are guaranteed/ordered by the State (e.g. research, development, use of new technology and specific health care for handicap persons). 	<p>Public hospitals established by regional health authorities.</p> <p>Private hospitals: the regional health authorities may conclude agreement with some of the private hospitals.</p>	<p>The sickness funds pay 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). So far treatment was remunerated mainly in accordance with hospital charges per diem within a set budget. As of 1 January 2004 treatment will be compensated case-related within the budget on a diagnosis-related flat-rate per case (DRG).</p>	<p>Health institutions contracted with Health Insurance Fund (<i>Haigekassa</i>) on fee-for-service basis.</p>

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
<p>Doctors are paid by the social insurance institute IKA (<i>ΙΑΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ, IKA</i>).</p>	<p>General practitioners and specialists working outside hospitals are, in general, paid on the basis of a lump sum (fixed by decree) determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings.</p> <p>Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Scales of fees fixed by a national agreement or by interministerial decree.</p> <p>These scales may be exceeded: For agreed physicians working in the so-called "free fee" sector, or having acquired a special qualification before 1980.</p>	<p>Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the Irish Medical Organisation.</p> <p>Additional payments are also made to general practitioners in relation to certain specific services provided by them and not covered by the capitation scheme.</p>	<p>General practitioners employed in health care centres are salaried. In addition they receive a fee-for-services decided by the official wage committee (<i>kjaranefnd</i>). Independent general practitioners and specialists receive a fee-for-services fixed by a contract between doctors' organisations and the Ministry of Health and Social Security (<i>Heilbrigðis- og tryggingamálaráðuneyti</i>). Doctors employed in public hospitals are salaried.</p>	<p>• Remuneration</p>
<p>Public hospitals and registered private clinics and hospitals of the social insurance institute IKA (<i>ΙΑΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ, IKA</i>).</p>	<p>Hospitals of the Public Health Services (<i>Servicios Públicos de Salud</i>).</p> <p>Public or private hospitals operating under agreement with the Autonomous Communities (<i>Comunidades Autónomas</i>) or with the National Institute for Health Management (<i>Instituto Nacional de Gestión Sanitaria, INGESA</i>).</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Public hospitals: Rates fixed by the public authority.</p> <p>Private health care institutions (clinics and hospitals): Rates fixed according to area of specialisation, and set out in contracts between the regional hospital agencies and the hospitals.</p>	<p>Public health care is provided by hospitals run by the regional Health boards/authority and by those run on a voluntary basis (e.g. by religious orders).</p> <p>Private hospitals do not provide public health care.</p>	<p>Public hospitals established by State health authorities.</p>	<p>2. Hospitals</p>

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Benefits 1. Medical treatment: <ul style="list-style-type: none"> • Choice of doctor 	<p>Free choice of doctor. Direct payment of provider of care by the insurance fund, if beneficiary is hospitalised.</p>	<p>Citizens register with a primary health care physician of their choice and can re-register with a new physician every 3 months. There are no restrictions on the patient's choice of doctor.</p>	<p>Every Danish citizen can choose once a year between two groups: Group 1 entitles to free medical (and dental) treatment by GP who has joined collective agreement with the Public Health Service. Group 2 entitles to free choice of medical practitioner - also among GP who has not joined collective agreement. The Public Health Service in this group only pays - in the principle - a part of the doctor's fee.</p>	<p>Free choice among contracted sickness insurance fund doctors.</p>	<p>Free choice of general practitioner.</p>
<ul style="list-style-type: none"> • Access to specialists 	<p>Free choice for patients and free access to doctors.</p>	<p>Patients are given direct access, which is not restricted by a gate-keeping system.</p>	<p><i>Group 1:</i> The GP refers each particular case to the specialist. <i>Group 2:</i> Free choice.</p>	<p>Free choice among contracted specialists.</p>	<p>Access to specialists by referral of the patient's general practitioner. Access to psychiatrist, gynaecologist, dermatovenereologist, oculist, traumatologist or surgeon in case of emergency surgery is possible without a referral from the general practitioner.</p>
<ul style="list-style-type: none"> • Payment of doctor 	<p>Advance on fees by insured person and, in exceptional cases, co-payment by the sickness fund. Refund at the agreed or official rate.</p>	<p>Benefits in-kind system.</p>	<p>The public health service at a regional level pays the public health service's contribution directly to the doctor.</p>	<p>System based in principle on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors (<i>Kassenärztliche Vereinigung</i>). Voluntary insured patients can choose cost reimbursement.</p>	<p>Benefits in-kind system.</p>

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Patient's participation 	<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 amount paid by the insured themselves, the so-called maximum ceiling, certain categories of insured and will benefit from this point onwards from free health care services. Basic criteria:</p> <ul style="list-style-type: none"> • being part of a specific social category; • being part of a household with modest income; • being part of a household with normal income and to which none of the above mentioned criteria are applicable. <p>In concrete terms, the following incomes and ceilings of are applying:</p> <ul style="list-style-type: none"> • protected status € 450 • up to € 14,178.07 ("weak" incomes) € 450 • from € 14,178.08 to € 21,796.13 ("modest" incomes) € 650 • € 21,796.14 to € 29,414.21 € 1,000 • € 29,414.22 to € 36,714.86 € 1,400 • € 36,714.87 to € 52,480.02 € 1,800 • from € 52,480.03 € 2,500 	No charges.	<p><i>Group 1:</i> No charges (Treatment by the chosen GP or a specialist to whom he refers the patient). <i>Group 2:</i> The part of expenses which exceeds the amount fixed by the public scheme for Group 1.</p>	<p>The patient pays a practice fee of € 10 per quarter at his first visit to the doctor in the quarter (certain medical check-ups are excluded). The patient' participation for aids (e.g. massages, baths or physiotherapy) which are part of the medical treatment is 10% and € 10 per prescription.</p>	<p>Up to EEK 50 (€ 3.20) per home visit or for a visit for out-patient specialised medical care (set by the Board of the Hospital). Up to EEK 25 (€ 1.60) per in-patient fee (set by the Council of the Hospital).</p>
<ul style="list-style-type: none"> • Exemption or reduction of patient's participation 	<p>Preferential treatment for certain groups: the disabled, pensioners, widows/widowers, orphans, beneficiaries of the Guarantee of income for elder persons (<i>garantie de revenus aux personnes âgées, GRAPA</i>), claimants of integration income (<i>revenu d'intégration</i>), handicapped children benefiting from family benefit supplements and persons benefiting from a handicap allowance, beneficiaries of a partial or total income from the Public Centre for Social Assistance (<i>Centre public d'action sociale/Openbare Centra voor maatschappelijk welzijn</i>), a worker in a situation of controlled unemployment, aged at least 50 and who is since at least 1 year completely unemployed with regard to the unemployment regulation. They are granted if the family's annual gross taxable income is less than a maximum of € 12,732.29 + € 2,357.09 per dependant.</p>	Not applicable: no charges.	No exemptions or reductions.	No co-payment for children. Exemption of participation for expenses above 2% (1% in case of chronic diseases) of the gross income. Reduction of co-payment for early-detection measures and bonus models.	No exemptions or reductions.

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
No charges.	No charges.	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Share borne by insured person (statutory):</p> <ul style="list-style-type: none"> • 30% for doctors' fees, • 25% for consultations in hospitals, • 20% for hospital treatment. 	<p>Persons with full eligibility enjoy a full range of general practitioner services, including related prescribed drugs, at no cost.</p> <p>Persons with limited eligibility can avail of specialist services in public hospitals free of charge. There are a number of schemes which provide assistance towards the cost of medication.</p> <p>Any patient who opts for private treatment, even in a public hospital, is liable for the specialist fees and hospital charges.</p>	<p>The insured person pays between ISK 600 (€ 6.81) and ISK 1,500 (€ 17) per visit to a health care centre or a general practitioner.</p> <p>The insured person pays ISK 2,700 (€ 31) + 40% of the remaining costs, but max. ISK 18,000 (€ 204) per visit to a specialist. Pensioners and children pay a lower fee.</p>	<p>• Patient's participation</p>
Not applicable: no charges.	Not applicable: no charges.	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <ul style="list-style-type: none"> • Holders of an invalidity pension (<i>pension d'invalidité</i>) or a work injury pension (<i>rente d'accident de travail</i>) at a rate > 66.66% are covered 100% together with their family members. • Persons suffering from certain diseases, for those diseases only. • Persons with resources under a certain ceiling. 	Persons with full eligibility are not required to participate.	<p>Pensioners and children pay a lower fee. Max. yearly payment: for a single person ISK 18,000 (€ 204), for children of the same family ISK 6,000 (€ 68) and for a pensioner ISK 4,500 (€ 51).</p> <p>After that the person is entitled to a discount card to use for the remainder of the year.</p>	<p>• Exemption or reduction of patient's participation</p>

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Hospitalisation:	Free choice among approved hospitals.	Free choice of contracted hospitals after referral by primary doctors or specialist.	Free choice of public hospital. Patients can also choose a private hospital in Denmark or abroad with agreement with the regional health authorities if the waiting time after referral to treatment in a regional public hospital is more than 2 months.	Free choice of licensed hospitals. Hospital treatment requires the admission by a medical doctor (except for emergencies).	Referral by general practitioner or specialist.
• Choice of hospital					
• Patient's participation	Complete refund (public ward). Save for a participation of € 12.31 per day. Where hospitalised within a psychiatric home for more than 5 years: € 20.52 per day. Fixed contribution by the insurance for approved homes for the aged, protected homes, nursing homes and psychiatric homes, day-care centre. Admission fee: € 39.58.	No charges.	Public hospitals, approved private establishments and private hospitals with agreement with the regional health authorities: No charge. Non-approved private establishments: patients pay all costs.	Free hospitalisation in a shared room with exception of participation of € 10 per calendar day during a maximum of 28 days.	For the services provided in standard conditions of accommodation. Not for more than 10 calendar days for one case of disease and not for more than EEK 25 (€ 1.60) for a day.
• Exemption or reduction of patient's participation	Notably for dependant children, those benefiting from the preferential scheme and the assimilated unemployed: € 4.37 per day. Where hospitalised within a psychiatric home for more than 5 years: <ul style="list-style-type: none"> • For those benefiting from a preferential scheme, for the assimilated unemployed with no dependant person or without the obligation of paying an alimony by legal decision or by notarised deed: € 12.31 per day. • For normal beneficiaries, for those benefiting from the preferential scheme with dependants or obligation of paying an alimony by legal decision or by notarised deed and their dependants: € 4.37 per day. 	Not applicable: no charges.	Non-approved private establishments: In the case where a public hospital refers a patient to a private establishment: no charge.	No charge for children and in hardship cases.	In-patient fee shall not be demanded for: <ul style="list-style-type: none"> • Periods of intensive care; • in-patient specialised medical care in connection with pregnancy or delivery, or • in-patient medical care to a minor.

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
The insured has the right to hospitalisation in a public hospital or in a registered clinic designated by the insurance institute or in a hospital of the social insurance institute (<i>ΔΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ, ΙΚΑ</i>).	No choice. Patients have a hospital assigned to them according to their address except in case of emergency.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Free choice among public and private (approved) hospitals.	Referral via general practitioner/ specialist.	Hospitalisation upon referral by a doctor.	2. Hospitalisation: ● Choice of hospital
No charges.	No charges.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Participation of the insured: 20% in general. Hospitalisation fee (<i>forfait hospitalier</i>): € 13 (€ 9 in a psychiatric unit) per day, including the day of discharge.	<ul style="list-style-type: none"> • Persons with full eligibility: No charge. • Persons with limited eligibility: Charge of € 45 per night in a public ward up to a maximum of € 450 in any 12 month consecutive period. • A charge of € 45 applies for attendance at accident and emergency departments where the person does not have a referral note from their doctor. • Private hospitals/homes: Patient is liable for all costs. A subvention is available towards the cost of maintenance in some nursing homes. • Infectious diseases treatment: Free of charge to all persons. 	Public hospitals: No charge.	● Patient's participation
Not applicable: no charges.	Not applicable: no charges.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): No participation from 31 st day of hospitalisation and for certain surgery treatments. Holders of an invalidity pension (<i>pension d'invalidité</i>) or a work injury pension (<i>rente d'accident de travail</i>) at a rate > 66.66% are covered 100% together with their family members. Persons with resources under a certain ceiling. Persons suffering from certain diseases (only for those diseases).	Exemptions from both sets of charges mentioned above include: <ul style="list-style-type: none"> • women receiving services in respect of motherhood; • children up to the age of six weeks; • children suffering from prescribed diseases and disabilities, (the exemption applies only to treatment for the prescribed condition); • children referred for treatment from child health clinics and school health examinations; • persons receiving services in respect of prescribed infectious diseases; • medical card holders and their dependants; • long stay patients who are already being charged under other specific regulations; • persons deemed to be eligible by the health board/authority (Chief Executive Officer) where undue hardship would be caused. 	Not applicable: no charges.	● Exemption or reduction of patient's participation

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>3. Dental care:</p> <ul style="list-style-type: none"> • Treatment 	<p>Comprising preventive and conservative treatment, extractions, dental prosthesis, and orthodontic treatment.</p> <p>Refund:</p> <ul style="list-style-type: none"> • Of cost of treatment: See medical care • 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. 	<p>Dental services are reimbursed according to a special price list. Dental examinations are not paid by the patients. Procedures using materials of a standard above that set down for the social system are paid for entirely by the patient.</p>	<p>Cost to insured person in both categories:</p> <p>From 35% to 60% of cost of treatments on list. 100% for treatment not included in the list.</p> <p>Treatment is free for children and partially covered for handicapped persons.</p>	<p>A system for persons up to 18 years of age of prophylactic measures designed to prevent dental disease.</p> <p>Full compensation of medically necessary conservative and surgical dental treatment. Full compensation of necessary orthodontist care for insured persons aged less than 18, when successfully treated.</p>	<p>Free treatment for children up to 19 years of age.</p> <p>A higher rate of benefit shall be established by a regulation of the Minister of Social Affairs (<i>sotsiaalminister</i>) for:</p> <ul style="list-style-type: none"> • Pregnant women; • mothers of children under one year of age; • persons who have an increased need for dental treatment services as a result of health services provided to them (e.g. surgical treatment of face traumas).
<ul style="list-style-type: none"> • Dental prosthesis 	<p>Health insurance does not cover dental prosthesis except for patients aged at least 50, or in the case of some medically justified situations where the age limit is not taken into account.</p>	<p>Available to all insured. Procedures using materials of a standard above that set down for the social system are paid for entirely by the patient.</p>	<p>Not paid by the public health service.</p>	<p>For denture, the insured person contributes 50% of the costs of the required medical treatment (equipment and laboratory costs, plus dentist fee). No contribution for medically conservative treatment and for denture radiography. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 10% or 15%.</p>	<p>Pensioners receive cash benefits for prosthesis once every three years.</p>

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
As for health care.	Comprising extractions and certain types of treatment. In the event of an employment injury or in the case of an occupational disease, oral and facial surgeries are also covered.	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Comprising preventive and conservative treatment, extractions and (submit to approval) orthodontic treatment.</p> <p>Refund according to fixed rate as for medical care. Share borne by the insured person: 30%.</p>	<p>No charge for persons with full eligibility, children under 6 years of age and persons who are attending or have attended national school up to the age of 16 years.</p> <p>Persons who pay pay-related social insurance contributions and their spouses are entitled to receive fully or subsidised dental care for a limited range of treatments. No charge for scalings, examinations and polishing for insured persons who satisfy certain contribution conditions. Patient contributions for fillings, extractions and other services.</p> <p>Patients in neither of the above categories pay full fees.</p>	Dental care for children under the age of 17 and for old-age and invalidity pensioners. Partial reimbursement of costs. Partial reimbursement of orthodontic care for persons under age 21. No reimbursement for persons between 19 to 66 years of age except in case of invalidity pensioners, congenital defects, accidents or illness.	3. Dental care: • Treatment
As for health care but charge of 25% for dental prosthesis.	Certain financial aids for dental prosthesis.	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Refund according to fixed rate. Share borne by the insured person: 30%.</p>	<p>Persons with full eligibility: dentures are provided by or on the direction of the dental practitioner free of charge.</p> <p>The insured person pays a contribution (50% in most cases).</p>	Full and partial dentures are partly refunded for old-age and invalidity pensioners according to the same rules as apply to dental treatment.	• Dental prosthesis

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Pharmaceutical products	<p>Insured person's share:</p> <ul style="list-style-type: none"> • Cat. A (serious illness): No charge. • Cat. B (useful drugs): 25%, ceiling € 10.00. • Cat. B (large box): 25%, ceiling € 15.10. • Cat. C (less useful drugs): 50%, ceiling € 16.70. • Cat. CS (ease drugs): 60%. • Cat. Cx (f.e. the pill): 80%. <p>Patients in hospital: € 0.62 per day. Reduction of 26% in the refund of pharmaceutical products when existing identical generic products.</p> <p>Refund of cost of preparations by pharmacist: Maximum share of insured person € 1 or € 2. Exemption made for long lasting treatments.</p> <p>Charge reduced for those benefiting from the preferential scheme.</p>	<p>Pharmaceutical products are classified into three categories. The first is fully reimbursed and includes the cheapest effective preparations of all essential drugs. The second and third categories are partly or fully paid for by patients.</p> <p>Act No. 48/1997 and Act No. 79/1997 define a total of 520 groups of pharmaceutical products which can be reimbursed by the health insurance funds and establish specific conditions for reimbursement in each group.</p>	<p>Participation of the insured person dependent on the expenditures for medicines on list during the year:</p> <ul style="list-style-type: none"> • Expenditure under DKK 520 (€ 70): 100% of cost (persons under the age of 18: 50%). • Expenditure between DKK 520 (€ 70) and DKK 1,260 (€ 169): 50%. • Expenditure between DKK 1,260 (€ 169) and DKK 2,950 (€ 396): 25%. • Expenditure over DKK 2,950 (€ 396): 15%. <p>The public health service can in special cases:</p> <ul style="list-style-type: none"> • contribute for medicines not on list; • raise the contribution when an expensive medicine is necessary; • contribute fully to medicine for dying persons; • determine that for persons with an extensive, permanent and professionally well-documented need for medicinal products the reimbursement rate shall be 100% of the part of the total co-payment which is in excess of DKK 3,805 (€ 511) per year. 	<p>Insured person's participation: A 10%-participation of the dispensing price, at least € 5 and a maximum of € 10 and not more than the price of the product, except for children and hardship cases. If there are fixed-price pharmaceutical products, the amount of contribution payable depends on this fixed price. If the price of the product exceeds the fixed price, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.</p> <p>Non-prescribable drugs are not paid for by the insurance. Exceptions: children up to the age of 12 showing developmental disability and the exceptions determined by the Joint Federal Committee in its guidelines for such cases, where non-prescribable drugs are part of the standard therapy for the treatment of serious diseases. Insured persons must pay for over-the-counter drugs (<i>Bagatell-arzneimittel</i>) and life-style drugs. Certain uneconomical drugs are not paid for by the insurance.</p> <p>Members of family: as for insured persons.</p>	<p>Generally, insured persons pay EEK 50 (€ 3.20) + 50% of the remainder up to the reference price for all prescription pharmaceuticals.</p> <p>For listed chronic diseases patients pay EEK 20 (€ 1.28).</p> <p>Health Insurance Fund (<i>Haigekassa</i>) pays:</p> <ul style="list-style-type: none"> • 100% of the remainder up to the reference price (for i.a. HIV, tuberculosis, oncology diseases, diabetes, epilepsy, transplantation, leprosy, syphilis, cancerous diseases, psychical derangements, glaucoma). • 75% of the remainder up to the reference price (for i.a. hypertension, stenocardia, bronchial asthma, acute and chronic nephritis). • 90% for children up to 10 years of age; persons receiving invalidity pension according to the State Pension Insurance Act (<i>Riikliku pensionikindlustuse seadus</i>); and for insured persons over 63 years of age. <p>Difference between the patients' payment and the actual price is compensated to the pharmacies by the Health Insurance Fund (<i>Haigekassa</i>).</p>
5. Prosthesis, spectacles, hearing-aids	<p>Full refund of fees fixed by agreement.</p>	<p>Prostheses, eye-glasses and hearing aids may be partially or fully reimbursed. A price list of health aids establishes the level of co-payment.</p>	<p>Medical aids and remedies are contributed free of charge to patients in hospitals if they are part of the treatment given in the hospitals. Appliances for handicapped persons are paid by hospitals if these are needed only temporarily.</p>	<p>When fixed amounts are established for medical supplies, costs are covered up to this amount; otherwise prices for supplies are set in agreement with the health care providers.</p> <p><i>Participation of the insured:</i> 10% of the cost for aids, at least € 5, € 10 at most, not more than the price of the product. 10% of the costs for remedies plus an additional € 10 per prescription; children and cases of hardship are excepted.</p> <p>The entitlement to vision aids is limited to children and young persons up to the completion of the age of 18 and to insured persons with severe vision impairments. Therapeutic vision aids used for treatment of eye injuries or eye diseases are excluded from this restriction.</p>	<p>Temporary prosthesis after amputation, internal prosthesis and stoma aids are paid for by the Health Insurance Fund (<i>Haigekassa</i>). Further technical appliances are provided in the framework of social assistance and financed from the State Budget.</p>

Health care

Table II

Greece	Spain	France	Ireland	Iceland	
<p>Charge of 25% for medicines prescribed by doctor.</p> <p>10% contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p> <p>10% contribution towards cost of medication for retired persons receiving the minimum pension.</p> <p>No charges payable in the event of an employment accident, for medication during pregnancy and for chronic illnesses (cancer, diabetes etc.).</p>	<p>Beneficiaries pay 40% of the price of medicaments. There is a 90% reduction of the price for certain special medicaments, with a maximum limit of € 2.64.</p> <p>No charge whatsoever for: pensioners, patients undergoing residential hospital care, residents over 65 years of age with insufficient means of existence.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Insured person's share: 35% or 65% for drugs mainly meant for troubles or affections normally without gravity. 100% for ease drugs.</p> <p>No share required from long-term patient, only for the illness concerned.</p>	<p>No charge for approved medicines prescribed by a GMS GP for persons with full eligibility.</p> <p>No charge for persons suffering from mental handicap and mental illness (for persons under 16 years only) and from specified long-term illnesses in respect of drugs prescribed for treatment.</p> <p>Drugs Payment Scheme: No individual or family is required to pay more than € 78 per month for approved prescribed medicines.</p>	<p>Pharmaceuticals are divided into 4 main categories. Payment of state health insurance depends upon type and category of medicine. The patient pays the pharmacy according to the type of medicine, from 0-100% of costs. Remaining cost paid directly by the state health insurance.</p>	<p>4. Pharmaceutical products</p>
<p>Charge limited to 25% maximum.</p>	<p>Provision and normal replacement of prosthesis, orthopaedic apparatus and wheel-chairs free of charge.</p> <p>Certain helps with purchase of spectacles, hearing aids and other special types of prosthesis.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Subject to sickness fund's prior approval refund of established fees (65%) and for major fittings (100%).</p>	<p>No charge for persons with full eligibility and for children under 6 years of age and national school pupils.</p> <p>Limited charges only levied on insured persons who satisfy certain contribution conditions.</p>	<p>The state health insurance subsidises the acquisition of aid apparatus made necessary by physical impairment or missing limbs, in some cases a certain amount is awarded, in other cases a certain percentage of the cost is paid.</p> <p>The cost of spectacles is only subsidised in special cases. The Icelandic Low Vision and Rehabilitation Centre administers all services for the blind and purblind.</p> <p>The cost of hearing aid is subsidised. The Icelandic Ear Training and Speech Therapy Centre administers all services for the deaf.</p>	

Table II

Health care

	Belgium	Czech Republic	Denmark	Germany	Estonia
6. Other benefits	<p>As laid down in by-laws of insurance fund. Flat-rate contribution from a special solidarity fund of the National Institute for sickness and invalidity insurance (<i>Institut National d'Assurance Maladie-Invalidité, INAMI, Rijksinstituut voor ziekte- en invaliditeitsverzekering</i>), for certain expensive treatments not provided in the official list of reimbursable services.</p> <p>Preventive health centres and centres for underdeveloped children: Daily contribution of insurance calculated by the National Institute for sickness and invalidity insurance on real cost.</p>	<p>Preventive services including:</p> <ul style="list-style-type: none"> • Preventive examinations for children, teenagers and adults, • vaccinations following the recommended immunization calendar, • prophylactic dental treatment, • prophylactic gynaecologic health check. <p>Fertility treatment, rehabilitation and psychotherapy can be obtained under the public health system.</p> <p>Spa treatment may be reimbursed partially or fully by the Health Insurance Companies.</p>	<p>Free assistance and treatment given by nurse at home if recommended by a doctor.</p> <p>Share of cost for transport to doctor or hospital for pensioners who are insured in Group 1, and in certain other cases and circumstances.</p> <p>For both categories of insured persons, share of cost is met for dietetic nutrition prescribed by a doctor, treatment by chiropractor, physiotherapist, chiropodist or psychologist to whom the general practitioner has referred the insured.</p>	<p>Other benefits of sickness insurance:</p> <ul style="list-style-type: none"> • <i>Home care</i>: Basic nursing and treatment as well as household assistance. Participation: 10% of the daily costs for the first 28 days in the calendar year, plus € 10 per prescription, except for children and hardship cases. • <i>Household aid</i>, i.e. replacement in the household, or payment of cost of household assistant. Participation: 10%, at least € 5 and € 10 at most. Never more than the actual cost. Except for children and hardship cases. • In certain cases the cost for <i>rescue and transport</i> to the hospital or the doctor are covered; Participation per journey: 10%, at least € 5 and € 10 at most. Never more than the actual cost. • Payment of medical services for <i>ambulatory preventive or rehabilitative services</i>; contribution to the other costs of ambulatory preventive services (accommodation, nursing, transportation) up to € 13 or € 21 for chronically ill infants per day. • Full compensation with € 10 paid by the insured patient per (calendar) day for <i>preventive and curative services for mothers</i>, except for children and hardship cases. • Full compensation for <i>institutional preventive or rehabilitative services</i>, except for co-payment of insured person of € 10 per day, except for children and hardship cases. <p>Benefits of long-term care insurance: see table XII "Long-term care".</p>	<p>In special cases (e.g. lack of specialists or medical equipment), the patient may be referred to medical treatment abroad with the approval of the Health Insurance Council.</p>

Health care

Table II

Greece	Spain	France	Ireland	Iceland	6. Other benefits
<p>Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.</p>	<p>Other types of benefit available either to all beneficiaries or to certain categories of beneficiary:</p> <ul style="list-style-type: none"> • Home care (<i>ayuda domiciliaria</i>) for retired people, invalids, the mentally handicapped, etc. • Ambulance for sick people, in emergencies and under other special circumstances. • Thermal cures: Precautionary measures. Thermal baths possible under certain conditions. 	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <ul style="list-style-type: none"> • Medical aids. • Transportation in case of hospitalisation. • Preventive benefits etc. • Supplementary benefits and aid benefits which may be granted by the sickness insurance fund for social and medical treatment. • Sanatorium: Subject to sickness fund's prior approval. No share borne by insured person. • Spa: Subject to sickness fund's prior approval. Refund of medical fees and cost of treatment in a thermal centre. No cash benefits (<i>indemnités journalières</i>) in principle (except for social and medical treatment provided by the sickness fund). 	<ul style="list-style-type: none"> • Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities, women receiving Maternity Services, children up to six weeks of age and children referred from child health clinics and school health examinations. • Free home help service, subject to certain conditions. • Free transport to hospital, subject to certain condition. • 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. 	<ul style="list-style-type: none"> • Travel and transport costs partly reimbursed. • Partial refund of expenses when parents must stay away from home to take care of their hospitalised child. • Physiotherapy partial to full reimbursement upon referral by a doctor. • Nursing in the patient's home upon referral by a doctor, free of charge for the patient. 	

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table III

Sickness - Cash benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	Health Care and Sickness Benefit Compulsory Insurance Act (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i>), co-ordinated on 14 July 1994. Hospital Act (<i>Loi sur les hôpitaux/Wet op de ziekenhuizen</i>), co-ordinated on 7 August 1997. Law of 27 June 1989.	Act No. 54/1998 on Employees' Sickness Insurance (<i>Zákon o nemocnosti členů pojistné zamestnanosti</i>).	Sickness Benefit Act (<i>Loi nr. 492 om dagpenge ved sygdom og ferie</i>) of 20 December 1999. Con. Act 761 of 9 September 2002.	Social Code (<i>Sozialgesetzbuch</i>), Book IV of 29 December 1978. Social Code (<i>Sozialgesetzbuch</i>), Book V, introduced by the Health Reform Act (<i>Gesundheits-Reformgesetz</i>) of 20 December 1999, further developed by the Social Code, Book XI of 26 May 1994.	Health Insurance Act (<i>Arvindustussaadus</i>) 2002. Estonian Health Insurance Fund Act (<i>Eesti Haigekassa seadus</i>) 2000.
Basic principles	Compulsory social insurance scheme for employees with earnings-related benefits. Continuation of payment of wages and salaries by the employer.	Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related benefits. Voluntary insurance for the self-employed.	Tax-financed protection scheme for the active population (employees and self-employed) with earnings-related benefits.	Compulsory social insurance scheme for employees and categories of persons assimilated thereto up to a certain income limit with earnings-related benefits. Voluntary insurance possible in the case of income exceeding the ceiling. Continuation of payment of wages and salaries paid by the employer.	Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related benefits.
Field of application	<i>All workers bound by a contract of service and categories assimilated thereto.</i>	Compulsory for all employees. Voluntary insurance for the self-employed.	<i>All employees and self-employed (including helping spouse).</i>	Employees and assimilated.	<i>All employees and self-employed, on whose behalf Social Tax (sootsaamaks) has been paid.</i>
1. Beneficiaries					
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No membership ceiling.	€ 41,950 for employees who were privately insured on 31 December 2002, € 46,350 for all others.	No membership ceiling.
3. Exemptions from compulsory insurance	No exemptions.	No compulsory insurance for persons earning less than CZK 400 (€ 12) a month or working less than 7 successive calendar days a month.	No exemptions.	No compulsory insurance for employees with only insignificant employment (up to € 400 per month).	No exemptions.

Sickness - Cash benefits

Table III

Greece	Spain	France	Ireland	Iceland	
Legislative Decree 1848 of 14 June 1951 on "social insurance".	Royal Legislative Decree No. 1794 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved. Decree No. 3158/88 of 23 December 1988 and other provisions. O.M. of 13 October 1987. Royal Decree No. 1300/85 of 21 July 1985. Royal Decree No. 575/97 of 19 April 1997.	General scheme for employees (<i>Régime général d'assurance-maladie des travailleurs salariés, RGAMTS</i>). Social Security Code (<i>Code de la sécurité sociale</i>), Articles L. 323-1, and following. Several other schemes, in particular for certain categories of self-employed and employees.	Social Welfare (Consolidation) Act 1993.	Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993.	Applicable statutory basis
Compulsory social insurance scheme for employees with earnings-related benefits.	Compulsory social insurance scheme for employees and assimilated groups with contribution-related benefits for temporary incapacity (<i>incapacitat temporal</i>).	Compulsory social insurance scheme with earnings or income-related benefits.	Compulsory social insurance scheme for employees with flat-rate Disability Benefit and supplements for dependants.	Tax-financed protection scheme for the active population (employees and self-employed) with flat-rate benefits.	Basic principles
All employees and assimilated.	All employees.	Employees, craftsmen, tradesmen and manufacturers.	With some exceptions, all persons aged 18 years and over employed under a contract of service or apprenticeship.	All employees and self-employed persons. Specific rules for homeworkers and students.	Field of application 1. Beneficiaries
No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	2. Membership ceiling
No exemptions.	All salaried work, which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	No exemptions.	Civil and Public Servants recruited prior to 6 April 1995, the self-employed, people aged 68 or over and those earning less than €39 per week.	No exemptions.	3. Exemptions from compulsory insurance

Table III

Sickness - Cash benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>Conditions</p> <p>1. Proof of incapacity for work</p>	<p>Certificate from a doctor required. The declaration of incapacity has to be delivered to the sickness fund doctor within 2 days.</p>	<p>Incapacity for work certified by a doctor from the first day of illness.</p>	<p><i>Benefits paid by the employer:</i> The employer can demand a written declaration from the ill person stating his sickness as from the second day and a medical certificate as from the fourth day of illness.</p> <p><i>Benefits paid by the municipality:</i> A medical bulletin - form delivered by the municipality - must be introduced at the latest one week after the first day of sickness or one week after the last employer payment.</p>	<p>Incapacity for work certified by a doctor from the 4th day of illness.</p>	<p>Incapacity for work certified by a doctor from the second day of illness.</p>
<p>2. Qualifying period</p>	<ul style="list-style-type: none"> • Period of work and membership required: 6 months, in which 120 days of work or assimilated periods (unemployment, legal holidays, etc.). • Proof of payment of minimum amount of contributions. • To have ceased all activities because of reduction of earning capacity of at least 66%. 	<p>Neither work period nor qualifying period required.</p>	<p>Salaried workers: <i>Benefits paid by the employer:</i> Minimum working period of 74 hours during the 8 weeks immediately preceding the sickness.</p> <p><i>Benefits paid by the municipality:</i></p> <ul style="list-style-type: none"> • Period of work of at least 120 hours in 13 weeks immediately preceding illness, or • 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 • unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures). • Persons in a "flexible job" with a private or public employer. <p>Self-employed:</p> <ul style="list-style-type: none"> • Professional activity on a certain scale for a duration of at least 6 months within the last 12 month period, of which one month immediately precedes the illness. • Voluntary insurance for self-employed and helping spouse: 6 months period (except work injury and persons who have recently set themselves up as self-employed persons and become member of the insurance within three months after the termination of their salaried activity). 	<p>Neither work period nor qualifying period required.</p>	<p>Neither work period nor qualifying period required.</p>

Sickness - Cash benefits

Table III

Greece	Spain	France	Ireland	Iceland	
<p>Incapacity for work certified by a doctor of the Social Insurance Institute ΙΚΑ (<i>ΔΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ, ΙΚΑ</i>) from the first day of illness.</p> <ul style="list-style-type: none"> • 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). • 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days). • 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). 	<p>Incapacity for work certified by a doctor.</p> <p>The certificate has to be issued on 4th day of absence and received by employing firm within 5 days following its dispatch.</p> <p>Contributions paid for 180 days during 5 years immediately preceding illness (with the exception of accidents).</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Rest prescription by the doctor stating the working incapacity. Use of the working interruption sheet, precising the probable incapacity duration.</p> <p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Payment of a minimum of contributions on the basis of n times the minimum wage (<i>salaire minimum inter-professionnel de croissance, SMIC</i>) of € 7.19 per hour on 01.07.2003 or minimum duration of activity:</p> <ul style="list-style-type: none"> • For the first 6 months: 1,015 <i>SMIC</i> in the 6 preceding months or 200 hours worked in the previous 3 months. • After 6 months and having been registered for a minimum of 12 months since having stopped working: 2,030 <i>SMIC</i> in the 12 previous months, including the 1,015 <i>SMIC</i> of the first 6 months or 800 hours worked in the 12 previous months, 200 of which in the first 3 months. 	<p>Incapacity for work certified by a doctor from the first day of illness.</p> <ul style="list-style-type: none"> • 52 weekly contributions paid since first starting employment and • 39 weekly contributions paid or credited during the relevant contribution year preceding the benefit year, of which a minimum of 13 must be paid contributions. The latter requirement may be satisfied by contributions paid in some other contribution years, or • 26 weekly contributions paid in each of the two relevant contribution years preceding the benefit year. 	<p>Incapacity for work due to illness certified by a physician.</p> <p>Generally 2 months work prior to illness and 6 months residency for new residents.</p>	<p>Conditions</p> <p>1. Proof of incapacity for work</p> <p>2. Qualifying period</p>

Table III

Sickness - Cash benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Other conditions	Not in receipt of a compensation benefit from another scheme (example: work injuries).	No other conditions.	No other conditions.	No other conditions.	No other conditions.
Waiting period	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.	No waiting period.	<i>Salaried workers:</i> No waiting period. <i>Self-employed:</i> 2 weeks. For this period, voluntary insurance for self-employed and helping spouse that allows a benefit since the 3 rd sickness day, or, with payment of a premium supplement, beginning the first day of sickness.	No waiting period if incapacity with entitlement to statutory sick pay under labour law or if sickness is due to an employment injury or an occupational disease or if hospital treatment is required.	One day.
Benefits	<i>Manual workers:</i> • during the first 7 days of incapacity for work: 100% of earnings; • from 8 th to 14 th day of incapacity: 60% of upper earnings limit and a supplementary allowance (<i>indemnité complémentaire/aanvullende tegemoetkoming</i>); • from 15 th to 30 th day of incapacity: supplementary allowance (<i>indemnité complémentaire/aanvullende tegemoetkoming</i>). <i>White-collar workers:</i> 100% of earnings during a period of one month.	No statutory continuation of payment.	No statutory continuation of payment. Collective agreements provide for the continued payment of wages and salaries in the case of sickness for certain groups of employees. In this case the employers are entitled to receive the sickness cash benefit (<i>sygedagpenge</i>) of the employees.	Statutory continuation of payment for manual and white-collar workers: 6 weeks.	No statutory continuation of payment.
1. Benefits paid by employers					

Sickness - Cash benefits

Table III

Greece	Spain	France	Ireland	Iceland	
No other conditions.	No other conditions.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): No other conditions.	No other conditions.	<ul style="list-style-type: none"> • Age 16 or older, • not receiving old-age or invalidity benefits, • incapacity for work due to illness for at least 21 days, • ceases gainful employment, • wages have ceased. 	3. Other conditions
3 days.	3 days.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): 3 days.	3 days.	14 days. The waiting period begins on the day when incapacity for work is confirmed by a physician.	Waiting period
No statutory continuation of payment.	The employer pays sick pay as from the 4 th up to the 15 th day of illness at 60% of wages.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): The employer pays the entire (or a part) difference between the salary and the amount of the sickness cash benefits (<i>indemnités journalières de maladie</i>) in accordance with the national interprofessional agreement on monthly payments of wages or the collective agreement conditions.	No statutory continuation of payment.	No statutory continuation of payment. Collective agreements provide for the continued payment of wages and salaries for a certain period depending on agreements, in which case sickness cash benefits (<i>sjúkragæpningar</i>) are not granted, until wages have ceased.	Benefits 1. Benefits paid by employers

Table III

Sickness - Cash benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>2. Benefits of social protection</p> <ul style="list-style-type: none"> Amount of the benefits 	<p>The compensation insurance starts when the guaranteed salary period paid by the employer is over. This means after two weeks of disability for workers and one month for employees.</p> <ul style="list-style-type: none"> General rule: 60% of earnings. Exception: since the 31st day of disability for co-habitant recipients: 55% of earnings. Ceiling taken into account for the compensation: € 101.2117 per day. 	<p>25% of the Daily Assessment Base (<i>Denní vyměřovací základ</i>) for the first 3 days and thereafter 69% of the Daily Assessment Base.</p> <p>Daily Assessment Base: calculated using gross monthly earnings which are taken into account as follows:</p> <ul style="list-style-type: none"> up to CZK 480 (€ 15): first 14 days 90%, then 100%, CZK 480 (€ 15) to CZK 690 (€ 21): 60% earnings over CZK 690 (€ 21) are not taken into account. 	<p><i>Salaried workers:</i> Sickness cash benefit (<i>sygedagpenge</i>) calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Fund, <i>Arbejdsmarkedsfonden</i>, deducted), with a maximum of DKK 3,203 (€ 430) per week or DKK 86.57 (€ 12) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: 2 weeks.</p> <p><i>Self-employed:</i> Sickness cash benefit calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above. The self-employed persons who have taken out a voluntary insurance (see above), are entitled to at least 2/3 of the maximum amount.</p>	<p>Sickness benefit (<i>Krankengeld</i>): 70% of the normal salary but not exceeding 90% of the net salary.</p> <p>Normal salary (<i>Regelentgelt</i>): Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. After one year adjustment as for pensions.</p>	<ul style="list-style-type: none"> 60% of the reference wage in cases of hospital treatment and in-patient medical rehabilitation (including sanatoriums). 80% of the reference wage in cases of out-patient treatment and out-patient medical rehabilitation. 100% of the reference wage in cases of work injury, occupational disease or other health impairment connected to work caused by the fault of the employer and incapacity for work caused in the course of defence of the State, interests of society or in the course of preventing a crime. <p>Reference wage: average gross daily wage over the previous calendar year calculated on the basis of income liable to Social Tax (<i>sotsiaalmaks</i>). No ceiling.</p>
<ul style="list-style-type: none"> Duration of benefits 	<p>Maximum of one year (period of "primary incapacity for work").</p>	<p>1 year (maximum of 84 days per year for old-age or invalidity pensioners who are still employed).</p>	<p>52 weeks in 18 months; pensioners or people who have reached the age of 65 (67 for those who had reached the age of 60 on 1st July 1999) not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness. Benefits can be paid for a longer period under certain conditions, for example when beginning a probable re-education process, when the municipality starts the analysis of an application for disability pension or in the case of employment injury. Similarly when an ill person work capacity seems recoverable. If necessary, benefits can be paid for a longer period up to 26 weeks, in order to test the ill person work capacity.</p> <p>The local authorities carry out control. Every 8 weeks they assess the possible steps to take. At the first control and at the last one after 6 months of illness during a period of 12 months, the local authorities will draw up a future assistance plan to be proposed to the ill person. If the work capacity is not recovered, the local authorities must start the procedure leading to an invalidity pension.</p>	<p>Sickness benefit (<i>Krankengeld</i>) for the same illness, limited to 78 weeks over a 3-year period.</p>	<p>Up to 182 calendar days per case of illness. In case of tuberculosis up to 240 calendar days per case of illness.</p>

Sickness - Cash benefits

Table III

Greece	Spain	France	Ireland	Iceland	
<p>For the first 15 days: The total ceiling for sickness benefit (<i>ΕΠΙΛΟΜΑ ΑΣΘΕΝΕΙΑΣ</i>) plus supplement for dependants (max. 4) is € 13.53 per day (daily wage assumed for 3rd insurance category).</p> <p>After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is € 24.87 per day (daily wage assumed for 8th insurance category).</p>	<ul style="list-style-type: none"> From 4th to 20th day of sick leave inclusive, 60% of the calculation basis. From the 21st day, 75% of the calculation basis. <p>Calculation basis: Quotient of daily salary (contribution basis) in the month preceding the termination of work by the number of days corresponding to this contribution.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <ul style="list-style-type: none"> 50% of daily earnings, in a limit of 1/720th of the annual ceiling, maximum € 41.26. 66.66% of daily earnings with a limit of 1/540th of the annual ceiling from 31st day for beneficiaries with 3 children, maximum € 55.02. 51.49% from 7th month of drawing benefits without interruption. Maximum 1/700th of annual ceiling: € 42.44, minimum € 7.94. For persons with 3 dependant children: 68.66%. Maximum 1/525th of annual ceiling: € 56.59, minimum: € 10.58. 	<p>Disability Benefit: € 134.80 per week.</p> <p>Family supplements:</p> <ul style="list-style-type: none"> Adult dependant: € 89.40 per week. Each child dependant: € 16.80 per week. 	<p>Per diem sickness cash benefits (<i>sjúkradagpeningar</i>) for persons who have to give up full-time gainful employment ISK 846 (€ 9.60).</p> <p>Daily amount for persons who have to give up less than full-time but at least half-time employment ISK 423 (€ 4.80).</p>	<p>2. Benefits of social protection</p> <ul style="list-style-type: none"> Amount of the benefits
<p>Duration of benefits depending on the length of the period of contributions: 182, 360 or 720 days. (See above "conditions").</p>	<p>12 months with possibility of extension for a further 6 months if there is a chance that the beneficiary will become capable for work.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>12 months (360 days) per period of 3 consecutive years, but until the end of 36th month for long-term sickness.</p>	<ul style="list-style-type: none"> Unlimited (to age 66) if the claimant has paid 260 weekly contributions. Limited to 52 weeks if between 52 and 260 weekly contributions paid. 	<p>52 weeks in any one period of 24 months.</p>	<ul style="list-style-type: none"> Duration of benefits

Table III

Sickness - Cash benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Special conditions for unemployed 	The incapacity benefit during the first six months cannot be less than the unemployment benefit.	No special conditions.	The <i>unemployed</i> and persons participating in labour market measures are entitled to the same amount they would have received had they not fallen ill, with the maximum amount indicated above.	Initially (up to 6 weeks) unemployment benefits as continued wage payment paid by the Labour Agency, then sickness benefits paid by the sickness insurance fund to the amount of the previous wage replacement benefit paid by the Labour Agency.	No special conditions.
<ul style="list-style-type: none"> • Death grant 	Funeral grant (<i>allocation pour frais funéraires/uitkering voor begrafeniskosten</i>): € 148.74, unindexed.	Death Grant (<i>Pohřebné</i>): Lump sum benefit of CZK 5,000 (€ 154) payable to the person who organised the burial.	Death grant (<i>begravelseshjælp</i>): Up to DKK 8,100 (€ 1,089), depending on the assets and liabilities of the deceased. Persons under 18 years of age: DKK 6,750 (€ 907).	No death grant.	No death grant, but see Funeral Grant (<i>matuseetoetus</i>) in table VII "Survivors".
<ul style="list-style-type: none"> • Other benefits 	No other benefits.	<p>Financial support for care of family members (<i>Podpora při ošetřování člena rodiny</i>) for those caring for a sick child or adult family member (and in some cases a healthy child).</p> <p>Conditions: Common household with the employee (except children under 10 years), no other person available to provide care and no possibility of hospitalisation.</p> <p>Maximum duration:</p> <ul style="list-style-type: none"> • 9 calendar days in each individual case, • 16 calendar days for single parents caring for at least one child under compulsory school age. <p>Amount: of the Daily Assessment Base (<i>Denní vyměřovací základ</i>) (see above "Amount of Benefits- sickness from the 15th days").</p>	<ul style="list-style-type: none"> • Parents with a child under 14 years of age affected by a serious sickness are entitled to the benefit as in the case of own sickness. • Reduced (partial) benefits in the event of partial incapacity for work. 	Sickness benefit (<i>Krankengeld</i>): A 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 by the insured person. However, a maximum of 25 working days per year per insured parent (50 days for single parent); no time limit for dying children.	<ul style="list-style-type: none"> • 80% of the reference wage paid for up to 14 calendar days for nursing a sick child up to 12 years of age in hospital. • 80% of the reference wage paid for up to 10 calendar days for nursing a disabled child up to 16 years of age at home when the regular carer is sick or in hospital due to confinement, and up to 7 calendar days for nursing a sick family member at home. • 100% of the reference wage for 14 calendar days for nursing a child up to 12 years of age at home. • Wage compensation for temporary transfer to another job for health reasons amounting to the difference between the previous wage and the new wage, paid for up to 60 calendar days.

Table III

Sickness - Cash benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
Taxation and social contributions	Benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	The continuation of employer's payments is subject to taxation. Sickness insurance benefits are not subject to taxation (but subject to progression).	Benefits are subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	<p>Tax reduction for benefits. The reduction is calculated from an annually indexed basic amount, which differs according to the marital status of the taxpayer (single person or couple). This amount is limited in accordance with the ratio between the effective incomes and the sum of net incomes, and in accordance with the value of the net global taxable income. The amount of the tax reduction can not exceed the tax amount related to incomes for which the reduction is allowed.</p> <p>No taxes are due for taxpayers who solely received legal insurance grants for sickness or invalidity whose amounts are not exceeding 10/9th of the maximum amount of legal unemployment benefit.</p>	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	No contributions.	No contributions.	Contributions to the supplementary pension scheme (<i>arbejdsmarkedets til-lægspension, ATP</i>) and to the special saving scheme (SP).	The continuation of employer's payments is subject to social security contributions. Sickness benefit (<i>Krankengeld</i>): Contributions to pension (invalidity/old-age/survivors) insurance and to unemployment insurance.	No contributions.

Sickness - Cash benefits

Table III

Greece	Spain	France	Ireland	Iceland	
<p>Benefits are generally subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Benefits are subject to taxation.</p>	<p>Benefits are fully liable to taxation after 6 weeks payment in any tax year (including supplement for adult dependants but excluding supplements for child dependants).</p>	<p>Benefits are subject to taxation.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	
<p>No contributions.</p>	<p>Social security contributions have to be paid.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Generalised social contribution of 6.2% (<i>contribution sociale généralisée, CSG</i>) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from benefits</p>

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table IV

Maternity/Paternity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	Health Care and Sickness Benefit Compulsory Insurance Act (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i>), co-ordinated on 14 July 1994.	Act No. 54/1958 on Employees' Sickness Insurance (<i>Zákon o nemocnosti členů podniků/zaměstnanců</i>) Act No. 89/1989 on Maternity Benefits, Maternity Leave and Child Benefits (<i>Zákon o rodičovské/maternitě dovolené, o dovolené v mateřství a o přídavcích na děti z nemocnosti oopdělní</i>) Act No. 49/1997 on Public Health Insurance (<i>Zákon o veřejném zdravotním pojištění</i>)	Sickness Benefit Act (<i>for nr. 452 om dagpenge ved sygdom og fødsel</i>) of 20 December 1999, Con. Act 761 of 9 September 2002. Public Health Service Act (<i>for nr. 505 om offentlig sygesikring</i>) of 1 July 1999. Hospital Act (<i>for nr. 788 om sygehusvesen</i>) of 29 August 2003. Pregnancy Hygiene Act (<i>for nr. 622 om svangerskabs hygiejne og fødselsbetjening</i>) of 19 July 1995.	Social Insurance Regulation (<i>Rechtsversicherungsverordnung</i>) of 19 July 1911. Maternity Protection Act (<i>Mutterschutzgesetz</i>) of 24 January 1952.	Health Insurance Act (<i>Riivindustuse seadus</i>) 2002. Estonian Health Insurance Fund Act (<i>Eesti Haigekassa seadus</i>) 2000.
Basic principles	Compulsory social insurance scheme with: <ul style="list-style-type: none"> • benefits in kind for insured women and female dependants; • earnings-related cash benefits for insured women. 	Benefits in kind: Compulsory social insurance system providing benefits in kind for all insured women (see table II "Health care"). Cash benefits: Compulsory social insurance system with earnings-related benefits for insured mother (fathers).	Benefits in kind: Tax financed universal public health service for all inhabitants (residence-based). Cash benefits: Universal protection scheme for the active population (employees and self-employed) with earnings-related benefits.	Compulsory social insurance scheme for employees and categories of persons assimilated thereto up to a certain income limit providing benefits in kind and earnings-related cash benefits.	Benefits in kind: Residence-based scheme for all women. Cash benefits: Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related benefits.
Field of application	Insured women (see table II "Health care"). Members of the family.	All permanent resident women and employees of employers with its registered office in the Czech Republic.	All women residents.	Insured women (see table II "Health care"). Spouse and daughters of insured person.	<ul style="list-style-type: none"> • Employees and self-employed persons on whose behalf the Social Tax (<i>sotsiaalmaks</i>) has been paid, • all pregnant women from the 12th week of pregnancy.
2. Cash benefits	Maternity benefit (<i>maternité de maternité/moederschapuitkering</i>): All female employees bound by a labour contract and categories assimilated thereto.	Maternity Benefit (<i>dovolená v mateřství</i>): Employees or persons in similar relationship and insured self-employed persons.	Maternity cash benefit (<i>dagpenge ved fødsel</i>): Employees and self-employed, including helping spouse.	Maternity Benefit (<i>Mutterschutzgesetz</i>): Women affiliated to a sickness fund. Coinsured spouses and daughters of insured persons as well as women not affiliated to a sickness fund may receive Maternity benefit financed by the Federal State.	Maternity Benefit (<i>alvanustahitist</i>): Employees and self-employed persons on whose behalf the Social Tax (<i>sotsiaalmaks</i>) has been paid.

Maternity/Paternity

Table IV

Greece	Spain	France	Ireland	Iceland	
Legislative Decree 1848 of 14 June 1951 on "social insurance".	Legislative Royal Decree No. 1794 of 20 June 1994, in which the amended version of the 'Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved. Legislative Decree No. 1/95 of 24 March 1995. Law No. 39/99 of 5 November 1999 on conciliation of Labour and Family Life for workers (<i>Ley sobre conciliación de la vida familiar y laboral de las personas trabajadoras</i>).	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>) Social Security Code (<i>Code de la sécurité sociale</i>), Articles 391-1, and following. Several other schemes, in particular for self-employed and certain employees.	Social Welfare (Consolidation) Act 1993.	Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993. Public Health Services Act (<i>Lög um heilbrigðisþjónustu</i>) No. 97/1990 of September 1990. Maternity/Paternity Leave and Parental Leave Act (<i>Lög um fréttis- og foreldrahlé</i>) No. 95/2000 of May 2000.	Applicable statutory basis
Compulsory social insurance scheme for employees with: • benefits in kind for insured women and female dependants; • contribution-related cash benefits for insured women.	Benefits in kind: Tax-financed public health service (<i>asistencia sanitaria</i>) for employees, pensioners, assimilated groups and their family members. Cash benefits: Compulsory social insurance scheme for employees and assimilated groups with contribution-related Maternity benefit (<i>prestación por maternidad</i>).	Benefits in kind: Compulsory social insurance scheme with affiliation based firstly on professional criteria and secondly on residency. Cash benefits: Compulsory social insurance scheme with wage or earnings-related benefits.	Benefits in kind: Tax-financed health service for all inhabitants (based on residency). Cash benefits: Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related Maternity Benefit.	Benefits in kind: Tax-financed public health service for all residents. Benefits in cash: Earnings-related parental benefits (<i>greiðslur úr teðngarntöðum</i>) to parents working in the domestic labour market. Flat-rate maternity/paternity grants to non-active parents. Parental benefits and grants paid from a Maternity/Paternity Leave Fund financed by contributions and taxes.	Basic principles
Insured women (see table II "Health care"). Spouse or dependant of insured person.	<ul style="list-style-type: none"> All employed women. Pensioners and persons drawing other regular benefits. 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. 	All women with gainfully employment in France or with a permanent regular residence in France.	All women residents.	All women residents.	Field of application 1. Benefits in kind
Maternity benefit ($\text{ΕΠΙΔΟΜΑ ΚΥΟ-ΦΟΡΙΑΣ-ΑΟΧΕΙΑΣ}$) Insured women employees.	Maternity benefit (<i>prestación por maternidad</i>) All employees.	Maternity and Paternity Benefit (<i>indemnités journalières de maternité et de paternité</i>) Employees and self-employed persons.	Maternity benefit: Insured women in employment and self-employment. Maternity grant: In addition to maternity benefit, a maternity grant is paid by the health services to women with full eligibility (see table II "Health care" for explanation of eligibility).	Parental benefit (<i>greiðslur úr teðngarntöðum</i>) to both parents working in the domestic labour market. Maternity/paternity grants (<i>fréttis- og foreldrahlé</i>) to both parents who are non-active or students.	2. Cash benefits

Table IV

Maternity/Paternity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Conditions	Payment of a minimum amount of contributions (in the current or in the previous year). Minimum in 2004: up to 21 years of age: € 3,558.93 21 years and older: € 4,745.24 In special cases: qualifying period of 6 months with 120 working days.	No qualifying conditions.	6 weeks of residence.	No qualifying conditions.	No qualifying conditions.
1. Benefits in kind					
2. Cash benefits	Maternity benefit (<i>indemnité de maternité/moederschapsuitkering</i>): Contributions paid for 6 months.	Maternity Benefit (<i>Dávky v mateřství</i>): • 270 days of insurance during the two years preceding confinement, • loss of earnings, • childbirth or taking substitute care of a child (substitute carers may include men), • doctor's note confirming pregnancy.	Maternity cash benefit (<i>dagpenge ved fødsel</i>): <i>Salaried workers:</i> • Period of work of at least 120 hours in 13 weeks preceding the paid leave, or • 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 • Unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures). • Persons in a "flexible job" with a private or public employer. <i>Self-employed:</i> Professional activity on a certain scale (at least 18½ hours average weekly) for a duration of at least 6 months within the last 12 month period, of which 1 month immediately precedes the paid leave.	Maternity Benefit (<i>Mutterschaftsgeld</i>): Entitlement to sickness benefit (<i>Krankengeld</i>) in case of incapacity of work or of no remuneration during maternity leave.	Maternity Benefit (<i>sünnitushüvitis</i>): Working directly prior to confinement.
Benefits					
1. Benefits in kind	Injections, pre- and post-natal care, monitoring and assistance during labour and delivery in a hospital or day-hospital or at home, ... See also table II "Health care".	Pre-natal and post-natal care including free confinement and hospital care. See also table II "Health care".	Free midwife and hospital care. See also table II "Health care".	Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc. See also table II "Health care".	Free maternity services and hospital care. See also table II "Health care".

Maternity/Paternity

Table IV

Greece	Spain	France	Ireland	Iceland	
<p>50 days of insurance during the previous year or during the last 15 months, from which the last 3 are not taken into account.</p>	<p>Beneficiaries dependant on insured person entitled to health care:</p> <ul style="list-style-type: none"> • must live with or be supported by insured person; • must not have incomes exceeding twice the minimum wage (<i>salario mínimo interprofesional</i>); • must not be entitled to health care of the social security on any other count. 	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): See table II "Health care".</p> <p>The entitlement to benefits begins either with the date of conception or with maternity leave.</p>	<p>Residence.</p>	<p>Legal residence in Iceland. For new residents: 6 months legal residency required for health insurance coverage.</p>	<p>Conditions</p> <p>1. Benefits in kind</p>
<p>Maternity benefit (<i>ΕΠΙΔΟΜΑ ΚΥΟ-ΦΟΡΙΑΣ-ΛΟΧΕΙΑΣ</i>): 200 days work resulting in contributions during the last 2 years.</p>	<p>Contributions paid for at least 180 days in the 5 years immediately preceding the delivery or the date of the administrative decision of the reception or the judicial decision of the adoption.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Maternity and Paternity Benefit (<i>indemnités journalières de maternité et de paternité</i>): See table III "Sickness - cash benefits". In addition, affiliation to the insurance scheme for at least 10 months at the expected date of confinement.</p> <p>The entitlement to benefits begins with the date of conception, with maternity leave, with adoption leave or with paternity leave.</p>	<p>Maternity benefit:</p> <p><i>Employees:</i> 39 contributions paid in the 12 months before the first day of maternity leave or 39 contributions paid since first starting work, and 39 contributions paid or credited in the relevant tax year before the benefit year, or 26 contributions paid in each of the two relevant tax years before the benefit year.</p> <p><i>Self-employed:</i> 52 contributions paid in either the last or second last complete tax year before the benefit year in which the claim is made.</p>	<p>Parental benefit (<i>greiðslur úr fæðingarlofssjóði</i>): Active participation in the domestic labour market for 6 consecutive months prior to the first day of the parental leave.</p> <p>Maternity/paternity grants (<i>fæðingarg styrkur</i>): 12 months residency prior to confinement.</p>	
<ul style="list-style-type: none"> • Reimbursement of confinement expenses (<i>ΒΟΗΘΗΜΑ ΤΟΚΕΤΟΥ</i>): At least 30 x the minimum wage of an unskilled manual worker = € 735. • For the costs of in vitro fertilisation: € 352. <p>See also table II "Health care".</p>	<ul style="list-style-type: none"> • Medical checks during pregnancy. • Optional care during birth and post-natal confinement and in case of associated complications. • Hospitalisation in national health hospitals or hospitals operating under agreement with the national health authorities. <p>See also table II "Health care".</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): See table II "Health care".</p> <ul style="list-style-type: none"> • Rate: 100%. • Obligatory medical checks before and after birth. • Medical benefits during the final four months of pregnancy. • No fee for hospitalisation by reason of pregnancy. 	<p>Pre- and post-natal services and hospital care for infants under 6 weeks are free.</p> <p>See also table II "Health care".</p>	<p>Free maternity health care service and hospital care.</p> <p>See also table II "Health care".</p>	<p>Benefits</p> <p>1. Benefits in kind</p>

Table IV

Maternity/Paternity

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>2. Maternity leave</p> <ul style="list-style-type: none"> • Prior to and after confinement 	<p>Prenatal leave: 7 weeks (9 weeks in case of multiple births) before the expected date of delivery. The week immediately preceding delivery is compulsory, the other weeks are optional.</p> <p>Postnatal leave: 8 mandatory weeks after delivery.</p> <p>The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave 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>Maternity Benefit (<i>Dávky v mateřství</i>) paid during maternity leave which begins six to eight weeks before expected birth and lasts a total of :</p> <ul style="list-style-type: none"> • normal cases: 28 weeks • single mothers: 37 weeks • multiple births: 37 weeks • surrogate: 22 (one child) and 31 weeks (multiple), <p>Shorter period if child dies, but no less than 14 weeks which cannot terminate until 6 weeks after confinement.</p>	<ul style="list-style-type: none"> • For employed or self-employed women or in a situation as described above (benefits in kind): Weekly payments during 4 weeks before expected confinement and for 14 weeks after. • Male employed or self-employed, etc.: Weekly payments for 2 continuous weeks within the 14 weeks following birth. After the 14th week, both parents share a 52 weeks leave, that can be split up or postponed, but must be taken before the 9th birthday of the child. If one parent gets back to a part time work, the leave can be extended proportionally. According to the law on parental leave, parents can choose an extended leave of 40 or 46 weeks (after the 14 weeks) but the benefit is frozen to the amount paid for 32 weeks. • Employed or self-employed, etc. in case of adoption: Weekly payments for 46 weeks from the date when the parent actually takes charge of the child of which 2 weeks within the first 14 weeks are for the two adopting parents. After the 14th week, both parents share a 32 weeks leave, that can be split up or postponed, but must be taken before the 9th birthday of the child. If one parent gets back to a part time work, the leave can be extended proportionally. According to the law on parental leave, parents can choose an extended leave of 40 or 46 weeks (after the 14 weeks) but the benefit is frozen to the amount paid for 32 weeks. • Holiday allowance: Women who are not entitled to full pay during maternity leave and who do not have an unemployment insurance are entitled to accrue a right to a holiday allowance. The allowance is to be paid the following holiday year from 1 May to 30 April. The holiday allowance corresponds to the level of maternity benefit and the right to accrue is conditioned by 12 months of employment before confinement. 	<p>6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</p>	<p>140 calendar days (154 calendar days in case of multiple birth or birth complications) if the maternity leave commences at least 30 calendar days before the estimated date of confinement. The number of days by which the maternity leave commences later than the term provided shall be deducted from the period for which the woman has the right to receive maternity benefit.</p>

Maternity/Paternity

Table IV

Greece	Spain	France	Ireland	Iceland	
<p>Maternity benefit (<i>ΕΠΙΛΟΓΑ ΚΥΟ-ΦΟΡΙΑΣ-ΛΟΧΕΙΑΣ</i>) payable to insured women 56 days before and 63 days after confinement.</p>	<p>Maternity benefit (<i>prestación por maternidad</i>) for a maximum of 16 weeks (2 weeks more in the case of multiple birth for each child). If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily incapable for work.</p> <p>In the case of multiple births, a special allowance is paid for 6 weeks.</p> <p>In the case of adopted and foster-children, allowance is paid for 16 weeks, 2 weeks more in the case of multiple adoption or prior fostering (child under 6 years or more if she/he is handicapped).</p> <p>If both parents work, 10 weeks (leave and allowance) may be granted to 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>Benefit for risk during pregnancy (<i>riesgo durante el embarazo</i>): paid to expectant mothers, who are unable to continue with their normal task during their pregnancy.</p>	<p>General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>):</p> <p>Maternity benefit (<i>indemnités journalières de maternité</i>):</p> <ul style="list-style-type: none"> • 16 weeks (6 before confinement and 10 after); • 2 additional weeks before birth in case of pathological pregnancy; • 26 weeks (8 before confinement) in case of a 3rd child; • 34 weeks (12 before confinement) in case of twins; • 46 weeks (24 before confinement) for multiple births (except twins). <p>Paternity benefit (<i>indemnités journalières de paternité</i>):</p> <p>11 days (18 days in case of multiple births) within the 4 months following the birth.</p> <p>Those two benefits are granted only in case of interruption of activity.</p> <p>Maternity and Paternity Benefits (post-natal leave) are delivered in case of adoption. They can be divided between both parents.</p> <p>If mother dies during childbirth: Father entitled to her post-natal leave.</p>	<p><i>Maternity benefit:</i></p> <p>18 weeks - at least 4 must be taken before and 4 weeks after confinement.</p>	<p>Mother: Individual right to maternity leave up to 3 months. Possible to begin maternity leave up to 1 month prior to expected confinement.</p> <p>Father: Individual right to paternity leave up to 3 months following birth.</p> <p>Both parents: Joint right to 3 months leave which may be taken entirely by one of the parents or divided between them.</p> <p>The right to leave lapses when the child reaches the age of 18 months.</p>	<p>2. Maternity leave</p> <ul style="list-style-type: none"> • Prior to and after confinement

Table IV

Maternity/Paternity

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Continuation of payment by the employer 	No statutory continuation of payment.	No statutory continuation of payment.	No statutory continuation of payment. Collective agreements provide for the continued payment of wages and salaries for certain groups of employees. In this case the employers are entitled to receive the maternity cash benefit (<i>dagpenge ved fødsel</i>) of the employees.	Supplement paid by the employer: The difference between the Maternity Benefit (<i>Mutterschaftsgeld</i>) paid by the sickness insurance fund and the net income of the insured woman is covered by the employer according to the provisions of the Maternity Protection Act (<i>Mutterschutzgesetz</i>).	No statutory continuation of payment.
3. Cash benefits	<p>Maternity benefit (<i>indemnité de maternité/moederschapsuitkering</i>): 82% of wages (without ceiling) in the first 30 days, and 75% of wages up to ceiling respectively, for period from 31st day, and for period of prolongation of the leave before the confinement. Special regulations for unemployed workers and for disabled. The rate keeps granted during a possible extension of prenatal leave.</p> <p>Birth grant (<i>allocation de naissance/kraamgeld</i>): € 945 for first birth; € 711 for second and each subsequent birth.</p> <p>May be obtained in advance two months before the probable date of birth.</p> <p>Adoption grant (<i>prime d'adoption/ adoptiepremie</i>): € 945 per adopted child.</p>	<p>Maternity Benefit (<i>Dávky v mateřství</i>) of the Daily Assessment Base (<i>Denní vyměřovací základ</i>) (see table III "Sickness - cash benefits").</p> <p>Maternity Compensation Benefit (<i>Vyrovňovací příspěvek v těhotenství a mateřství</i>): Conditions: Reduced earnings resulting from a transfer to another job due to pregnancy or maternity. Paid from the day of transfer to another job until the commencement of maternity leave. Paid after childbirth from the day of re-entering the job until the end of the ninth month after confinement. Amount: The difference between the earnings before and after job transfer, for earnings taken into account see Daily Assessment Base (<i>Denní vyměřovací základ</i>) in table III "Sickness - cash benefits".</p>	<p><i>Salaried workers:</i> Maternity cash benefit (<i>dagpenge ved fødsel</i>) calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) deducted), with a maximum of DKK 3,203 (€ 430) per week or DKK 86.57 (€ 12) per hour (37 hours per week), and upon the number of hours of work.</p> <p><i>Self-employed:</i> The maternity cash benefit is calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above.</p> <p>Hours or days during pregnancy where work was interrupted for preventive medical examinations (covered by the employer).</p>	<p>Maternity Benefit (<i>Mutterschaftsgeld</i>): Average net wage of insured person, reduced with legal contributions, with maximum of € 13 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 insured receive a maximum of € 210.</p>	<p>Maternity Benefit (<i>sünnitushüvitis</i>): 100% of the reference wage (see table III "Sickness - cash benefits"):</p> <ul style="list-style-type: none"> • during maternity leave: up to 140 days. In cases of multiple birth or birth complications: up to 154 days, • adoption of a child aged less than 1 year: up to 70 days. <p>Wage compensation for temporary transfer to another job amounting to the difference between the previous wage and the new wage and paid from the day of transfer until the commencement of maternity leave.</p>

Table IV

Maternity/Paternity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Taxation and social contributions	Maternity benefit (<i>indemnité de maternité/moederschapsuitkering</i>): Subject to taxation. Birth grant (<i>allocation de naissance/kraamgeld</i>): Not subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Maternity Benefit (<i>Mutterschaftsgeld</i>) is not subject to taxation (but subject to progression).	Benefits are subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Maternity benefit (<i>indemnité de maternité/moederschapsuitkering</i>): Tax reduction allowed. The reduction is calculated from an annually indexed basic amount, which differs according to the marital status of the taxpayer (single person or couple). This amount is limited in accordance with the ratio between the effective incomes and the sum of net incomes, and in accordance with the value of the net global taxable income. The amount of the tax reduction can not exceed the tax amount related to incomes for which the reduction is allowed. No taxes are due for taxpayers who solely received legal insurance grants for sickness or invalidity whose amounts are not exceeding 10/9 th of the maximum amount of legal unemployment benefit.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	No contributions.	No contributions.	Contributions to the supplementary pension scheme (<i>arbejdsmarkedets tilægspension, ATP</i>) and to the special saving scheme (SP).	No contributions.	No contributions.

Maternity/Paternity

Table IV

Greece	Spain	France	Ireland	Iceland	Taxation and social contributions
In general, benefits are subject to taxation.	Benefits are subject to taxation.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Maternity and Paternity Benefit (<i>indemnités journalières de maternité et de paternité</i>) are subject to taxation.	Benefits are not subject to taxation.	Benefits are liable to taxation.	1. Taxation of cash benefits
Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	General taxation rules. No special relief for benefits.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	2. Limit of income for tax relief or tax reduction
No contributions.	Social security contributions have to be paid.	General scheme for employees (<i>Régime général d'assurance maladie des travailleurs salariés, RGAMTS</i>): Generalised social contribution of 6.2% (<i>contribution sociale généralisée, CSG</i>) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.	No contributions.	Parents shall pay a minimum of 4% of the parental benefit (<i>greiðslur úr fæðingarorlofsþjóði</i>) into a pension fund and the Maternity/Paternity Leave Fund pays a minimum of 6%. In addition the parent has a right to pay into a private fund in which case the Maternity/Paternity Leave Fund is obliged to make the statutory complementary contribution.	3. Social security contributions from benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	Health Care and Sickness Benefit Compulsory Insurance Act (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités/Wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen</i>), co-ordinated on 14 July 1994.	Pension Insurance Act No. 1/1907 (<i>Zákon o penzijním pojištění</i>). Act No. 155/1995 on Basic Pension Insurance (<i>Zákon o důchodovém pojištění</i>).	Law of 16 May 1994, Con. Act 697/2002.	Social Code (<i>Sozialgesetzbuch</i>), Book VI, introduced by the Pension Reform Act (<i>Renteireformgesetz</i>) of 19 December 1999.	State Pension Insurance Act (<i>Ärviaku pensioonidistantseseadus</i>) 2001.
Basic principles	Compulsory social insurance scheme for employees with earnings-related benefits.	Compulsory social insurance, financed by contributions of employers and employees, that provides earnings-related benefits that are linked to insurance period.	Universal protection scheme for all inhabitants: National pension as disability pension (<i>altatöurason</i>).	Compulsory social insurance scheme for employees and certain groups of self-employed with earnings-related cash benefits.	Pension for Incapacity for Work (<i>õnnetuspensioon</i>). Universal social insurance system providing pensions related to the length of the period of activity (until 1999) and to contributions (since 1999). National Pension (<i>rahupensioon</i>). Universal system guaranteeing a minimum pension for persons not entitled to a Pension for Incapacity for Work. See table XI "Guaranteeing sufficient resources".
Field of application	Employees.	Compulsory participation for: <ul style="list-style-type: none"> • those in employment, • assimilated groups (for example students, unemployed persons, persons caring for children/helpless persons, people in military service etc.), and • self-employed persons. Voluntary participation is available to unemployed persons, students (when they are not already insured under the law) and persons employed abroad. Other persons over 18 years who have completed at least one year of obligatory insurance can participate in voluntary pension insurance, but in this case for a maximum of 10 years.	All resident nationals.	Employees Handicapped persons incapable for work.	<ul style="list-style-type: none"> • Permanent residents of Estonia, • aliens with temporary residence permits, • legal refugees.
Exemptions from compulsory insurance	No exemptions.	No exemptions.	Pas d'exemptions.	No compulsory insurance for employees with only insignificant employment (up to €400 per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
<p>Law No. 1948/51 of 14 June 1951, last amended on 24 December 1997 with the publication of Law No. 2558/97.</p> <p>Law No. 3029/02 of 11 July 2002</p> <p>Law No. 3232/04 of 12 February 2004.</p>	<p>O.M. (Order) of 15 April 1989.</p> <p>Royal Decree No. 1300/95 of 21 July 1995.</p> <p>Legislative Royal Decree No. 1784 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree No. 1847/97 of 31 October 1997.</p> <p>Royal Decree Law No. 18/2001 of 27 December 2001.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), L 341-1 and following.</p>	<p>Social Welfare (Consolidation) Act 1993.</p>	<p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993.</p> <p>Social Assistance Act (<i>Lög um hlífðalaega aðstoð</i>) No. 118/1993 of December 1993.</p> <p>Act on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldutryggingu hlífðarvæðinga og starfsam hlífðarvæðinga</i>) No. 129/1997 of December 1997.</p> <p>Disability Act (<i>Lög um máttar tafabatal</i>) No. 59/1992 of June 1992.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for employees with contribution-related benefits.</p>	<p>Compulsory social insurance scheme for employees and assimilated groups with contribution-related benefits in case of permanent incapacity (<i>incapacidad permanente</i>).</p>	<p>Compulsory social insurance scheme for employees with earnings-related pensions.</p>	<p>Compulsory social insurance scheme for employees with flat-rate benefits.</p>	<p>Dual system: Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Basic principles</p>
<p>Employees.</p>	<p>Employees.</p>	<p>Employees.</p>	<p>With some exceptions all persons aged 18 years or over, employed under a contract of service or apprenticeship, including public servants recruited after 6 April 1995.</p>	<p>National pension (<i>Hlífðartryggingar</i>) All residents aged 18-68 inclusive. Supplementary pension (<i>Högundhr hlífðarvæðing</i>) All insured employees and self-employed persons aged 18-70.</p>	<p>Field of application</p>
<p>No exemptions.</p>	<p>All salaried work, which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<p>Persons with weekly earnings of less than €39 per week, the self-employed and civil and public servants recruited before April 1995.</p>	<p>National pension (<i>Hlífðartryggingar</i>) No exemptions. Supplementary pension (<i>Högundhr hlífðarvæðing</i>) No exemptions.</p>	<p>Exemptions from compulsory insurance</p>

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Risk covered	A worker who, as a result of sickness or infirmity, cannot earn more than one third of the normal earnings of a worker in the same category and with the same training is considered as invalid.	Full Invalidity (<i>Plná invalidita</i>): Reduced capacity for any economic activity of at least 66%, or due to her/his handicap she/he is able to work under the entirely exceptional conditions. Partial Invalidity (<i>Částečná invalidita</i>): Reduced capacity for consistent economic activity of at least 33% or a significant deterioration in general standard of living.	<i>Pensions since 1.1.2003:</i> Reduction of the capacity for work to an extent that the person cannot assure his/her subsistence. <i>Until 31.12.2002:</i> A person aged between 18 and 65 whose capacity for work is permanently reduced by at least half due to a mental or physical incapacity is considered as invalid. A person aged between 50 and 65 may enjoy an early pension if this is necessary for health and/or social reasons.	<ul style="list-style-type: none"> • Total incapacity (<i>voll erwerbsgemindert</i>): situation of an insured person when, as result of sickness or infirmity, she or he is not able to work during an indefinite period for at least 3 hours a day in the regular labour market conditions. • Partial incapacity (<i>teilweise erwerbsgemindert</i>): situation of an insured person when, as result of sickness or infirmity, she or he is not able to work during an indefinite period for at least 6 hours a day in the regular labour market conditions. <p>The insured persons born before 2 January 1961 can still apply for a partial incapacity pension (<i>Rente wegen teilweiser Erwerbsminderung</i>) if they are incapable for their habitual occupation i.e. if they are not able to work more than 6 hours a day in their former occupation or any other reasonable occupation.</p>	Work incapacity is certified by a medical commission and expressed in increments of 10%, i.e. 10%, 20%, 30% and so on, up to 100%. Permanent work incapacity has 2 degrees: <ul style="list-style-type: none"> • Total incapacity: serious functional impairment caused by illness or injury due to which a person is unable to work in order to support himself or herself. A loss of 100% of working capacity is required for total incapacity for work. • Partial incapacity: capable of working in order to support himself or herself, but due to a functional impairment caused by an illness or injury, a person is not able to perform suitable work corresponding to the general national working time (40 hours per week). A loss of 10% - 90% of working capacity is required for partial incapacity for work.
Definitions					
Conditions	66.66%.	Partial Invalidity (<i>Částečná invalidita</i>): 33%	<i>Pensions since 1.1.2003:</i> Incapacity for work (see above). <i>Until 31.12.2002:</i> 50%.	Partial incapacity (<i>teilweise Erwerbsminderung</i>): Capacity for any work between 3 and 6 hours a day. Total incapacity (<i>volle Erwerbsminderung</i>): Capacity for any work less than 3 hours a day.	40% reduction of capacity.
1. Minimum level of incapacity for work					
2. Period for which cover is given	From the day after the end of the primary period of incapacity (1 year) until retirement age.	From the appearance of invalidity until recovery or retirement age. When disabled person reaches retirement age s/he is given the choice between an old-age benefit and an invalidity benefit.	Maximum age: 64 years (66 for those who had reached the age of 60 on 1.7.1999). From the first day of the month following the decision, or at the latest, the first day of the fourth month following the acceptance of the claim by local authorities (the day of the beginning of the examination of the file).	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension.	Payable between 16 years of age and pensionable age. Pension granted for the period of work incapacity, which could be determined for 6 months, 1 year, 2 years, 5 years or until attaining the pensionable age depending upon claimant's condition. This period is renewable. Pension ceases when the age for an Old-age Pension (<i>vanaduspension</i>) is attained.

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
<p>A person is considered to be suffering from severe 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.</p> <p>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.</p>	<p>Permanent incapacity (<i>incapacidad permanente</i>): 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.</p>	<p>A worker who, as a result of sickness or infirmity, can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category with the same training and in the same region.</p> <p>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.</p>	<p>Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent. If incapacity is of such a nature that the person will be incapable of work for life, the 12 month condition may not have to be satisfied.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>):</p> <ul style="list-style-type: none"> • A person between 16 and 67 years of age whose permanent disability is assessed at a minimum of 75% as a result of a medically recognised disease or invalidity. • Persons who have lost at least one half of their working capacity and fulfil all conditions other than those relating to the degree of invalidity are entitled to an invalidity allowance (<i>örorkustyrkur</i>). <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Incapacity assessed at 50% or more and income is reduced due to the incapacity.</p>	<p>Risk covered</p> <p>Definitions</p>
50%.	33%.	66.66%.	Permanently incapable of work.	<p>National pension (<i>lífeyrir almannaþrygginga</i>): 50%.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): 50%.</p>	<p>Conditions</p> <p>1. Minimum level of incapacity for work</p>
<p>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.</p>	<p>From the date on which the responsible body declares claimant to be permanently incapable (Normally this will be an assessment of the existing permanent incapacity).</p>	<p>From the date the state of invalidity is deemed to exist or at the end of payment of the sickness cash benefits (<i>indemnités journalières de maladie</i>) (3 years) or when the medical report states invalidity where this results from premature physical deterioration.</p> <p>At the age of 60, the pension is replaced by the old-age pension (<i>pension de vieillesse</i>).</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).</p> <p>Unlimited duration.</p> <p>Maximum age: None.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Maximum age 66 years. From the 1st day of the month following the decision.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Maximum age 66. No sooner than 3 months following the occurrence of disability or from the 1st day of the month following the decision for as long as the conditions are fulfilled.</p>	<p>2. Period for which cover is given</p>

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Minimum period of affiliation for entitlement	6 months, with 120 days worked.	Full Invalidity (<i>Plná invalidita</i>) and Partial Invalidity (<i>Částečná invalidita</i>): Depends upon age when disability appears: Age Minimum period Less than 20 less than 1 year 20 to 22 1 year 22 to 24 2 years 24 to 26 3 years 26 to 28 4 years 28 plus 5 years Those incapacitated before the age of 18 years are entitled to Full Invalidity Pension (<i>Invalidní důchod</i>) (so-called "Persons Disabled from Youth").	At least 3 years of residence between the age of 15 and 67 (67 for those who had reached the age of 60 on 1.7.1999). Foreigners: 10 years of residence, 5 of which immediately previous the pension request. At the age of 65/67 the pension is automatically converted into an old-age pension.	<i>Employees:</i> 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. <i>Handicapped persons incapable for work:</i> 240 months of insurance.	Qualification period depends on age at time of incapacity, ranging from 1 year of insurance for persons from 21 to 23 years of age to 14 years of insurance for persons from 60 to 62 years of age: Age Contribution period 16-20 years no requirement 21-23 years 1 year 24-26 years 2 years 27-29 years 3 years 30-32 years 4 years 33-35 years 5 years 36-38 years 6 years 39-41 years 7 years 42-44 years 8 years 45-47 years 9 years 48-50 years 10 years 51-53 years 11 years 54-56 years 12 years 57-59 years 13 years 60-62 years 14 years 63 years 15 years
Benefits	Lost earnings and family situation.	Average earnings and insurance period.	Incapacity level and social reasons.	Amount of employment income insured through contributions during the entire insured life.	<ul style="list-style-type: none"> • Years of pensionable service acquired before 31.12.1998, • registered Social Tax (<i>sotsiaalmaks</i>) payments after 1.1.1999, • percentage of loss of the working capacity.
1. Determining factors for the amount of benefits					

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland													
<p><i>Persons insured before 31.12.1992:</i> 4,500 working days during the whole active life required, or period of contributions depending on age:</p> <table style="margin-left: 20px;"> <tr><td>21 years:</td><td>300 days</td></tr> <tr><td>22 years:</td><td>420 days</td></tr> <tr><td>23 years:</td><td>540 days</td></tr> <tr><td>24 years:</td><td>660 days</td></tr> <tr><td>53 years:</td><td>4,140 days</td></tr> <tr><td>54 years:</td><td>4,200 days</td></tr> </table> <p>If none of these conditions are fulfilled, 1,500 working days are required, 600 of those in the 5 years preceding the invalidity.</p> <p>In case of employment injury and occupational disease: no minimum period of membership. If injury took place out of the workplace, 2,225 or 750 working days (of which 300 in the last 5 years preceding the invalidity) are required.</p> <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> • 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. • 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. <p>Employment injury and occupational disease: Full eligibility starts if one day insured. 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.</p>	21 years:	300 days	22 years:	420 days	23 years:	540 days	24 years:	660 days	53 years:	4,140 days	54 years:	4,200 days	<p>Permanent incapacity (<i>incapacidad permanente</i>):</p> <ul style="list-style-type: none"> • Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to incapacity. • Regularly insured person over 26 years: A quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of 5 years. <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 period of contributions is required if the disability is caused by an industrial or non-industrial accident or occupational disease.</p>	<ul style="list-style-type: none"> • Regularly insured for at least 12 months before the first 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. • The insured must have paid a minimum of contributions on 2,030 minimum wage (<i>salair minimum interprofessionnel de croissance, SMIC</i>) per hour in the 12 months preceding the realisation of the risk, of which 1,015 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 realisation of the risk. 	<ul style="list-style-type: none"> • At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid. • At least 48 weekly contributions paid or credited during the contribution year preceding the claim. 	<p>National pension (<i>lífeyrir almannatrygginga</i>): At least 3 years of residence prior to submitting the claim.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension fund member must have contributed to a pension fund for at least 2 years.</p>	<p>3. Minimum period of affiliation for entitlement</p>
21 years:	300 days																
22 years:	420 days																
23 years:	540 days																
24 years:	660 days																
53 years:	4,140 days																
54 years:	4,200 days																
<p>Amount of the wage, number of insured years and degree of invalidity.</p>	<p>Degree of incapacity and calculation basis and rate according to the degree of incapacity.</p>	<p>Average annual salary during the 10 best insurance years in between the 1st January 1948 and the date prior to work interruption; category of incapacity.</p>	<p>Flat-rate amounts depending on age.</p>	<p>National pension (<i>lífeyrir almannatrygginga</i>): Incapacity level, residence period in Iceland and income.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Incapacity level and accrued pension amount in accordance with accrued pension points increased with additional accrual years credited up to retirement age.</p>	<p>Benefits</p> <p>1. Determining factors for the amount of benefits</p>												

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Calculation method, pension formula or amounts	<p>Normal allowance:</p> <ul style="list-style-type: none"> • 65% of the lost earnings (subject to ceiling) if there are dependants, • 50% if single without dependants, • 40% if cohabiting person without dependants. <p>Particular cases:</p> <p>The recipient, isolated or co-habitant without dependants, is entitled to a rate of 65% when it is acknowledged that he requires the assistance of a third party in order to perform the basic activities of daily living.</p>	<p>Every pension consists of two elements:</p> <p>Basic Amount (<i>Základní složka</i>): Flat rate CZK 1,310 (€ 40) per month.</p> <p>Percentage Amount (<i>Procentní část</i>): Earnings-related element calculated from the Personal Assessment Base (<i>Osobní vyměřovací základ</i>) (see below) and the number of years of insurance. Formula differs according to the type of pension:</p> <ul style="list-style-type: none"> • Full Invalidity Pension (<i>Invalidní důchod</i>): 1.5% of the Personal Assessment Base per year of insurance, no maximum, • Partial Invalidity Pension (<i>Částečný invalidní důchod</i>): 0.75% of the Personal Assessment Base per year of insurance, no maximum. <p>Person Disabled from Youth: the percentage element is 45% of the annual general assessment base calculated using the national average monthly wage after the same reductions as applied to the Personal Assessment Base for the year preceding the grant of the pension. This formula is also used for those who have at least 15 years of insurance (excluding credited insurance periods) whose pension would otherwise be lower.</p>	<p><i>Pensions since 1.1.2003:</i></p> <p>Disability pension (<i>førtidspension</i>): If income does not exceed a certain level, DKK 166,740 (€ 22,407) per year for persons living alone and DKK 141,720 (€ 19,045) for persons not living alone.</p> <p><i>Until 31.12.2002:</i></p> <p>Pension according to incapacity level:</p> <ul style="list-style-type: none"> • At least 50% and/or social reasons: disability pension (<i>førtidspension</i>) = basic amount (<i>grundbeløb</i>) + pension supplement (<i>pensionstillæg</i>) + (if applicable) pre-retirement amount (<i>førtidsbeløb</i>). • 67 to 99%: medium disability pension (<i>mellemste førtidspension</i>) = basic amount + invalidity amount (<i>invaliditetsbeløb</i>) + pension supplement. • 100%: maximum disability pension (<i>højeste førtidspension</i>) = basic amount + invalidity amount + incapacity for work amount (<i>erhvervsudygtighedsbeløb</i>) + pension supplement. <p>Basic amount (<i>grundbeløb</i>): DKK 55,776 (€ 7,495) per year, if income is not above a certain level.</p> <p>Invalidity amount (<i>invaliditetsbeløb</i>): DKK 27,132 (€ 3,646) per year. Married persons: DKK 23,112 (€ 3,106) per year each, if both qualify for this supplement or the invalidity allowance (<i>invaliditetsydelse</i>) (see "Other benefits").</p> <p>Incapacity for work amount (<i>erhvervsudygtighedsbeløb</i>): DKK 37,452 (€ 5,033) per year. For married persons: DKK 27,096 (€ 3,641) per year each, if both qualify for this supplement.</p> <p>Pension supplement (<i>pensionstillæg</i>): DKK 26,208 (€ 3,522) per year on condition that the earnings of the pensioner and his/ her spouse do not exceed a certain level. For single pensioners the supplement amounts to DKK 56,148 (€ 7,545) per year.</p> <p>Pre-retirement amount (<i>førtidsbeløb</i>): If the disability pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKK 14,184 (€ 1,906) per year.</p> <p>Small supplement for pensioners living in the municipal areas where local taxes have risen over a certain amount.</p>	<p>Partial incapacity (<i>Teilweise Erwerbsminderung</i>): PEP x 0.5 x AR.</p> <p>Total incapacity (<i>Volle Erwerbsminderung</i>): PEP x 1.0 x AR.</p> <p>PEP = Personal Earnings Points (<i>persönliche Entgeltpunkte</i>). 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. For an average income, one contribution year corresponds to one income point.</p> <p>AR = Current pension value (<i>aktueller Rentenwert</i>): 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. The actual pension value amounts to € 26.13 in the old <i>Länder</i> and € 22.97 in the new <i>Länder</i>.</p>	<p>Calculation basis: represented by the higher of the 2 following amounts:</p> <ul style="list-style-type: none"> • Old-age Pension (<i>vanaduspension</i>) calculated on the basis of years of pensionable service and pension insurance coefficient of the applicant (see table VI "Old-age"), or • old-age pension for a person with 30 years of pensionable service. <p>The amount of the Pension for Incapacity for Work (<i>töövõimetuspension</i>) is the percentage of the calculation basis corresponding to the loss of capacity for work, but not less than the National Pension Rate (<i>rahvapensioni määr</i>) of EEK 990.00 (€ 63) per month.</p>

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	2. Calculation method, pension formula or amounts
<p><i>Persons insured before 31.12.1992:</i> percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings. The amount of the pension varies according to the degree of invalidity:</p> <ul style="list-style-type: none"> • Severe invalidity (<i>BAPIA ANA-IIHPIA</i>): full pension; • Invalidity of 50%: pension reduced by 50%; • Invalidity of 67%: pension reduced by 25%. <p>In case of total invalidity, a pension supplement is paid for care provided by a third person. The supplement cannot exceed € 490 per month.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 2% of pensionable income. For those between 65 and 67 years, each insurance year beyond 35 years corresponds to 3%. The amount of the pension varies according to the degree of invalidity:</p> <ul style="list-style-type: none"> • Severe invalidity (<i>BAPIA ANA-IIHPIA</i>): full pension; • Partial invalidity (<i>MEPIKH ANA-IIHPIA</i>): 50% of the pension; • Normal invalidity (<i>SYNHΘHΣ ANA-IIHPIA</i>): 75% of the pension. <p>In case of total invalidity the supplement for attendance (<i>ΠΡΟΣΑΥΞΗΣΗ ΣΥΝΤΑΞΗΣ ΛΟΓΩ ΑΝΑΓΚΗΣ ΒΟΗΘΕΙΑΣ ΤΡΙΤΟΥ ΠΡΟΣΩΠΟΥ</i>) corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.</p>	<ul style="list-style-type: none"> • Partial permanent incapacity for the usual occupation (<i>incapacidad permanente parcial para la profesión habitual</i>): lump sum equal to 24 times monthly calculation basis used for calculation of sickness (see table III). • Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>): 55% of calculation basis. Increased by 20% if over 55 and out of work (pension of 75%). Pension may, at request of beneficiary, be redempted by a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 54, subject to a minimum of 12 months). • Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>): 100% of calculation basis. • Severe incapacity (<i>Gran invalidez</i>): amount payable for absolute permanent incapacity (<i>incapacidad permanente absoluta</i>) plus 50%. • Workers over 65 years of age who are not entitled to a retirement pension: 50% of the calculation basis regardless of the degree of incapacity declared. <p>All pensioners receive 14 times monthly pension payment each year.</p>	<ul style="list-style-type: none"> • 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). • 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). • Group 3 (those requiring help from another person): Group 2 pension + 40% supplement. Minimum supplement: per year € 11,350.44. 	<p><i>Invalidity pension:</i></p> <ul style="list-style-type: none"> • € 140.30 per week, if aged under 65. • € 167.30 per week if aged between 65 and 80 years. • € 173.70 per week if recipient is aged 80 or over. 	<p>National pension (<i>lifeyrir almanna-trygginga</i>): Pension rights are calculated pro rata according to periods of residence. Minimum 3 years, maximum 40 years. Assumed years are taken into account up to the age of 67.</p> <p>Invalidity pension (<i>örorkulifeyrir</i>) for a single person according to incapacity level:</p> <p><i>Incapacity level of 75% and over:</i></p> <ul style="list-style-type: none"> • Full basic pension (<i>grunnlifeyrir</i>) of ISK 254,988 (€ 2,894) per year. Reduced when annual income criterion exceeds ISK 1,748,655 (€ 19,846) and withdrawn when it exceeds ISK 2,768,608 (€ 31,422). • Age-related pension supplement (<i>aldurstengd örorkuuppbót</i>) from max. ISK 254,988 (€ 2,894) to min. ISK 3,828 (€ 43) per year, depending on age when first entitled to invalidity pension. • Full pension supplement (<i>tekjutrygging</i>) of ISK 512,136 (€ 5,812) per year. Reduced when annual income criterion exceeds ISK 568,574 (€ 6,453) and withdrawn when it exceeds ISK 1,706,653 (€ 19,370). • Additional pension supplement (<i>tekjutryggingarauki</i>) of ISK 246,480 (€ 2,797) per year. Reduced in case of other income and withdrawn when annual income criterion exceeds ISK 547,733 (€ 6,216). <p>Different amounts apply for married or co-habiting couples.</p> <p><i>Incapacity level of 50-75%:</i> Full annual invalidity allowance (<i>örorkustyrkur</i>) ISK 194,244 (€ 2,205).</p> <p>Supplementary pension (<i>lögbundnir lifeyrissjóðir</i>): The pension is calculated in accordance with rules prescribed in detail in the statutes of each individual pension fund. The general rule is that the pension is calculated in accordance with incapacity level and accrued pension points. Additional accrual years are credited up to the retirement age of 67 if certain conditions are fulfilled i.e. that the member has contributed to the fund for at least three of the four previous years and for at least six months during the last 12 months period.</p>	<p>2. Calculation method, pension formula or amounts</p>

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Reference earnings or calculation basis	Invalidity benefit (<i>indemnité d'invalidité/invaliditeitsuitkering</i>) is calculated on the basis of lost daily earnings. Ceiling set at € 101.2117.	<p>Personal Assessment Base (<i>Osobní vyměřovací základ</i>):</p> <ul style="list-style-type: none"> originally based on the average gross earnings over the ten years preceding retirement (1996). This period shall be extended by one year every year until it reaches a total of 30 calendar years. Currently this period covers all earnings since 1985; all earnings are indexed in relation to the average wage; not all earnings are incorporated in the Personal Assessment Base, gross monthly earnings are taken into account as follows: Up to CZK 7,500 (€ 230): 100% incorporation, from CZK 7,500 (€ 230) to CZK 19,200 (€ 590): 30% incorporation, over CZK 19,200 (€ 590): 10% incorporation. 	Not applicable. Benefits are not dependent on previous earnings.	Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 2004 is: West: € 5,150 East: € 4,350	Years of pensionable service acquired before 31.12.1998. Registered Social Tax (<i>sotsiaalmaks</i>) payments after 1.1.1999.
4. Non contributory periods credited or taken into consideration	None.	<p>Substitute insurance periods are credited to:</p> <ul style="list-style-type: none"> full-time students at secondary school or university, job seekers registered at a Labour Office (max 3.5 years), persons with reduced working capacity undergoing employment training, persons on military or civilian service, persons caring for child up to the age of 4 years (18 years if child suffers from a long-term severe disability that requires special care), persons caring for a close relative who is incapacitated, recipients of Full Invalidity Pension (<i>Invalidní důchod</i>) who are of old-age pensionable age. 	Not applicable.	<p>Credited substitute periods (<i>Ersatzzeiten</i>), credited assimilated periods (<i>Anrechnungszeiten</i>) (periods of sickness, rehabilitation, unemployment, studies or higher education over 17 years of age), credited child-raising periods (<i>Berücksichtigungszeiten</i>) (child-raising up to the age of 10 years) and credited compensation periods (<i>Zurechnungszeiten</i>) (added when the worker qualifies for invalid insurance before reaching the age of 60). Mothers or fathers born in 1921 (West) or 1927 (East) or later are credited with the first 12 months (36 months for children born from 1992 onwards) after the month of birth as an insured period, if they stayed at home to look after the child.</p>	<p>Credited periods up to 31.12.1998, time spent:</p> <ul style="list-style-type: none"> serving in the armed forces of Estonia or any period equal thereto, undergoing full-time study, receiving unemployment benefit or participating in labour market training, raising a child for at least 8 years, temporarily incapacitated for work, etc. <p>Starting from 01.01.1999 the State pays Social Tax (<i>sotsiaalmaks</i>) for some categories of non-active persons (see table I "Financing").</p>

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement. From 1 January 2005, the insured person may choose as calculation basis the five best during the last ten years before retirement.</p> <p><i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.</p>	<p>Calculation basis is the quotient resulting from dividing the bases of contribution of the interested party during the 96 months prior to the one in which the event occurs by 112. The bases corresponding to the 24 months prior to the event will be calculated at their value the remaining will be updated, in accordance with the Consumer Price Index (CPI), from the month to which the said bases correspond up to the month immediately prior to the one in which the period of non-updateable bases begins.</p> <p>In case of an accident other than at work, the calculation basis is obtained by dividing by 28 the income subject to contributions of a continuous period of 24 month within the last 7 years preceding the event giving rise to invalidity.</p> <p>Annual pension ceiling: € 29,205.40.</p>	<p>Annual average salary, limited to the social security ceiling of € 29,712 in 2004 which is adjusted every year by decree. The average salary is calculated on the basis of the 10 best years.</p>	<p>Benefits are flat-rate amounts, independent of previous earnings.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Not applicable. Flat-rate benefits depending on degree of incapacity, age, residence and income.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No earnings ceiling.</p>	3. Reference earnings or calculation basis
<p>Periods during which a sickness benefit and an unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement), periods of participation in the Resistance during the Second World War, periods of military service (option of redemption of 3 annuities), periods of educational leave (option of redemption of 2 annuities), periods of parental leave to bring up the children (option of redemption for 3 months per child).</p>	<p>The first year of parental leave (<i>ex-cendencia por cuidado de hijo</i>) to bring up a child under three years is considered to be a period of effective contributions.</p>	<p>Periods during which daily benefits are granted for sickness, maternity, employment accidents, or a pension for permanent incapacity (<i>rente pour incapacité permanente</i>) of over 66.66%, each day of a course in a vocational rehabilitation establishment, each day of temporary detention.</p> <p>The periods are taken into account only if the salary received during the course of a calendar year is sufficient to validate at least one quarter's worth of insurance; if this is not the case the periods in question are not taken into account.</p>	<p>Contributions are credited for periods of unemployment, illness or maternity and may be taken into account in order to fulfil the contribution conditions in respect of the contribution year prior to a claim.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Assumed years are taken into account up to the age of 67.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension is calculated on earned and assumed pension points for the years to come until normal retirement age.</p>	4. Non contributory periods credited or taken into consideration

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
5. Supplements for dependants <ul style="list-style-type: none"> • Spouse • Children 	<p>A household rate (65%) is allowed if there is a dependent person (see above methods for pension calculation).</p> <p>Children: See table IX "Family benefits".</p>	No supplements.	No supplements. However see table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners.	No supplements.	No supplements.
6. Minimum pension	<p><i>Minimum for regularly employed:</i> With dependants: € 37.97 per day, Without dependants: single € 30.62 per day; cohabitants € 27.18 per day.</p> <p><i>Minimum for non-regularly employed:</i> With dependants: € 30.74 per day, Without dependants: € 23.05 per day.</p>	<p>Basic Amount (<i>Základní složka</i>): Flat rate of CZK 1,310 (€ 40) per month.</p> <p>Percentage Amount (<i>Procentní část</i>): CZK 770 (€ 24) per month.</p>	3/40 of the above mentioned amounts.	No minimum pension.	100% of the National Pension Rate (<i>rahvapensionini määr</i>): EEK 990.00 (€ 63) per month.
7. Maximum pension	The ceiling for the maximum daily remuneration, which serves as a basis for calculating benefits, is € 101.2117.	No maximum pension.	Full rate (40/40) of the above mentioned amounts.	No maximum pension.	No maximum pension.

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.1992:</i> Partner: € 36.75 per month.</p> <p>Children: 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension</p> <p><i>Persons insured since 1.1.1993:</i> Partner: No supplements.</p> <p>Children: 1st child: 8% of the pension 2nd child: 10% of the pension 3rd and any further child: 12% of the pension</p>	<p>No supplements (but see Minimum Pension, <i>pensión mínima</i>).</p>	<p>No supplements.</p>	<p>Spouse: • aged under 66 years: € 100.10 per week. • aged 66 years and over: € 129.20 per week.</p> <p>For each child: € 19.30 per week.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Supplement for dependant children under age 18: Child pension (<i>barnalífeyrir</i>) of ISK 16,025 (€ 182) per child per month.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Supplement for dependant children, minimum of ISK 7,294 (€ 83) per child per month.</p>	<p>5. Supplements for dependants</p> <ul style="list-style-type: none"> • Spouse • Children
<p><i>Persons insured before 31.12.1992:</i> € 411.77</p> <p><i>Persons insured since 1.1.1993</i> € 420.30</p>	<p>Monthly amounts (14 payments per year):</p> <ul style="list-style-type: none"> • Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>): Minimum pension for persons over 65: € 411.76 or € 484.89 for beneficiaries with dependent spouse. • Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>): Minimum pension € 411.76 or € 484.89 for beneficiaries with dependent spouse. • Severe incapacity (<i>Gran invalidez</i>): € 617.64 or € 727.34 for beneficiaries with dependant spouse. 	<p>Minimum pension (<i>pension minimale</i>): € 2,898.28 per year.</p> <p>Minimum (means tested): € 4,154.67 per year.</p>	<p>Flat-rate amount, same as maximum.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): 3/40 of the above mentioned amount.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): 56% of monthly wages based on a 40 year contribution period.</p>	<p>6. Minimum pension</p>
<p><i>All insured persons:</i> € 1,885.00</p>	<p>Monthly pension must in no case exceed € 2,086.10.</p>	<p>30% of the social security ceiling: € 8,913.60 per year. 50% of the social security ceiling: € 14,856 per year.</p>	<p>Flat-rate amount.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Full rate 40/40 of the above mentioned amount.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No statutory maximum pension.</p>	<p>7. Maximum pension</p>

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
8. Other benefits	<p>A lump-sum allowance is granted to disabled persons with dependants who satisfy the criteria for recognition of the need for third-party assistance. The daily amount is € 5.16.</p>	<p>No other benefits.</p>	<p><i>Pensions since 1.1.2003:</i> Cash benefit to compensate additional expenses on the grounds of the handicap (<i>merudgiftsydelse</i>) replacing all individual benefits mentioned below. The amount is fixed for each individual case, taking into account the expenses to be expected. Minimum DKK 6,000 (€ 806) per year.</p> <p><i>Pensions until 31.12.2002:</i> Attendance allowance (<i>bistandstillæg</i>): given for the personal aid of a third person, and in case of blindness or extreme short-sightedness: DKK 28,344 (€ 3,809) per year. This allowance can be replaced by: Constant attendance allowance (<i>plejetillæg</i>): when the claimant needs constant attendance or care by a third person: DKK 56,568 (€ 7,602) per year.</p> <p>Invalidity allowance (<i>invaliditetsydelse</i>): granted when earnings give no entitlement to a pension, but when invalidity (67 - 100%) is medically certified, and in cases of deafness resulting in serious problems of communication: DKK 27,300 (€ 3,669) per year; if the spouse receives the same invalidity allowance or a maximum disability pension (<i>førtidspension</i>): DKK 22,176 (€ 2,980) per year. The supplement for single persons living alone and who have been receiving invalidity allowance together with constant attendance allowance or attendance allowance since December 1993 amounts to DKK 30,792 (€ 4,138) per year.</p> <p>Health allowance covering 85% of the pensioner's participation to the expenses related to benefits covered by public health insurance, dental prosthesis, spectacles, and chiropody. Granted to pensioners with limited cash means.</p> <p>Heating allowance (<i>varmetillæg</i>) and Personal supplement (<i>personligt tillæg</i>) that may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to those who are not benefiting from a complete pension (40/40).</p>	<p>No other benefits.</p>	<p>Pension Supplements (<i>pensioniltsad</i>) to:</p> <ul style="list-style-type: none"> Participants of the Estonian War of Independence and their widows or widowers: 100% of the National Pension Rate (<i>rahvapensionii määr</i>) (NPR), persons declared incapacitated for work as a result of a nuclear disaster, nuclear test or an accident at a nuclear power station: 10% NPR, participants in the Second World War or members of the Self-Defence Force: 10% NPR, rehabilitated persons, persons held as prisoners of war, persons held in concentration camps or ghettos during the Second World War or in a labour and construction battalions or labour and construction units in 1941-1942: 20% NPR. <p>Allowances granted according to the Social Benefits for the Disabled Persons Act:</p> <ul style="list-style-type: none"> disabled adult allowance, rehabilitation allowance, disabled parent allowance, caregiver's benefit (<i>hooldajatoetus</i>), Study Allowance (<i>õppetoetus</i>), further education grant.

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
<p><i>Pension:</i> 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.</p> <p><i>Allowance:</i> 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. Amount of allowance: 20 times the minimum wage of an unskilled manual worker, i.e. € 490 per month.</p>	<p>Pharmaceutical products are free.</p>	<p>No other benefits.</p>	<ul style="list-style-type: none"> • Living Alone Allowance: Paid to pensioner aged 66 or over living alone: € 7.70 per week; • Free Travel; • Recipients may also qualify for Fuel Allowance, Electricity Allowance, T.V. Licence and Telephone Rental Allowance. 	<p>National pension (<i>lífeyrir almanna-trygginga</i>): According to the Social Assistance Act (<i>Lög um félagslega aðstoð</i>) various social assistance benefits may be granted in addition to the national pension benefits in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> • Household supplement for a single person (<i>heimilisuppbót</i>), max ISK 17,469 (€ 198) per month. • Further supplements (<i>frekari upp-bætur</i>), max ISK 25,499 (€ 289) per month, in exceptional cases ISK 29,749 (€ 338) per month. <p>Benefits and assistance for rehabilitation, see "Rehabilitation". Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No other benefits.</p>	<p>8. Other benefits</p>

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Adjustment	<p>Automatic adjustment of allowances by 2% when the Consumer Price Index varies by 1.02 in relation to the preceding index.</p> <p>Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat-rate charge via benefit grant.</p>	<p>Pensions are adjusted regularly (on January 1, every year), by a minimum of 100% of the price increase (in the 12 months period prior to July of the previous year) and by at least one third of the average real wage growth (in the 12 month period prior to January 1 of the previous year).</p> <p>Pensions may be adjusted by a government decree, so that the legislative process is accelerated and the amount of pension continually reflects development of prices and wages.</p> <p>The thresholds for the Personal Assessment Base (<i>Osobní vyměřovací základ</i>) are also adjusted regularly so that the relationship between existing and newly granted pensions and between pensions and earnings is maintained.</p>	<p>The adjustment rate (<i>satsreguleringsprocenten</i>) for social pensions and other transfer incomes (<i>overførselsindkomster</i>) is fixed once a year, on the basis of the evolution of wages.</p>	<p>The pensions are annually adjusted on 1 July according to the income development by calculation of the pension on the basis of the valid (latest) pension value. The current pension value is adjusted in line with the wage development in the previous calendar year, whereby changes of the pension insurance contribution rate and the increasing share of old-age-provision (not tax-related changes for employees, however) are taken into consideration. The pension adjustment intended for 1 July 2004 will be suspended.</p>	<p>Pensions are indexed annually on 1 April. The index depends in equal shares on the increase of consumer prices and the increase of Social Tax (<i>sotsiaalmaks</i>) revenues.</p>
Accumulation with other social security benefits	<p>Accumulation with employment injuries' or occupational diseases' pension is possible up to a statutory maximum.</p>	<p>Those entitled to more than one pension:</p> <ul style="list-style-type: none"> • (old-age, invalidity or partial invalidity) will only receive one pension, namely the higher one, • (old-age, invalidity or partial invalidity and widow's, widower's or orphan's pension) will receive the full amount of the highest pension and half of the Percentage Amount (<i>Procentní část</i>) of the other pension. <p>Family benefits can be combined with invalidity pensions. Unemployment benefits can be combined with Partial Invalidity Pension (<i>Částečný invalidní důchod</i>) and in special cases with Full Invalidity Pension (<i>Invalidní důchod</i>), too.</p>	<p>Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of some cash benefits to pensioners.</p> <p>In the event of illness or unemployment, daily allowances received during the municipal council's review of the dossier are deductible from the pension.</p> <p>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 (<i>delpension</i>), see table VI "Old-Age".</p>	<p>If combined with a pension of the employment injury insurance (<i>Unfallversicherung</i>), 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).</p>	<p>Accumulation with other State pensions is not possible. Persons who have a simultaneous right to several State pensions are granted one pension of their choice.</p>

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
Adjustment according to the income policy determined annually by the Government (in general in accordance with the development of the Consumer Price Index).	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 way of order fixing the coefficient of increase.	Invalidity pensions are normally increased once a year.	National pension (<i>lífeyrir almanna-trygginga</i>): Benefits adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Benefits are adjusted according to decisions of the pension fund, taking into account an actuarial assessment.	Adjustment
Accumulation with other pensions possible up to a total sum of all pensions of € 3,114.50 per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22 nd insurance class, i.e. 50 x € 62.29.	Incapacity pensions (<i>pensiones por incapacidad</i>) 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.	Accumulation with a military invalidity pension (<i>pension militaire d'invalidité</i>), a work injury pension (<i>rente d'accident de travail</i>) or an invalidity pension under a special regime (<i>régime spécial</i>), up to the salary received by an able-bodied worker in the same professional category. With an invalidity pension under the agricultural regime (<i>pension d'invalidité du régime agricole</i>), up to 50% of the salary received by an able-bodied worker in the same professional category.	Not payable with any pension under the social welfare acts with the exception of Disablement Benefit (see table VIII "Work injuries and professional diseases").	National pension (<i>lífeyrir almanna-trygginga</i>): No one may simultaneously receive more than one type of benefit with the following exceptions: <ul style="list-style-type: none"> • Widows benefits (death grant) from the occupational injury insurance and all other benefits. • Child pension (<i>barnlífeyrir</i>) and per diem benefits. • Per diem occupational injury benefits and old-age pension. Possibility to choose the highest type of benefit which may not be received simultaneously. In case of stay for 6 months or longer in an institution or residential home financed by the State Budget or where costs are paid by the Health Insurance, the pension is suspended. The pensioner may instead receive a monthly personal allowance, ISK 21,249 (€ 241). Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Accumulation possible.	Accumulation with other social security benefits

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Accumulation with earnings from work	<p>A professional activity during the period of disability may be authorised by the mutual insurance company's medical advisor. The amount of the daily benefit thus allocated may not exceed the daily amount that would be allocated if there were no accumulation.</p>	<p>Full Invalidity (<i>Plná invalidita</i>): No limitations.</p> <p>Partial Invalidity (<i>Částečná invalidita</i>): Earnings above certain thresholds lead to a reduced pension. If average gross monthly earnings are:</p> <ul style="list-style-type: none"> • below 66% of the Comparable Assessment Base (<i>Všeobecný vyměřovací základ</i>): No reduction of pension; • between 66% and 80% of the Comparable Assessment Base: Basic Amount (<i>Základní složka</i>) and Percentage Amount (<i>Procentní část</i>) both reduced by 50%; • over 80% of the Comparable Assessment Base: No pension is paid. <p>Comparable Assessment Base (<i>Všeobecný vyměřovací základ</i>): The Personal Assessment Base (<i>Osobní vyměřovací základ</i>) from which the pension is calculated multiplied by the coefficient of the increase of wages between the period the pension was awarded and the period when monthly earnings are checked.</p>	<p>Accumulation possible, but with benefit reduction.</p>	<p>Pension is reduced if earnings exceed fixed additional earnings ceilings (<i>Hinzuverdienstgrenze</i>). Payment of pension is suspended if earnings exceed the upper ceiling.</p>	<p>No restrictions, full accumulation possible.</p>

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
<p>Accumulation with earnings from a professional activity is possible if this activity has been declared towards the competent administration; in case of non-declaration, the pensioner is prosecuted and asked to reimburse the already paid pension.</p> <p>The payment of the invalidity pension is interrupted when the earnings from the activity exceed the upper admissible limit, in other terms the earnings that a healthy worker can get.</p>	<p>Permanent incapacity pensions (<i>pensiones por incapacidad permanente</i>) are compatible with earnings, provided the activity is consistent with the pensioner's physical condition and does not imply a change in his/her capacity to work for revision purposes.</p>	<p>Suspension of the pension if the pension and the salary received during two consecutive quarters are greater than the average quarterly salary for the last calendar year before stopping work prior to invalidity.</p>	<p>Accumulation with earnings not possible. Invalidity pension requires permanent full incapacity.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): See description under benefits, point 2, above.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): See above, Risk covered, definition.</p>	<p>Accumulation with earnings from work</p>

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>Return to active life</p> <p>1. Rehabilitation, retraining</p>	<p>Functional and occupational retraining, in accordance with decision of panel of doctors, in specialised establishments.</p> <p>Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities.</p>	<p>Implemented according to health regulations. Preventive medical examinations of citizens, special (spa) treatment, ambulatory spa treatment, vouchers for special treatment, obligatory special treatment, rehabilitation treatment following a recommendation made by specialised doctors.</p>	<p>Measures to lessen the consequences of invalidity by:</p> <ul style="list-style-type: none"> • Assistance for special medical care; • maintenance allowances during vocational rehabilitation; • appliances and aids supplied by local authorities under the Active Social Policy Act and the Social Services Act of 1997. 	<p>Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefit (<i>Übergangsgeld</i>).</p>	<p>Medical rehabilitation provided under the health care benefits in-kind.</p> <p>Local authorities are responsible for the provision of social rehabilitation (e.g. special transportation for disabled persons, adaptation of the dwelling, personal assistant).</p>
<p>2. Preferential employment of handicapped persons</p>	<p>No regulations.</p>	<p>Public authorities are obliged to create suitable job opportunities for handicapped persons.</p> <p>Employers must</p> <ul style="list-style-type: none"> • employ the legal number of handicapped persons, • buy legal number of products made by handicapped persons, or • pay half of the national average monthly earnings to the State budget for every handicapped person under the legal number. <p>There are tax advantages: CZK 7,140 (€ 219) - CZK 50,040 (€ 1,537) yearly are tax free. Also grants for adaptation of the working environment.</p> <p>Social security contributions are not reduced and there are no subsidised wages for disabled employees.</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.</p> <p>The municipality provides subsidies to the employers offering a job to the disabled.</p> <p>The inclusion of a social chapter into the collective agreements will also increase the opportunities of the most disadvantaged on the labour market.</p>	<p>Obligation to employ severely disabled persons in all enterprises with at least 20 employees as a 5% quota of the staff.</p> <p>Monthly Compensation contribution (<i>Ausgleichsabgabe</i>) for each reserved job that is unfilled.</p> <ul style="list-style-type: none"> • € 105 for a 3% to less than 5% employment rate, • € 180 for a 2% to less than 3% employment rate, • € 260 for a less than 2% employment rate. <p>Special rules for employers with less than 59 employees.</p>	<p>Employment of disabled persons is encouraged through:</p> <ul style="list-style-type: none"> • a State contribution towards the Social Tax (<i>sotsiaalmaks</i>) paid by employers on behalf of disabled employees, • a temporary employment subsidy (labour market grant) paid to employers hiring a disabled person. <p>No quota system.</p>

Invalidity

Table V

Greece	Spain	France	Ireland	Iceland	
<p>No special measures.</p>	<p>Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation). Preferential access to employment in certain situations.</p>	<p>Vocational retraining in specialised vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued.</p>	<p>Persons receiving Invalidity Pension, may, with permission, engage in work of a rehabilitative or therapeutic nature or undergo a training course for the purpose of taking up another occupation.</p>	<p>Provisions in various acts:</p> <ul style="list-style-type: none"> • An applicant for a national pension may have to undergo an appropriate rehabilitation program before a disability assessment is made. A rehabilitation allowance (<i>endurhæfingarlífeyrir</i>) according to the Social Assistance Act may be paid for a certain period after per diem benefits have ceased until it is possible to determine the extent of disability. • The State Social Security Institute (<i>Tryggingastofnun ríkisins</i>) can also make an agreement with corporations to employ disabled persons receiving benefits. The Social Security Institute refunds from 25% to 75% of the wages and the pension benefits are reduced. • Medical appliances and aid, see table II "Health care". • Assistance is available according to the Disability Act. <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension fund can stipulate that a fund member applying for invalidity pension (<i>örorkulífeyrir</i>) undergoes rehabilitation.</p>	<p>Return to active life</p> <p>1. Rehabilitation, retraining</p>
<p>For certain categories (e.g. the blind).</p>	<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent workforce of over 50 people to set a side 2% of posts for handicapped workers. 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>	<p>Public authorities reserve up to 3% of suitable positions for disabled persons.</p>	<p>Public authorities have to give preference to handicapped persons if the qualifications are fulfilled.</p>	<p>2. Preferential employment of handicapped persons</p>

Table V

Invalidity

	Belgium	Czech Republic	Denmark	Germany	Estonia
Taxation and social contributions 1. Taxation of pension benefits	Benefits are subject to taxation.	Benefits are subject to taxation.	<i>Pensions since 1.1.2003:</i> Pensions are subject to taxation. <i>Pensions until 31.12.2002:</i> The basic amount (<i>grundbeløb</i>), pension supplements (<i>pensionstillæg</i>), and incapacity for work amount (<i>erhvervsudlygthedsbeløb</i>) are subject to taxation. Invalidity amount (<i>invaliditetsbeløb</i>), pre-retirement amount (<i>førtidsbeløb</i>), invalidity allowance (<i>invaliditetsydelse</i>), constant attendance allowance (<i>plejetillæg</i>) and attendance allowance (<i>bistandstillæg</i>) are not subject to taxation.	In principle, pensions are subject to taxation.	Pensions less than 3 times the non-taxable minimum, i.e. up to EEK 50,400 (€ 3,221) a year or EEK 4,200 (€ 268) a month (which is the majority of cases) are not subject to taxation.
2. Limit of income for tax relief or tax reduction	Tax reduction for benefits. The reduction is calculated from an annually indexed basic amount, which differs according to the marital status of the taxpayer (single person or couple). This amount is limited in accordance with the ratio between the effective incomes and the sum of net incomes, and in accordance with the value of the net global taxable income. The amount of the tax reduction can not exceed the tax amount related to incomes for which the reduction is allowed. No taxes are due for taxpayers who solely received legal insurance grants for sickness or invalidity whose amounts are not exceeding 10/9 th of the maximum amount of legal unemployment benefit.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments). If there are no other earnings, pensions are often below the limit of taxation.	Not applicable. Benefits are in general not subject to taxation.
3. Social security contributions from pension	<ul style="list-style-type: none"> Pension reduction of 3.55% on the condition that the pension is not reduced below € 1,295.28 or - without any dependants - € 1,092.93 per month. Solidarity contribution (<i>cotisation de solidarité/solidariteitsbijdrage</i>) from 0 to 2% according to the family charge and the gross amount of all statutory and other pensions. The pension must not be reduced by this contribution to less than € 1,423.80 (with dependants) or € 1,139.04 (single persons). 	No contributions.	No contributions.	Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund. The average rate is 7.1%. Pensioner's contribution to long-term care insurance is 1.7%.	No contributions.

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	Pension Insurance Act No. 1/1907 (<i>Zákon o penzijním pojištění</i>), Act No. 155/1995 on Basic Pension Insurance (<i>Zákon o důchodovém pojištění</i>).	National pension (<i>Rahvapensio</i>) Con. Act 697/2002. Supplementary pension (<i>arbeitsmarktes tillegspensio, ATP</i>) Law of 7 March 1964. Partial pension (<i>Delpensio</i>) Law of 4 June 1996.	Social Code (<i>Sozialgesetzbuch</i>), Book VI, introduced by the Pension Reform Act (<i>Pensionreformgesetz</i>) of 19 December 1999.	State Pension Insurance Act (<i>Riikliku pensioniindustusseadus</i>) 2001. Old-age Pensions Under Favourable Conditions Act (<i>Soostingimusel vanaduspensionide seadus</i>) 1992. Superannuated Pensions Act (<i>Majateenistudustatute pensionide seadus</i>) 1992.
Basic principles	Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits and rates dependent on family situation.	Compulsory social insurance system financed by contributions from employers and employees and providing earnings-related benefits linked to insurance period.	<ul style="list-style-type: none"> National pension (<i>Rahvapensio</i>) as universal protection scheme for all inhabitants with flat-rate benefits depending on the duration of residence. Supplementary pension (<i>arbeitsmarktes tillegspensio, ATP</i>) as compulsory social insurance scheme for employees with benefits depending on the duration of affiliation and on the contributions paid. 	Compulsory social insurance scheme for employees and certain groups of self-employed with earnings-related cash benefits.	Old-age Pension (<i>vanaduspensio</i>) Universal social insurance system providing pensions related to the length of the period of activity (until 1998) and to contributions (since 1999). National Pension (<i>rahvapensio</i>) Universal system guaranteeing a minimum pension for persons who are not entitled to an Old-age Pension. See table XI "Guaranteeing sufficient resources".

Greece	Spain	France	Ireland	Iceland	
<p>Law No. 1948/51 of 14 June 1951, amended on 5 January 1999 with the publication of Law No. 2676/99.</p> <p>Law No. 1902/90 of 17 October 1990.</p> <p>Law No. 2094/92 of 7 October 1992.</p> <p>Law No. 3029/02 of 11 July 2002.</p> <p>Law No. 3232/04 of 12 February 2004.</p>	<p>O.M. of 18.1.1967.</p> <p>Legislative Royal Decree No. 1794 of 20 June 1994, which adopts the amended text of the Social Security General Act (<i>Ley General de Seguridad Social</i>).</p> <p>Royal Decree No. 1647/97 of 31 October 1997.</p> <p>Law No. 35/2002 of 12 July 2002.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>);</p> <p>Articles L. 351-1 and following of the Social Security Code (<i>Code de la sécurité sociale</i>).</p> <p>Supplementary pension scheme for employees (<i>régime complémentaire des salariés, ARRCO</i>);</p> <p>Inter-professional agreement of 9 December 1961.</p> <p>Supplementary pension scheme for managers and professional staff (<i>régime des cadres, AGIRC</i>);</p> <p>National collective bargaining agreement for managers and professional staff of 14 March 1947.</p>	<p>Social Welfare (Consolidation) Act 1993.</p>	<p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993.</p> <p>Social Assistance Act (<i>Lög um hlífslægi aðrar</i>) No. 118/1993 of December 1993.</p> <p>Act on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldurtryggingu hlífslæginga og starfa hlífslæginga</i>) No. 129/1997 of December 1997.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.</p>	<p>Compulsory social insurance scheme for employees and assimilated groups with contribution-related Retirement pensions (<i>pensions de jubilation</i>).</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>);</p> <p>Compulsory social insurance scheme for employees with pensions dependent on earnings and on the duration of insurance affiliation.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>);</p> <p>Compulsory complementary pension insurance schemes for all salaried with income related pensions and depending on the duration of affiliation.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with flat-rate benefits.</p>	<p>Dual system Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Basic principles</p>

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
Field of application	Compulsory insurance for employees.	Compulsory participation for: <ul style="list-style-type: none"> • those in employment, • assimilated groups (for example students, unemployed persons, persons caring for children/helpless persons, people in military service etc.), and • self-employed persons. Voluntary participation is available to unemployed persons, students (when they are not already insured under the law) and persons employed abroad. Other persons over 18 years who have completed at least one year of obligatory insurance can participate in voluntary pension insurance, but in this case for a maximum of 10 years.	National pension (<i>Folkepension</i>): Compulsory membership for all resident nationals. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): <ul style="list-style-type: none"> • Compulsory membership for all employees aged 16 - 66 working 9 hours or more per week, as well as persons who receive daily allowances in case of sickness, birth, adoption, or unemployment or who have started participating in activation or training/ education measures or who are in a period of work placement according to the law on an active labour policy. • Beneficiaries of the guarantee of sufficient resources, disability pension (<i>førtidspension</i>) or other transfer income. • 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. 	Manual and white-collar workers. Voluntary insured persons.	<ul style="list-style-type: none"> • Permanent residents of Estonia, • aliens with temporary residence permits, • legal refugees.
Exemptions from compulsory insurance	No exemptions.	No exemptions.	Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Exempted from compulsory insurance are employees working less than 9 hours per week (also see above under "Field of application").	No compulsory insurance for employees with only insignificant employment (up to € 400 per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	Field of application
Compulsory insurance for all employees and assimilated.	Compulsory insurance for all employees.	Compulsory insurance for all employed and assimilated persons.	With some exceptions, all persons aged 16 to 66 years of age employed under a contract of service or apprenticeship. Also self-employed persons aged 16 years to 66 years.	National pension (<i>lífeyrir almannatrygginga</i>): All residents. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): All insured employees, employers and self-employed persons aged 16-70.	
No exemptions.	All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	No exemptions.	<ul style="list-style-type: none"> • Persons with weekly earnings less than € 38 per week and the self-employed with an annual income of less than € 3,174. • Civil and Public Servants recruited prior to April 1995. • The self-employed are not covered for Retirement Pension. 	National pension (<i>lífeyrir almannatrygginga</i>): No exemptions. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No exemptions.	Exemptions from compulsory insurance

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
Conditions	No minimum period.	15 years of insurance periods if claimant has reached 65 years of age.	National pension (<i>Folkepension</i>): At least three years of residence in Denmark between the ages of 15 and 65 (67 for those who had reached the age of 60 on 1.7.1999). Non nationals: 10 years of residence in Denmark, 5 years immediately before pension. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): No minimum period.	60 months of insurance.	15 years of contribution-period in Estonia.
1. Minimum period of membership					
2. Conditions for drawing full pension	Career duration equivalent to 43 years (for women) and 45 years (for men). The length of the whole career for women will be raised to 44 years from 2006 to 2009 and 45 years from 2009 on.	Minimum insurance period of 25 years.	National pension (<i>Folkepension</i>): Full pension after 40 years of residence between the ages of 15 and 65 (67 for those who had reached the age of 60 on 1.7.1999). Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Scheme in force since 1 April 1964. Payment of full contributions from 1964 to 2003.	Completion of a certain year of age and fulfilment of a certain qualifying period.	No concept of full pension.
3. Legal retirement age • Standard pension	Women: 63 years (the age is raised progressively to 65 during a transitory period running from 1997 to 2009); Men: 65 years.	Men: 61 years and 4 months. Women: depends upon the number of children raised: no children 59 years and 4 months, 1 child 58 years and 4 months, 2 children 57 years and 4 months, 3 or 4 children 56 years and 4 months, 5 or more children 55 years and 4 months. The retirement age shall be gradually increased by 2 months for men and 4 months for women each year until it reaches 63 years for men and women without children and 59 - 62 years for women with children.	National pension (<i>Folkepension</i>): 65 (67 for those who had reached the age of 60 on 1.7.1999). Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Persons who reach the age of 60 after 1 st July 1999 can demand the pension before the age of 67, but not before the age of 65. The pension is proportionally reduced from the age 67 down to 65 years.	In principle 65 years.	In 2004: men: 63 years, women: 59 years. Pensionable age is gradually increasing and shall be equalised for men and women by 2016 at the age of 63.

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Early pension 	<p>Age 60 for women and men; on the condition that 34 years of professional activity can be proved (progressive increase up to 35 years in 2005).</p>	<p>Temporarily Reduced Early Pension (<i>Přechodně krácené předčasné důchody</i>): Available two years prior to the normal retirement age provided that the insured person</p> <ul style="list-style-type: none"> • has accumulated 25 years of insurance and • is in receipt of a Partial Invalidity Pension (<i>Částečný invalidní důchod</i>) or Full Invalidity Pension (<i>Invalidní důchod</i>) for at least 5 years and entitlement to invalidity pension has expired within five years of reaching normal retirement age. <p>Permanently Reduced Early Pension (<i>Trvale krácený předčasný důchod</i>): Available up to three years prior to the normal retirement age, the actual date of retirement is left to the claimant's discretion. The claimant must have an insurance record of at least 25 years.</p>	<p>Early pension (if granted until 31.12.2002) for persons over 50 for social and/or health reasons (see table V "Invalidity").</p>	<p>Early retirement possible for men and women:</p> <ul style="list-style-type: none"> • at the age of 63 (or 60 for the severely handicapped, for persons unfit or unable to work) after 35 years of pension insurance periods, or • at the age of 60 after 180 contribution months if unemployed at the commencement of the pension and if unemployed for 52 weeks after completion of the age of 58.5 years of age or have worked part-time for elder workers (<i>Altersteilzeitarbeit</i>) for 24 calendar months and if at least 8 years of compulsory insurance in the last 10 years. <p><i>Women:</i> At age 60 after 180 contribution months if they were compulsorily insured for more than ten years since the age of 40.</p> <p>The age limits for early pensions are increased as follows:</p> <ul style="list-style-type: none"> • Old age pension because of unemployment or after part-time for elder workers is in general only possible for persons having completed the age of 65, • Old age pension for the long-term insured is in general only possible for persons having completed the age of 65; • Old age pension for women in the years 2000 to 2004 from 60 to 65 years; • Old-age pension for severely disabled persons in the years 2001 to 2003, from 60 to 63 years. <p>Even after the increase of these age limits the pensions can be claimed after the completion of the age of 60 or 63 respectively with the acceptance of pension's reductions, which are used to compensate for the longer duration of pension payments. The reduction amounts to 0.3% of the pension for each month, during which the pension is claimed earlier.</p>	<p>Early Retirement Pension (<i>ennetäht-aegne vanaduspension</i>): Available up to 3 years before the legal retirement age.</p> <p>Old-age Pension Under Favourable Conditions (<i>soodustingimustel vanaduspension</i>):</p> <p>Paid after at least 15 years of contribution period. Available 5 years earlier than standard pension age for:</p> <ul style="list-style-type: none"> • one of the parents, the carer or the guardian who raised a child with a moderate, severe or profound disability for at least 8 years, • one of the parents, the carer or the guardian who has raised 5 or more children for at least 8 years, • a person involved in the clean-up of the Chernobyl nuclear power station, • those who have been unlawfully imprisoned or in exile for at least 5 years. If less than 5 years then the retirement age is reduced by one year for every year of imprisonment or exile. <p>Available 3 years earlier for one of the parents, the carer or the guardian who has raised 4 children for at least for 8 years.</p> <p>Available 1 year earlier for one of the parents, the carer or the guardian who has raised 3 children for at least for 8 years.</p> <p>Available at 45 years of age for sufferers of pituitary dwarfism.</p> <p>Old-age Pensions Under Favourable Conditions are also paid to workers in occupations that are considered hard or hazardous (e.g. workers in chemical, metal, glass, pulp industry, mining etc.), may retire 5 or 10 years before the legal retirement age, if they have fulfilled qualification requirements foreseen by the law (from 15 to 25 years of contribution period of which at least half in the given profession).</p> <p>Superannuated Pension (<i>väljateenitud aastate pension</i>): Early retirement available for certain professional groups (e.g. pilots, mariners, miners, some groups of artists) whose professional abilities have declined before the normal retirement age, provided they have the required pensionable service (from 15 to 25 depending on the profession).</p>

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland
<p><i>Persons insured before 31.12.1992:</i> Full pension:</p> <ul style="list-style-type: none"> • Without age condition if 37 insurance years (or 11,100 days), • from 62 years for men (57 for women) if 10,000 working days, • from 58 years for men if 10,500 working days, • from 55 years for mothers with a child who is a minor if 5,500 working days, • from 60 years for men (55 for women) if arduous and unhealthy work if 4,500 working days (of which 3,600 are days of arduous and unhealthy work and 1,000 days worked during the 13 years preceding the retirement), • from 55 (men and women) if 35 years or 10,500 working days (of which 7,500 must have been spent doing arduous and unhealthy work). <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 65 years (men and women) if 3,500 insurance days (transitory regulation until 31.12.2008), • from 60 years for men (55 years for women) if 4,500 working days (of which 100 days have been worked during the last 5 years), • from 60 years for men (55 years for women) if 10,000 days of insurance (of which 100 per year during the last five years), • from 53 years for men and women if 35 working years or 10,500 working days (of which 7,500 days must have been worked under arduous or unhealthy conditions), • from 50 years for mothers with a minor or disabled child if 5,500 working days. <p><i>Persons insured since 1.1.1993:</i> Full pension:</p> <ul style="list-style-type: none"> • Without age condition if 37 insurance years (or 11,100 days), • From 60 years for men and women if arduous or unhealthy work if 4,500 working days or 15 years of insurance (¾ with arduous or unhealthy work), • from 55 years for mothers with a minor or disabled child if 6,000 working days or 20 years of insurance. <p>Reduced pension: From 55 years (men and women) if 35 insurance years or 10,500 days. From 60 years if 15 working years or 4,500 days insured (of which 750 days are required during the last 5 years).</p>	<ul style="list-style-type: none"> • As a transitory measure and in order to guarantee the vested rights, the persons insured according to the system abolished on 1 January 1967 have the possibility of retiring at 60 years of age. • The age of 65 years can also be reduced for certain groups whose professional activity is arduous, toxic, dangerous or unhealthy. • From 01.01.02 workers over 61 years of age in certain cases. 	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): Since the age of 56 for the insured that started their professional activity at the age of 14 and under a triple condition (duration of insurance, duration of contribution and retirement age). Since the age of 55 for the insured with severe disability, under certain conditions.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Since the age of 55 with advance. Since the age of 56 without advance if the insured obtained the basic pension at a full rate.</p>	<p>No early pension.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): 60 years for persons who have been registered as seamen on an Icelandic vessel for at least 180 days per year on the average for 25 years. Also for seamen who have worked for 25 years or longer on an open vessel or a decked vessel under 12 gross tons if seamanship was the main occupation. For health reasons, see table V "Invalidity".</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Possible to draw old-age pension earlier, the general rule is from age 65. Accrued old-age pension actuarially reduced. Reduction is permanent.</p>

• Early pension

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Deferred pension 	No deferred pension.	Minimum of 90 days after normal retirement age, no maximum limit.	Deferment possible under the supplementary pension scheme (<i>arbejdsmarkedets tillægspension, ATP</i>) until reaching the age of 70.	Deferment possible.	Unlimited deferment possible.
<p>Benefits</p> <p>1. Determining factors</p>	The amount of earnings taken into account, the duration of insurance, family status and sex (until 2009).	Earnings and insurance period.	<p>National pension (<i>Folkepension</i>): Length of time residing in Denmark between the ages of 15 and 65 (67 for those who had reached the age of 60 on 1.7.1999).</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Duration of membership in scheme and the contributions paid; there are 3 levels of contributions, varying according to the hours of work.</p>	Amount of employment income insured through contributions during the entire insured life.	Years of pensionable service acquired before 31.12.1998. Registered Social Tax (<i>sotsiaalmaks</i>) payments after 1.1.1999.

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	• Deferred pension
No deferred pension.	The insured person can continue to work after the legal retirement age. As a general rule, there is no upper age limit.	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): From 65 years, increase of the pension amount if the insured fulfils the insurance condition for a full rate pension. From 65 years, increase of the insurance duration if the insured does not fulfil (for any basic scheme) the requested duration of insurance depending on the year of birth.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): No specific measure because the number of pension points is related to the duration of contributions.</p>	No deferred pension.	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Deferment possible, no upper age limit.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Deferment possible, the general rule is up to age 70, with increased benefits.</p>	<p>Benefits</p> <p>1. Determining factors</p>
Amount of the wage and number of insured years.	The retirement pension (<i>pensión de jubilación</i>) amount is determined on the basis of contributions which in turn depend on the earnings and on the number of contribution years.	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): The requested duration of insurance for a full rate, the annual average salary and the duration of insurance, related to the maximum duration of insurance.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): The number of points accrued in the course of the professional career and the value of the point.</p>	<ul style="list-style-type: none"> • Minimum number of contributions paid since entry into insurance. • Yearly average number of contributions registered (paid or credited). • Entry into social insurance at least 10 years before pension age. 	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Residence period in Iceland and income.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Length of time insured and level of contributions.</p>	

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Calculation method or pension formula	<p>For each year taken into consideration, a pension share is granted according to the following formulas:</p> <p><i>Single or married without dependent spouse:</i> Men: $S \times 60\% \times 1/45$. Women: $S \times 60\% \times 1/43$ (fraction of career raised progressively to 45 years within a transitory period running from 1997 to 2009).</p> <p><i>Married with dependent spouse:</i> Men: $S \times 75\% \times 1/45$. Women: $S \times 75\% \times 1/43$ (raised progressively, see above).</p> <p>S = reference salary (see category below).</p>	<p>Every pension consists of the following two elements:</p> <p>Basic Amount (<i>Základní složka</i>): Flat rate CZK 1,310 (€ 40) per month.</p> <p>Percentage Amount (<i>Procentní část</i>): Earnings related element calculated from the Personal Assessment Base (<i>Osobní vyměřovací základ</i>), and the number of years of insurance of 1.5% of the Personal Assessment Base per year of insurance (no maximum).</p>	<p>National pension (<i>Folkepension</i>): Basic pension: an annual amount of DKK 55,776 (€ 7,495). This sum is reduced if the conditions for obtaining a full pension (40 years of residence) are not fulfilled. In this last case: 1/40 of full pension for each year of residence between the ages of 15 and 65 (67). The basic amount is also reduced according to the professional income of the pensioner.</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Annual amount of DKK 21,936 (€ 2,948) if the insured has been affiliated to the supplementary scheme since 1 April 1964 and has always worked full-time since then.</p> <p>Supplementary pensions of less than DKK 1,240 (€ 167) per year will be replaced by a lump sum payment.</p>	<p>Pension formula: $PEP \times 1.0 \times AR$.</p> <p>PEP: Personal Earnings Points (<i>persönliche Entgeltpunkte</i>). 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, multiplied by the accession factor. The accession factor takes into account the various lengths of time pension will be drawn in the case of claim to an early retirement pension or of waiver of an old-age pension after the 65th year of age.</p> <p>1.0: pension type factor (a factor established according to the respective insurance objective).</p> <p>AR: Current pension value (<i>aktueller Rentenwert</i>): 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. The actual pension value amounts to € 26.13 in the old <i>Länder</i> and € 22.97 in the new <i>Länder</i>.</p>	<p>Old-age Pension (<i>vanaduspension</i>): Calculated as the sum of 3 components:</p> <ul style="list-style-type: none"> • a base amount, • a length of service component, calculated as the pensionable length of service (acquired before 31.12.1998) multiplied with the value of one service year, • an insurance component, calculated as the sum of annual pension coefficients calculated on the basis of registered Social Tax (<i>sotsiaalmaks</i>) paid after 1.1.1999 multiplied with the value of one service year. <p>The base amount is EEK 663.70 (€ 42).</p> <p>The component calculated on the basis of years of pensionable service depends on the number of years of pensionable service of the pension applicant acquired until 31.12.1998.</p> <p>To calculate the pension insurance coefficients for the pension applicant, the amounts of Social Tax (<i>sotsiaalmaks</i>) registered on the account of the insured person in the pension insurance register are summed up and divided with the national average amount of social tax over the same calendar year.</p> <p>From 1.4.2004 the value of a service year is EEK 37.31 (€ 2.38).</p> <p>The base amount and the value of a service year are subject to annual indexation.</p>

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	2. Calculation method or pension formula
<p><i>Persons insured before 31.12.1992:</i> Basic pension: the percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 2% of pensionable income. For those between 65 and 67 years, each insurance year beyond 35 years corresponds to 3%.</p>	<p>The amount of the retirement pension (<i>pensión de jubilación</i>) is obtained by applying a percentage to the calculation basis (see below under "Reference earnings or calculation basis"), the percentage corresponding to the number of contribution years the worker can prove according to a scale ranging from 50% for 35 years of contributions, plus 3% supplement per additional year of contributions between the 16th and 25th year, and 2% supplement per year starting from the 26th year.</p> <p>Workers over 65 years of age with more than 35 years of contributions who continue working are entitled to a 2% increase over the 100% rate for each additional year of contributions.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>):</p> <p>Pension Formula: Reference salary x t x n/152.</p> <p>t = pension rate. Based on the age of the insured person and the number of years of contributions. Maximum rate of 50% if 160 quarters of insurance.</p> <p>If the maximum duration is not reached, the pension amount decreases from 10% to 5% per year according to the year of birth for generations from 1944 to 1952.</p> <p>The full rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, female manual workers having raised 3 children, war veterans or victims) or if the insured person has reached the age of 65 at the moment the pension payment is due.</p> <p>n = duration of insurance. The maximum duration is set to 150 quarters for insured born in 1943 or previously. It progressively increases from 152 to 160 quarters for generations from 1944 to 1948.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>Total number of points multiplied by the value of the point.</p>	<p><i>Retirement Pension:</i> € 167.30 per week (max.). If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p><i>Old Age (Contributory) Pension:</i> € 167.30 per week (max.).</p> <p>If average number of annual contribution weeks registered is more than 10, but less than 48, a reduced pension is payable.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Pension rights are calculated pro rata according to periods of residence. Minimum 3 years, maximum 40 years. Old-age pension for a single person after 40 years of residence:</p> <ul style="list-style-type: none"> • Full basic pension (<i>grunnlífeyrir</i>) of ISK 254,988 (€ 2,984) per year. Reduced when annual income criterion exceeds ISK 1,716,020 (€ 19,476) and withdrawn when it exceeds ISK 2,565,980 (€ 29,122). • Full pension supplement (<i>tekjutrygging</i>) of ISK 499,860 (€ 5,673). Reduced when annual income criterion exceeds ISK 550,656 (€ 6,250) and withdrawn when it exceeds ISK 1,661,456 (€ 18,857). • Additional pension supplement (<i>tekjutryggingarauki</i>) of ISK 246,480 (€ 2,797) per year. Reduced in case of other income and withdrawn when income exceeds ISK 547,733 (€ 6,216). <p>Different amounts apply for married or co-habiting couples.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension is calculated in accordance with rules prescribed in detail in the statutes of each individual pension fund. The general rule is that the pension is calculated in accordance with accrued pension points. The minimum pension based on a 40 year contribution amounts to 56% of the monthly wages for which contribution is paid.</p>	<p>2. Calculation method or pension formula</p>

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia				
3. Reference earnings or calculation basis	<p>Calculation of salary considered: <i>Years prior to 1st January 1955:</i> S = fixed amount of € 11,447.71. <i>Years 1955 - 1980:</i></p> <ul style="list-style-type: none"> Manual workers: gross earnings without upper limit. White-collar workers: gross earnings without upper limit (except for the years between 1955-1957: lump-sum amount corresponding to € 55.70 for each day of work lasting at least 4 hours). <p><i>Years after 1980:</i> Gross earnings limited to the ceiling of 2002 of € 39,367.70.</p>	<p>Personal Assessment Base (<i>Osobní vyměřovací základ</i>):</p> <ul style="list-style-type: none"> originally based on the average gross earnings over the ten years preceding retirement (1996). This period shall be extended by one year every year until it reaches a total of 30 calendar years. Currently this period covers all earnings since 1985; all earnings are indexed in relation to the average wage; not all earnings are incorporated in the Personal Assessment Base, monthly earnings are taken into account as follows: Up to CZK 7,500 (€ 230): 100% incorporation, From CZK 7,500 (€ 230) to CZK 19,200 (€ 590): 30% incorporation, Over CZK 19,200 (€ 590): 10% incorporation. 	<p>Not applicable. Benefits are not depending on previous earnings.</p>	<p>Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 2004 is:</p> <table> <tr> <td>West:</td> <td>€ 5,150</td> </tr> <tr> <td>East:</td> <td>€ 4,350</td> </tr> </table>	West:	€ 5,150	East:	€ 4,350	<p>Up to 31.12.1998: years of pensionable service. From 1.1.1999 total Social Tax (<i>sozialmaks</i>) paid on earnings during full career.</p>
West:	€ 5,150								
East:	€ 4,350								

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	3. Reference earnings or calculation basis
<p><i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement (the insurance categories set a ceiling above which the average gross wage of the last 5 years is not taken into account for calculating the pension). The wages which are taken into account are adjusted according to the annual increase rates of the pensions. These rates are set by the government. From 1 January 2005, the insured person may choose as calculation basis the five best during the last ten years before retirement.</p> <p><i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.</p>	<p>The calculation basis which serves as a reference results from the division by 210 of the pensionable wages of the concerned person during the 180 months preceding the event which gives entitlement. The 24 months immediately prior at face value, the others will be updated according to the evolution of the Consumer Price Index.</p> <p>Annual pension ceiling: € 29,205.40.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): Annual average salary, limited to the social security ceiling of € 29,712 per year which is adjusted every year by decree. The average salary is calculated on the basis of the 21 best years for the insured born in 1944. The duration is increased by one year for every birth year up to 25 years in 2008, no matter the year of birth of the insured.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Value of the point per year: € 1.0886 (<i>ARRCO</i>) and € 0.3862 (<i>AGIRC</i>).</p>	<p>Based on a minimum number of paid contributions and a yearly average of contributions since entry into Social Insurance. Earnings not relevant.</p>	<p>National pension (<i>lífeyrir almannatrygginga</i>): Not applicable. Flat-rate benefits depending on periods of residence and income. See point 2 above.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No ceiling.</p>	<p>3. Reference earnings or calculation basis</p>

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>4. Non-contributory periods credited or taken into consideration</p>	<p>On the condition that certain legal conditions will be met, the following periods of non-activity are generally taken into account: involuntary unemployment, periods of pre-retirement pension on basis of collective agreements (<i>prépension conventionnelle/conventioneel brugpensioen</i>), certain periods of career interruption, incapacity for work, maternity rest, annual holiday periods, military service, recognised strikes, preventive detention, recognised studies, etc.</p>	<p>Substitute insurance periods are credited to:</p> <ul style="list-style-type: none"> • full-time students at secondary school or university (max 6 years after the age 18), • job seekers registered at a Labour Office (max 3.5 years), • persons with reduced working capacity undergoing employment training, • persons on military or civilian service, • persons caring for child up to the age of 4 years (18 years if child suffers from a long-term severe disability that requires special care), • persons caring for a close relative who is incapacitated, and • recipients of Full Invalidation Pension (<i>Invalídni důchod</i>) who are of retirement age. 	<p>None.</p>	<p>Credited Substitute periods (<i>Ersatzzeiten</i>) and credited assimilated periods (<i>Anrechnungszeiten</i>) (periods of sickness, rehabilitation, unemployment, studies and higher education over 16 years of age) and credited child-raising periods (<i>Berücksichtigungszeiten</i>) (child-raising up to the age of 10 years).</p> <p>Mothers or fathers born in 1921 (West) or 1927 (East) or later are credited with the first 12 months (36 months for children born from 1992 onwards) after the month of birth as an insured period, if they stayed at home to look after the child.</p>	<p>Credited periods up to 31.12.1998, time spent:</p> <ul style="list-style-type: none"> • serving in the armed forces of Estonia or any period equal thereto, • in full-time study, • receiving unemployment benefit or participating in labour market training, • working on a farm, • raising a child for at least 8 years, • temporarily incapacitated for work, etc. <p>Starting from 01.01.1999 the State pays Social Tax (<i>sotsiaalmaks</i>) for some categories of non-active persons (see table I "Financing").</p>
<p>5. Supplements for dependants</p> <ul style="list-style-type: none"> • Spouse 	<p>In the event of the presence of a dependent spouse, the household rate (75%) shall be applied (see above, "Calculation method or pension formula").</p>	<p>No supplements.</p>	<p>No supplements.</p>	<p>No supplements.</p>	<p>No supplements.</p>

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	
<ul style="list-style-type: none"> • For insured women, insurance periods are taken into account for each child born after 1 January 2003: <ul style="list-style-type: none"> 1st child: 1 year, 2nd child: 1½ years, 3rd child: 2 years. • Maximum 4½ years. • Periods during which an invalidity pension is paid (taken into account for entitlement to an old-age pension), • periods of sickness benefit or unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement); • periods of participation in the Resistance during World War II; • periods of military service (option to repay missing contributions amounting to 3 years); • periods of educational leave (option to repay missing contributions amounting to 2 years); • periods of parental leave (option to repay missing contributions amounting to 3 months per child). <p style="margin-top: 20px;"><i>Persons insured before 31.12.1992:</i> € 36.75 per month.</p> <p><i>Persons insured since 1.1.1993:</i> No supplements.</p>	<p>The first year of parental leave (<i>Excedencia por cuidado de hijo</i>) to bring up a child under three years is considered to be a period of effective contributions.</p> <p>The retirement pension (<i>pensión de jubilación</i>) is not increased as a general rule when the spouse is dependant. Only the amount of the minimum pension (<i>pensión mínima</i>) which is legally fixed is to be increased when there is a dependant spouse.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>):</p> <ul style="list-style-type: none"> • Periods during which are drawn sickness, maternity, invalidity, employment injury benefits (life-time annuities in case of an incapacity over 66.66%) and of vocational rehabilitation. • Unemployment with allowances or limited to one year without allowances; • Military service and of detention pending judgement (under certain conditions). • Mothers (credit of 2 years insurance per child). Credit of 2 years insurance to take care of a child severely disabled. • Parental leave within a limit of 3 years. • Periods during which the allowance to prepare for retirement is paid to unemployed war veterans of North Africa. • Periods of anticipated retirement under certain conditions. <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>Periods during which are drawn benefits for sickness, maternity, employment injury, invalidity, unemployment and early retirement; certain periods of war.</p> <p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>):</p> <p>Spouse aged over 65 years (60 years if incapacitated): € 609.80 maximum per year (means of spouse tested. See table XI).</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>No supplement.</p>	<p>Credited contributions granted to:</p> <ul style="list-style-type: none"> • Persons aged 16 to 66 years while in receipt of cash benefits for sickness, maternity, permanent disability, unemployment, work injury or retirement pension. • Insured persons registered as unemployed or ill but not in receipt of a payment. <p>Periods of up to 20 years spent by an insured person caring for children under 12 years or providing care to incapacitated persons of any age can be disregarded for the purpose of calculating entitlement to Old-Age (Contributory) Pension.</p> <p><i>Retirement Pension and Old-Age (Contributory) Pensions:</i></p> <p>Spouse aged under 66: € 111.50 per week.</p> <p>Spouse aged 66 or over: € 129.20 per week.</p>	<p>National pension (<i>lifeyrir almanna-trygginga</i>):</p> <p>Possible to take account of residence period of spouse when more favourable.</p> <p>No supplements.</p>	<p>4. Non-contributory periods credited or taken into consideration</p> <p>5. Supplements for dependants</p> <ul style="list-style-type: none"> • Spouse

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
• Children	No supplements. (However see table IX "Family benefits. Special cases. 2. Pensioners": special benefits for pensioners.)	No supplements.	National pension (<i>Folkepension</i>) None. However see table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): No supplements.	No supplements.	No supplements.
6. Special supplements	No special supplements.	No special supplements.	National pension (<i>Folkepension</i>): • Pension supplement (<i>pensionstillæg</i>): on the condition that the earnings of the pensioner and spouse do not exceed a certain amount: DKK 26,208 (€ 3,522) per year. For pensioners living alone: DKK 56,148 (€ 7,545). • Health allowance covering 85% of the pensioner participation to the expenses related to benefits in kind covered by public health insurance. Granted to pensioners with limited cash means. • Heating allowance (<i>varmetillæg</i>) income-tested and Personal supplement (<i>personligt tillæg</i>) may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication, etc.	No special supplements.	Pension Supplements (<i>pensionilisad</i>) to: • Participants of the Estonian War of Independence and their widows or widowers: 100% of the National Pension Rate (<i>rahvapensionii määr</i>) (NPR), • persons declared at least 40% incapacitated for work as a result of a nuclear disaster, nuclear test or an accident at a nuclear power station: 10% NPR, • participants in the Second World War or members of the Self-Defence Force: 10% NPR, National Pension Rate (<i>rahvapensionii määr</i>): EEK 990.00 (€ 63) per month.

Old-Age

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.1992:</i> 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension</p> <p><i>Persons insured since 1.1.1993</i> 1st child: 8% of the pension 2nd child: 10% of the pension 3rd and any further child: 12% of the pension</p> <p><i>Persons insured before 31.12.1992:</i> After 3,000 insured days, supplement of 1% of the wage for each 300 days for which contributions were made (after 7,800 days, the percentage raises between 1.5% and 2.5% of the wage, according to the amount of the latter). If the pensioner has total blindness, his basic pension is raised.</p> <p><i>Persons insured from 1.1.1993:</i> If the pensioner has total blindness, the amount of the pension is raised by 25% of the monthly average of the Gross National Product per capita for 1991. This amount is adjusted accordingly each time the civil servants' pensions are increased. For 2004, the monthly average of the GNP amounts to € 586.69.</p>	<p>No increase of the retirement pension (<i>pensión de jubilación</i>) for children.</p> <p>Two supplementary payments in an amount which is equal to the monthly amount of the pension automatically attributed each year.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>): No supplements.</p> <p>Supplementary pension scheme for employees (<i>retraite complémentaire des salariés, ARRCO</i>): 5% for each dependent child under 25 years of age.</p> <p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>): Child supplement (<i>bonification pour enfant</i>): 10% of the pension to any pensioner who has had 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.) The bonus is granted to each of the parents who draw a basic old-age pension (<i>pension de base</i>).</p> <p>The old-age pensioner who needs help because of inaptitude is entitled to a supplement for assistance by a third party (<i>majoration pour l'assistance d'une tierce personne</i>) of 40% of the pension but not less than € 11,350.44 per year.</p> <p>Supplementary pension scheme for employees (<i>retraite complémentaire des salariés, ARRCO</i>): 5% for having grown up 3 children or more. No accumulation possible with the supplement for dependent child.</p> <p>Supplementary pension scheme for managers and professional staff (<i>retraite des cadres, AGIRC</i>): 8% for having grown up 3 children and 4% from the 4th child within the limit of 24%.</p>	<p>For each child: € 19.30 per week.</p> <ul style="list-style-type: none"> • Living Alone Allowance: An extra allowance of € 7.70 per week is granted to a pensioner aged 66 or over who is living alone. • Over 80 Allowance: An extra allowance of € 6.40 per week is granted where the pensioner is aged 80 years or over. • Free Travel. • Recipients may also qualify for Electricity Allowance, T.V. Licence and Telephone Rental Allowance. 	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Supplement for dependant children under age 18: Child pension (<i>barnalífeyrir</i>) of ISK 16,025 (€ 182) per child per month.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The pension fund may decide to pay supplement for dependant children under age 18, minimum ISK 7,294 (€ 83) per child per month.</p> <p>National pension (<i>lífeyrir almanna-trygginga</i>): According to the Social Assistance Act (<i>Lög um félagslega aðstoð</i>) various social assistance benefits may be granted in addition to the national pension benefits in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> • Household supplement for a single person (<i>heimilisuppbót</i>), max ISK 17,469 (€ 198) per month. • Further supplements (<i>frekari uppbætur</i>), max ISK 25,499 (€ 289) per month, in exceptional cases ISK 29,749 (€ 338). <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No special supplements.</p>	<p>• Children</p> <p>6. Special supplements</p>

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
7. Minimum pension	<p>Persons with at least 15 career years as an employee whose annual pension for a complete career does not exceed € 11,724.61 for an isolated person and € 14,655.77 for a household, are entitled to a minimum for each career year calculated on the basis of a minimum guaranteed pay € 14,234.69 for a complete career.</p> <p>Guaranteed minimum pension (<i>pension minimale garantie/gewaarborgd minimumpensioen</i>) for a complete career, as well as for the equivalent of 2/3 of a complete career (following stated amounts prorata):</p> <p>Household rate: € 12,485.61 Single rate: € 9,991.63</p>	<p>Basic Amount (<i>Základní složka</i>): Flat-rate of CZK 1,310 (€ 40) per month.</p> <p>Percentage Amount (<i>Procentní část</i>): CZK 770 (€ 24) per month.</p>	<p>National pension (<i>Folkepension</i>): A factor of 3/40 = DKK 6,149 (€ 826).</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): DKK 1,240 (€ 167).</p>	No statutory minimum pension.	100% of the National Pension Rate (<i>rahvapensioni määr</i>): EEK 990.00 (€ 63) per month.
8. Maximum pension	<p>This maximum amount does exist in theory only for employees when taking the annual earnings ceiling into account for the calculation basis:</p> <p>Single male: € 17,300.23 per year. Single female: € 17,685.71 per year.</p>	No maximum pension.	<p>National pension (<i>Folkepension</i>):</p> <ul style="list-style-type: none"> A factor of 40/40 = basic amount (<i>grundbeløb</i>) DKK 55,776 (€ 7,495) that may be reduced according to the professional earnings of the pensioner if they exceed DKK 237,000 (€ 31,849). Pension supplement (<i>pensionstillæg</i>) DKK 26,208 (€ 3,522) that may be reduced on account of the earnings of the pensioner and spouse if they exceed DKK 105,000 (€ 14,110) or DKK 52,300 (€ 7,028) for a pensioner living alone. If the spouse is not pensioned, his/her earnings are not taken into account up to DKK 163,600 (€ 21,985). <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): DKK 21,936 (€ 2,948) per year.</p>	No statutory maximum pension.	No maximum pension.

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.1992:</i> Minimum pension: € 411.77.</p> <p><i>Persons insured since 1.1.1993:</i> The minimum pension equals 70% of the minimum wage of a married worker fixed by the General National Collective Agreement in 2002. From 1.1.2003, the minimum pension will be adapted according the general increase of pensions following the Government's income policy. Minimum amount of the pension: € 420.30.</p>	<p>Monthly amounts (14 payments per year): Minimum pension (<i>Pensión mínima</i>):</p> <ul style="list-style-type: none"> • + 65 years: € 411.76 or € 484.89 with dependant spouse; • - 65 years: € 383.66 or € 453.16 per month with dependant spouse. 	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): Minimum pension (<i>pension minimale</i>): € 6,706.39 per year. It is granted to the insured with whatever validated eligibility to maximum rate. It is prorated if the duration of insurance is below the requested duration depending on the year of birth of the insured.</p> <p>Means tested minimum (consisting of two levels): it amounts to € 4,085.23 per year for a single person.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): No minimum pension.</p>	<p><i>Retirement Pension:</i> Minimum Rates: € 164.20 per week.</p> <p><i>Old Age (Contributory) Pension:</i> Minimum Rates: € 83.70 per week.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): 3/40 of the maximum annual amount.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): In accordance with accrued pension points.</p>	<p>7. Minimum pension</p>
<p><i>All insured persons:</i> € 1,952.</p>	<p>€ 2,086.10 per month.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): 50% of the social security ceiling = € 14,856 per year.</p> <p>Supplementary pension scheme for employees (<i>retraite complémentaire des salariés, ARRCO</i>): Points are granted within a limit of a salary equal to 3 ceilings of the social security.</p> <p>Supplementary pension scheme for managers and professional staff (<i>retraite des cadres, AGIRC</i>): Points are granted with a limit of 8 ceilings of the social security.</p>	<p><i>Retirement Pension:</i> Maximum Rates: € 167.30 per week.</p> <p><i>Old Age (Contributory) Pension:</i> Maximum Rates: € 167.30 per week.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <ul style="list-style-type: none"> • 40/40 of the full basic pension (<i>grunnlífeyrir</i>) of ISK 254,988 (€ 2,894) per year. • Full pension supplement (<i>tekjutrygging</i>) of ISK 499,860 (€ 5,673) per year. • Additional pension supplement (<i>tekjutryggingarauki</i>) of ISK 246,480 (€ 2,797) per year. <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): In accordance with accrued pension points.</p>	<p>8. Maximum pension</p>

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
9. Early pension	<p>Entitlement to retirement pension (<i>pension de retraite/rustpensioen</i>) from the age of 60, provided that a minimum career of 34 years can be proved. Calculation according to calculation method for normal pension, see category above, "Calculation method of pension formula".</p> <p>During a transitional period from 1997 to 2005, this career condition is raised up to the age of 35.</p>	<p>Temporarily Reduced Early Pension (<i>Přechodně krácené předčasné důchody</i>): Pension is reduced by 1.3% of the calculation basis for every (even incomplete) period of 90 days prior to normal retirement age but pension is fully restored upon reaching normal retirement age.</p> <p>Permanently Reduced Early Pension (<i>Trvale krácený předčasný důchod</i>): The pension is reduced by 0.9% for every (even incomplete) 90 day period preceding normal retirement age. This reduction is permanent and so continues after the recipient reaches normal retirement age.</p>	<p>Basic pension, pension supplement (<i>pensionstillæg</i>), pre-retirement amount (<i>førtidsbeløb</i>): if the pension is granted to a person under 60 years of age, see table V "Invalidity", <i>Benefits: Calculation method, formula or amounts</i>.</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Persons who reach the age of 60 after 1st July 1999 can demand the pension before the age of 67, but not before the age of 65. The pension is proportionally reduced from the age of 67 down to 65 years.</p>	<p>In the case of early retirement (for conditions see above). Calculated according to the general pension formula.</p>	<p>Early Retirement Pension (<i>ennetåht-aegne vanaduspension</i>): The amount of pension calculated on the basis of pension formula is permanently reduced by 0.4% for every month of earlier retirement.</p> <p>Old-age Pension Under Favourable Conditions (<i>soodustingimustel vanaduspension</i>):</p> <p>No reduction in pension amount, in case of pensions paid under State Pension Insurance Act (<i>Riikliku pensionikindlustuse seadus</i>). Increase of the value of a year of pensionable service by 3.1% (21.9% in case of miners) for each year, which gave entitlement to old-age pension on favourable conditions, in case of pensions paid under Old-age Pensions Under Favourable Conditions Act (<i>Soodustingimustel vanaduspensionide seadus</i>).</p> <p>Superannuated Pension (<i>väljateenitud aastate pension</i>): Reduction of the value of a year of pensionable service by 9.6%. Upon attaining the general pensionable age, the person may switch to the general old-age pension.</p>

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland
<p><i>Persons insured before 31.12.1992:</i> Full pension: see above under "3. Legal retirement age. Early pension". Reduced pension:</p> <ul style="list-style-type: none"> • From 65 years (men and women) if 3,500 insurance days (transitory regulation), • from 60 years for men (55 years for women) if 4,500 working days: reduction of 1/267 for each missing month until the age of 65 for men and 60 for women; • from 60 years for men (55 years for women) if 10,000 days of insurance: reduction of 1/267 for each missing month until the age of 62 for men and 57 for women; • from 53 years for men and women: reduction of 1/267 for each missing month until the age of 55; • from 50 years for mothers with children who are minors or disabled: reduction of 1/267 for each missing month until the age of 55. <p><i>Persons insured since 1.1.1993:</i> Full pension: see above under "3. Legal retirement age. Early pension". Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men and women: reduction of 1/267 for each missing month until the age of 65; • from 55 years (men and women) if 35 insurance years or 10,500 days; reduction of 1/267 for each month missing until the age of 65; • from 50 years for mothers with a child who is a minor: reduction of 1/267 for each missing month until the age of 55. 	<ul style="list-style-type: none"> • A reduction of 8% for every anticipated retirement year is applied to the persons insured according to the system which was abolished on 1st January 1967 and who retire at the age of 60 years. • In this case, when these are workers who have contributed at least 40 years and whose anticipated retirement is not done on a voluntary basis, the reduction is 6%. • In certain cases workers over 61 years of age with 30 years of contributions, who have not contributed before 1st January 1967, may be entitled to the pension. The reduction rate varies between 6% with 40 years of contributions and 8% with 30 years of contributions. 	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): No early pension.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Pension paid earlier since the age of 55 is definitely decreased according to the age of the beginning of retirement (7% per year from 55 to 59 years of age, 5% from 60 to 62 and 4% for the following years).</p>	<p>No early pension.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Seamen, see point 3 in conditions above, no effect. For health reasons, see table V "Invalidity". Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): See above, Conditions, point 3.</p>

9. Early pension

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
10. Deferment	No deferment.	For every 90 days of economic activity during which the claim for an old-age pension is postponed, an increase of 1.5% of the calculation basis is provided.	National pension (<i>Folkepension</i>): No deferment. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Proportional increase per year from the age of 67 up to 70 years.	A supplement of 0.5% of the old-age pension per calendar month after the age of 65.	The granting of Old-age Pension (<i>vanaduspension</i>) can be deferred over the legal retirement age indefinitely. The amount of pension calculated on the basis of pension formula is increased by 0.9% for every month of deferred retirement.
Adjustment	An automatic pension adjustment of 2% occurs if the average Consumer Price Index varies by 2% in relation to the former pivot index. Adaptation of the pension amount to changes in the general well-being by establishing an annual flat-rate increase or adaptation coefficient in the form of an allowance.	Pensions are adjusted regularly (on January 1, every year), by a minimum of 100% of the price increase (in the 12 months period prior to July of the previous year) and by at least one third of the average real wage growth (in the 12 month period prior to January 1 of the previous year). Pensions may be adjusted by a government decree, so that the legislative process is accelerated and the amount of pension continually reflects development of prices and wages. The thresholds for the Personal Assessment Base (<i>Osobní vyměřovací základ</i>) are also adjusted regularly so that the relationship between existing and newly granted pensions and between pensions and earnings is maintained.	National pension (<i>Folkepension</i>): The adjustment rate (<i>satsreguleringsprocenten</i>) for social pensions, as well as that for the other transfer incomes (<i>overførselsindkomster</i>) is set once a year on the basis of wage development. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Only adjusted when sufficient funds.	The pensions are annually adjusted on 1 July according to the income development by calculation of the pension on the basis of the valid (latest) pension value. The current pension value is adjusted in line with the wage development in the previous calendar year, whereby changes of the pension insurance contribution rate and the increasing share of old-age-provision (not tax-related changes for employees, however) are taken into consideration. The pension adjustment intended for 1 July 2004 will be suspended.	Pensions are indexed annually on 1 April. The index depends in equal shares on the increase of consumer prices and the increase of Social Tax (<i>sotsiaalmaks</i>) revenues.

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	
<p>No deferment.</p>	<p>The pensioner may continue to work, but his/her pension is suspended. In this case, the rate which is applied to the calculation basis is increased by 2% for each additional working year up to 100%.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>):</p> <p>As from the age of 60, the insured with 40 years of activity will benefit from an increase by 0.75% of his pension amount, for each supplementary quarter he contributed after the 01.01.2004.</p> <p>As from the age of 65, the insured that does not fulfil the requested duration of insurance depending on his year of birth, will benefit from an increase of the insurance duration by 2.5% per supplementary quarter he contributed after the 01.01.2004.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>No specific measures.</p>	<p>No deferment.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <p>See above, Conditions, point 3, no effect.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>):</p> <p>See above, Conditions, point 3.</p>	<p>10. Deferment</p>
<p>Adjustment according to the income policy determined annually by the Government (in general in accordance with the development of the Consumer Price Index).</p>	<p>Automatic adjustment at the beginning of each year according to the Consumer Price Index which was forecast for the year.</p>	<p>Annual adjustment is fixed on the basis of the evolution of consumer prices effective from 1 January.</p>	<p>Pensions are normally increased once a year.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <p>Benefits are adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>):</p> <p>Benefits are adjusted according to a decision of the pension fund, taking into account an actuarial assessment.</p>	<p>Adjustment</p>

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
Partial pension	A law of 26 July 1996 for modernising the statutory pension schemes lay down the legal groundwork for establishing a part-time pension. Enforceable provisions have not yet been effected.	No partial pension.	<p>Conditions for the partial pension (<i>delpension</i>):</p> <ul style="list-style-type: none"> • between the ages of 60 and 65 (67 for those who had reached the age of 60 on 1.7.1999); • resident in Denmark; • must reduce the number of working hours by at least seven hours or at least by one quarter; remaining number of hours must be between 12 and 30 per week; • Employees: Must have participated in the supplementary pension scheme (<i>ATP-pension</i>) for at least 10 out of the past 20 years; must have worked at least 18 out of the past 24 months in Denmark. • Self-employed: Must have worked full-time during the past 5 years; must have been self-employed in Denmark for at least 4 out of the past 5 years and must have been self-employed for at least 9 out of the past 12 months; must have made some profit in their self-employment and must have reduced their working hours to 18.5 hours per week on average; • employed and self-employed who reach the age of 60 on 1.7.99 or later: must not be in possession of an "early retirement certificate" and must produce a detailed survey of their personal pension scheme (see table X "Unemployment", early retirement); • persons who reach the age of 60 on 1.7.99 or later cannot claim a partial pension if they are entitled for the pre-retirement scheme (see table X "Unemployment"). <p><i>Amount:</i> 1/37 of basic amount (<i>grundbeløb</i>) per reduced hour, or DKK 3,587 (€ 482) per year and per hour reduced. This amount corresponds to 82% of the maximum daily allowance paid by the sickness insurance funds; it is adjusted once a year. The partial pension for the self-employed amounts to DKK 66,372 (€ 8,919) per year (which corresponds to 18.5 working hours per week on average). For those who reach the age of 60 on 1.7.99 or later, the partial pension amount is reduced if the pensioner is entitled for a private pension fund or receives benefits from other pension schemes.</p> <p><i>Financing:</i> Financed by taxes, no contributions. The municipalities are reimbursed by the State for 100% of the costs.</p>	Old-age pensions can be claimed as full pension (<i>Vollrente</i>) or as partial pension (<i>Teilrente</i>) in the amount of one third, one half or two thirds of the full pension.	No partial pension.

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	
No partial pension.	Access to a partial retirement pension (<i>pensión de jubilación parcial</i>) is possible under certain conditions from the age of 60 with a part time contract.	<p>As from the age of 60, the insured that continues his activity part-time can ask the payment of part of his pension and continue to acquire pension rights according to his activity income:</p> <ul style="list-style-type: none"> • at a rate of 30% for a part-time activity between 80% and 60% of full-time employment; • at a rate of 50% for a part-time activity below 60% and at least equal to 40% of full-time employment; • at a rate of 70% for a part-time activity below 40% of full-time employment. 	No partial pension.	No partial pension.	Partial pension

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
Accumulation with earnings from work	<p>Once the pension has taken effect in 2002, the accumulation is authorised as long as earnings from a professional activity do not exceed € 7,421.57 or € 10,845.34 (if in pension age) per year (gross income of salaried workers) or € 5,937.26 or € 8,676.27 (if in pension age) per year (net income of self-employed). These amounts will be raised to € 11,132.37 or € 14,556.14 and € 8,905.89 or € 11,644.90 respectively if the pensioner has a dependent child.</p> <p>If the income from a professional activity exceeds the previously mentioned amounts by less than 15%, then the pension is reduced by a percentage of the pension amount that is equivalent to the percentage which is exceeded. With earnings in excess of 15%, the pension is not paid.</p>	<p>Old-age: no limit (any earnings are allowed).</p> <p>Early retirement: no earnings are allowed.</p>	<p>National pension (<i>Folkepension</i>): The basic amount (<i>grundbeløb</i>) depends on the income gained from the pensioner's professional activity. Reduced by 30% of earnings in excess of DKK 237,000 (€ 31,849) per year.</p> <p>Pension supplement (<i>pensionstillæg</i>) is reduced by 30% of earnings and any other kind of income (earnings of pensioner and spouse) in excess of DKK 105,000 (€ 14,110) per year for each married person and DKK 52,300 (€ 7,028) for singles. If the spouse is not pensioned, his/her earnings are not taken into account up to DKK 163,600 (€ 21,985).</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Unlimited accumulation permitted.</p>	<p>Accumulation possible. In case of full pension, until the age of 65, earnings from professional activities must not exceed € 400 per month.</p> <p>When only a partial pension is claimed, in addition to the general additional earnings ceiling (<i>Hinzuverdienstgrenze</i>) there is also an individual ceiling depending on the insured earnings during the last 3 calendar years before the pension.</p>	<p>Old-age Pension (<i>vanaduspension</i>): Full accumulation with earnings is possible.</p> <p>Early Retirement Pension (<i>ennetäht-aegne vanaduspension</i>): Accumulation with earnings is not possible.</p> <p>Old-age Pension Under Favourable Conditions (<i>soodustingimustel vanaduspension</i>): Accumulation with earnings is not possible if the pensioner continues to work in occupation which gave entitlement to old-age pension on favourable conditions; otherwise accumulation with earnings is possible.</p> <p>Superannuated Pension (<i>väljateenitud aastate pension</i>): Accumulation with earnings is not possible if the pensioner continues to work in occupation, which gave entitlement to superannuated pension; otherwise accumulation with earnings is possible.</p>

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	
<p>Accumulation with earnings from a professional activity is possible if this activity has been declared towards the competent administration.</p> <p><i>Persons retired before 05.01.1999:</i> If there is no age condition, the portion of pension exceeding € 734 per month is paid with a reduction of 70%.</p> <p><i>Persons retired after 05.01.1999:</i></p> <ul style="list-style-type: none"> • If they start working again being aged less than 55 (men and women), the payment of the pension is postponed until they are over 55 years of age. • If they start working again being aged more than 55 (men and women), the portion of pension exceeding € 734 per month is paid with a reduction of 70%. 	<p>Full retirement: the payment of the pension is suspended if a paid professional activity is pursued.</p> <p>Part-time retirement: a pension may be accumulated for the worker as part-time pensioner with the salary paid for part-time work.</p>	<p>Possible accumulation when re-starting an activity, if the income added to compulsory basic and supplementary pensions is below the last activity income before being paid the pension.</p>	<p><i>Retirement Pension:</i> No accumulation permitted when recipient is 65 years of age, otherwise accumulation is permitted.</p> <p><i>Old Age (Contributory) Pension:</i> Accumulation permitted.</p>	<p>National pension (<i>lifeyrir almanna-trygginga</i>):</p> <ul style="list-style-type: none"> • Basic pension (<i>grunnlifeyrir</i>) amount reduced if annual income criterion exceeds ISK 1,716,020 (€ 19,476) and withdrawn if it exceeds ISK 2,565,980 (€ 29,122). • Pension supplement (<i>tekjutrygging</i>) reduced if annual income criterion exceeds ISK 550,656 (€ 6,250) and is withdrawn if it exceeds ISK 1,661,456 (€ 18,857). • Additional pension supplement (<i>tekjutryggingarauki</i>). Reduced in case of other income and withdrawn when income exceeds ISK 547,733 (€ 6,216). <p>Different amounts apply for married or co-habiting couples. See point 2 above.</p> <p>Supplementary pension (<i>lögbundnir lifeyrissjóðir</i>): Accumulation possible.</p>	<p>Accumulation with earnings from work</p>

Table VI

Old-Age

	Belgium	Czech Republic	Denmark	Germany	Estonia
Taxation and social contributions	Benefits are subject to taxation.	Benefits are subject to taxation.	National pension (<i>Folkepension</i>): Basic amount (<i>grundbeløb</i>) and pension supplement (<i>pensionstillæg</i>) are subject to taxation. Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): Subject to taxation.	In principle, pensions are subject to taxation.	Pensions less than 3 times the non-taxable minimum, i.e. up to EEK 50,400 (€ 3,221) a year or EEK 4,200 (€ 268) a month (which is the majority of cases) are not subject to taxation.
1. Taxation of pension benefits					
2. Limit of income for tax relief or tax reduction	<p>Tax reduction for benefits. The reduction is calculated from an annually indexed basic amount, which differs according to the marital status of the taxpayer (single person or couple). This amount is limited in accordance with the ratio between the effective incomes and the sum of net incomes, and in accordance with the value of the net global taxable income. The amount of the tax reduction can not exceed the tax amount related to incomes for which the reduction is allowed.</p> <p>No taxes are due for taxpayers who solely received pensions or replacement earnings whose amounts do not exceed the maximum amount of legal unemployment benefit.</p>	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	<p>The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).</p> <p>If there are no other earnings, pensions are often below the limit of taxation.</p>	Not applicable. Benefits are in general not subject to taxation.
3. Social security contributions from pension	<ul style="list-style-type: none"> • Pension reduction of 3.55% on the condition that the pension is not reduced below € 1,295.29 or - without any dependants - € 1,092.94 per month. • Solidarity contribution (<i>cotisation de solidarité/solidariteitsbijdrage</i>) from 0 to 2% according to the family charge and the gross amount of all statutory and non-statutory pensions. Minimum amount for pension is € 1,452.31 (couple) or € 1,161.85 (isolated) per month. 	No contributions.	No contributions.	<p>Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund. The average rate is 7.1%.</p> <p>Pensioner's contribution to long-term care insurance is 1.7%.</p>	No contributions.

Old-Age

Table VI

Greece	Spain	France	Ireland	Iceland	
<p>In general, the benefits are subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Compulsory basic and supplementary pensions are subject to taxation. Supplement for assistance by a third party (<i>majoration pour l'assistance d'une tierce personne</i>), the 10% supplement of the pension for having brought up at least 3 children and the supplementary allowance (<i>allocation supplémentaire</i>) are not subject to taxation.</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Benefits, except child pension (<i>bamalífeyrir</i>), are liable to taxation. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): General taxation rules.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>
<p>Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (will be abolished on 1 January 2008): No contribution for pensions up to € 397. For pensions exceeding € 397:</p> <ul style="list-style-type: none"> • for amounts up to € 397 1% • between € 397 and € 587 2% • between € 587 and € 881 3% • between € 881 and € 1,174 4% • for parts over € 1,174 5% 	<p>No contributions.</p>	<p>On pensions of the general scheme (<i>RGAVTS</i>), of the supplementary scheme for employees (<i>ARRCO</i>) and for managerial staff (<i>AGIRC</i>) (with a possibility of exoneration subject to means test):</p> <ul style="list-style-type: none"> • Generalised social contribution (<i>contribution sociale généralisée, CSG</i>): 6.2% (reduced rate: 3.8%). • Contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>): 0.5%. <p>On pensions of the supplementary pension scheme for employees (<i>ARRCO</i>) and for managerial staff (<i>AGIRC</i>): contribution of 1%</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from pension</p>

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age

VII Survivors

- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	Pension Insurance Act No. 1/1907 (<i>Zákon o penzijním pojištění</i>), Act No. 155/1995 on Basic Pension Insurance (<i>Zákon o důchodovém pojištění</i>).	Supplementary pension (<i>arbejdsmarkedets tillegspension, ATP</i>) Law of 7 March 1964, Con. Act 5/2001.	Social Code (<i>Sozialgesetzbuch</i>), Book VI, introduced by the Pension Reform Act (<i>Rente Reformgesetz</i>) of 19 December 1999.	State Pension Insurance Act (<i>Ambütu pensionindustusseadus</i>) 2001, State Funeral Benefit Act (<i>Ambütu ma-funestolu seadus</i>) 2001.
Basic principles	Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased person.	Compulsory social insurance system financed by contributions from employers and employees and providing earnings-related benefits linked to insurance period.	Compulsory social insurance scheme for employees; Supplementary pension (<i>arbejdsmarkedets tillegspension, ATP</i>) with benefits depending on the pension of the deceased person.	Compulsory social insurance scheme for employees and certain groups of self-employed with benefits depending on the pension of the deceased person.	Survivors' Pension (<i>toijaka duple pension</i>); Universal social insurance system providing pensions related to the old-age pension of the deceased and the number of entitled family members. National Pension (<i>raivapension</i>); Universal system guaranteeing a minimum pension for persons who are not entitled to an Old-age Pension. See table XI "Guaranteeing sufficient resources".

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p>Law No. 1948/51 of 14 June 1951, amended on 5 January 1999 with the publication of Law No. 2676/99.</p> <p>Law No. 1902/90 of 17 October 1990.</p> <p>Law No. 2094/92 of 7 October 1992.</p> <p>Law No. 3029/02 of 11 July 2002.</p> <p>Law No. 3232/04 of 12 February 2004.</p>	<p>Legislative Royal Decree No. 1794 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree No. 1647/97 of 31 October 1997.</p> <p>O.M. of 13 February 1987.</p> <p>Law No. 24/2001 of 27 December 2001 on fiscal, administrative and social policy measures (<i>Ley de medidas fiscales, administrativas y del orden social</i>).</p> <p>Royal Decree No. 1485/2001 of 27 December 2001.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, AGAVTS</i>).</p> <p>Articles L. 342.1 and following, L. 353-1 and following and L. 358-1 and following of Social Security Code (<i>Code de la sécurité sociale</i>).</p> <p>Supplementary pension scheme for employees (<i>régime complémentaire des salariés, ARCCO</i>).</p> <p>Inter-professional agreement of 9 December 1981.</p> <p>Supplementary pension scheme for managers and professional staff (<i>régime des cadres, AGIRC</i>).</p> <p>National collective bargaining agreement for managers and professional staff of 14 March 1947.</p>	<p>Social Welfare (Consolidation) Act 1993.</p>	<p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993.</p> <p>Social Assistance Act (<i>Lög um hlífingisáttæki</i>) No. 118/1993 of December 1993.</p> <p>Act on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldingingu hlífingisáttæki og starfsam hlífingisáttæki</i>) No. 129/1997 of December 1997.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased person.</p>	<p>Compulsory social insurance scheme for employees and assimilated groups with 'Survivors' pensions to widows or widowers (<i>Pensión de viudas</i>), orphans (<i>Pensión de orfanos</i>) or relatives (<i>Pensión en favor de familiares</i>) depending on the pension or contributions of the deceased person.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, AGAVTS</i>).</p> <p>Compulsory social insurance scheme for employees with pensions depending on the pension of the deceased person or with temporary flat-rate allowances.</p> <p>Supplementary schemes for employees (<i>ARCCO</i>) and managerial staff (<i>AGIRC</i>).</p> <p>Compulsory complementary pension insurance schemes for all salaried with income related pensions and depending on the duration of affiliation.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with flat-rate benefits.</p>	<p>Dual system Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Basic principles</p>

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
Field of application	Compulsory insurance for all wage and salary earners.	Compulsory participation for: <ul style="list-style-type: none"> • those in employment or similar relationship, • assimilated groups (for example students, unemployed persons, persons caring for children/ help-less persons, people in military service etc.), and • self-employed persons. 	Compulsory membership for employees aged 16 - 66 working 9 hours or more per week and for beneficiaries of daily allowances in case of sickness, birth, adoption, or unemployment or who participate in activation or training/education measures or who are in a period of work placement according to the law on an active labour policy. Compulsory membership also for persons who receive disability pension (<i>førtids-pension</i>) or other transfer income. 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 three years. A new scheme has come into force and concerns contributions paid after 1 st January 2002. Beneficiaries under the old and new scheme at the same time will receive the higher amount.	Manual and white-collar workers and certain groups of self-employed.	<ul style="list-style-type: none"> • Permanent residents of Estonia, • aliens with temporary residence permits, • legal refugees.
Exemptions from compulsory insurance	No exemptions.	No exemptions.	Employees working less than 9 hours per week are exempted from compulsory insurance.	No compulsory insurance for employees with only insignificant employment (up to €400 per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.
Entitled persons <ul style="list-style-type: none"> • Surviving spouse • Children • Other persons 	Surviving spouse.	<ul style="list-style-type: none"> • Widows and widowers, • Children. 	<ul style="list-style-type: none"> • Spouses, cohabitants and under certain conditions (see below) also divorced partners. • Children under 18. 	<ul style="list-style-type: none"> • Surviving spouse, • Divorced spouse (divorced before 1 July 1977) financially dependant upon the deceased, • Children. 	<ul style="list-style-type: none"> • Widows and widowers, • all children raised by the deceased, incl. Stepchildren and foster children, • other persons: brothers and sisters, grandchildren, parents, step-parents, foster-parents, guardians.

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p>Social Insurance system for employees.</p> <p>The provisions of Article 62 of Law No. 2676/99 apply in the event of the death of the insured person or of the pensioner subsequent to 5.1.99, the date on which this Law came into force.</p> <p>These provisions also apply if death occurs prior to this date, providing that the survivor spouse, in accordance with the provisions formerly in force, was not entitled to a survivor's pension.</p>	<p>Compulsory insurance for all employees.</p>	<p>Insurance system obligatory for employees and assimilated persons.</p>	<p>With some exceptions all persons aged 16 years or over, employed under a contract of service or apprenticeship and the self-employed.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): All residents.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): All insured employees, employers and self-employed persons aged 16-70.</p>	<p>Field of application</p>
<p>No exemptions.</p>	<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<p>Persons with weekly earnings less than € 38 per week and the self-employed with earnings of less than € 3,174 per annum.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): No exemptions.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): No exemptions.</p>	<p>Exemptions from compulsory insurance</p>
<p><i>Persons insured before 31.12.1992:</i></p> <ul style="list-style-type: none"> • Widows. • Children until age 18 (or 24 in the case of a student; without limitation, if invalid). • Parents and grandchildren. <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> • Widows and widowers. • Children until age 18 (or 24 in the case of a student; without limitation, if invalid). 	<ul style="list-style-type: none"> • Widow(er) who lived with the deceased insured on a regular basis and partners in case of separation, divorce and annulment. • Children of the deceased. • Under certain conditions, children brought into marriage by the surviving spouse provided that the marriage took place two years before the date of the death of the deceased. • Under certain conditions grandchildren, siblings, mothers and fathers, grandmothers and grandfathers. 	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>):</p> <ul style="list-style-type: none"> • Widow(er) and/or divorced widow(er) aged 55 or more; • invalid widow(er) under the age of 55; • No orphan's pension, but maintenance allowance (<i>allocation de soutien familial</i>); see table IX "Family benefits". <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <ul style="list-style-type: none"> • Widow(er) and/or divorced widow(er); • orphan; • no other person. 	<ul style="list-style-type: none"> • Survivor who is not living with a person as husband and wife. • Orphans under 18 years of age (or under 21 years of age if in full-time education). 	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Children under 18. Adopted children and step-children in the same circumstances (provided that the parent responsible for their maintenance is deceased).</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Spouses and children under 18 and in certain cases care-takers.</p>	<p>Entitled persons</p> <ul style="list-style-type: none"> • Surviving spouse • Children • Other persons

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
Conditions	To be insured.	Deceased was either in receipt of or entitled to an Old-age pension (<i>Starobní důchod</i>), Full Invalidity Pension (<i>Invalidní důchod</i>) or Partial Invalidity Pension (<i>Částečný invalidní důchod</i>), or died as a result of an employment injury or occupational disease.	Ten years of insurance (2 years under the new scheme) cover of the deceased and length of marriage: at least 10 years – the conditions for entitlement to the pension or the death grant if death occurred before 1.7.1992 or if after 1.7.1992 and the deceased were aged over 67.	60 months of insurance. The waiting period is deemed fulfilled, when the insured person deceased as a consequence of certain incidents (e.g. as a consequence of an employment injury) or under certain circumstances.	Qualification period depends on the age of the deceased person: Age Contribution-period 16-20 years no requirement 21-23 years 1 year 24-26 years 2 years 27-29 years 3 years 30-32 years 4 years 33-35 years 5 years 36-38 years 6 years 39-41 years 7 years 42-44 years 8 years 45-47 years 9 years 48-50 years 10 years 51-53 years 11 years 54-56 years 12 years 57-59 years 13 years 60-62 years 14 years 63 years 15 years
1. Deceased insured person					
2. Surviving spouse	<ul style="list-style-type: none"> 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); aged at least 45 or bringing up a child or being an invalid; having ceased all work with the exception of authorised work. For people under 65 receiving only a survivors' pension (<i>pension de survie/overlevingspensioen</i>), the ceilings for earned income are higher than those applied to recipients of old-age pensions (see table VI "Old-age", Accumulation with earnings). 	<p>Widow(er)'s Pension (<i>Vdovský/vdovecký důchod</i>):</p> <p>The pension is always granted for a period of one year from the date of the death. The benefit is continued after the expiration of this period if the surviving spouse has reached 55 years of age (women) or 58 (men) or retirement age if this is lower, or is fully invalid or cares for</p> <ul style="list-style-type: none"> a dependent child, a child who has attained majority and is predominantly or wholly incapacitated, his/her predominantly or fully helpless parent, or parent of deceased spouse (living in the same household) or a partially incapacitated parent over the age of 80 years and who is living in the same household, <p>Survivors' pensions may be combined with earnings from economic activity without any limitation.</p>	To be or to have been married to the deceased. New scheme: marriage or cohabiting during 2 years before death and appointed to entitlement of the benefit. 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).	The marriage must have lasted for at least one year. Divorced spouses: Divorce 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, commonly acquired rights are officially divided up between spouses for old-age and invalidity insurance.	Entitled for the survivor's pension (<i>toitjakaotuspension</i>) is a widow(er):
					<ul style="list-style-type: none"> who is pregnant (from the 12th week of pregnancy), who is non-working and rears the deceased person's child under 3 years of age, or who has attained pension age or is permanently incapable of work (with at least 40% work incapacity) if the marriage has lasted at least 1 year. <p>A divorced spouse is entitled, if s/he became permanently incapable of work before divorce or one year thereafter, or attained pension age within 3 years after divorce and the marriage had lasted for at least 25 years.</p> <p>The survivor's pension (<i>toitjakaotuspension</i>) is granted regardless of whether the widow(er) was maintained by the deceased or not.</p>

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p>Contributions paid for at least 4,500 days or 1,500 insured days, 300 of which during the 5 years before the date of death.</p> <p><i>Persons insured before 31.12.1992:</i> Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</p> <p><i>Persons insured since 1.1.1993:</i> Widow(er) with at least 67% invalidity or monthly income less than 40 times the minimum daily wage for an unskilled manual worker, plus 20% for each child. If monthly income is higher, half the normal pension is awarded.</p> <p><i>After 5.1.1999:</i> The surviving spouse (man or woman), irrespective of age, is entitled to the survivor's pension for a period of 3 years, starting on the first day of the month following death. If the survivor is aged over 40 upon the death of the spouse, the pension is paid even after the initial 3-year period has passed, providing that the surviving spouse does not work or receives no other pension. If the surviving spouse works or receives a pension, he/she is entitled to 50% of the normal survivor's pension. If the surviving spouse is suffering from a physical or mental disability of at least 67%, he/she is entitled to the full survivor's pension. A pension which has been interrupted or reduced will again be paid in full to the surviving spouse as from the age of 65. If the latter continues to work or to receive any other form of pension after the age of 65, he/she will receive only 70% of the survivor's pension.</p>	<p>At the time of death: Affiliated to social security scheme and either:</p> <ul style="list-style-type: none"> • Enjoying active contributor or equivalent status; nonetheless, if, at the time of death the insured person was not a regular member or not in an equivalent status, but he had contributed during a period of 15 years, the surviving spouse and the orphans will be entitled to a pension; • in receipt of an invalidity or old-age pension; • must have contributed for at least 500 days in 5 years preceding death only if the death is provoked by a non-professional disease. Otherwise, no preliminary contribution record. <p>Widow or widower: Must have lived with the deceased insured on a regular basis.</p> <p>In case of separation, divorce and annulment, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): Being beneficiary of an old-age or invalidity pension or justify certain conditions at the time of death.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Affiliation to the compulsory supplementary schemes.</p> <p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>):</p> <ul style="list-style-type: none"> • Survivor's pension (<i>pension de réversion</i>): Widow or widower (with insufficient means of existence), aged 55, marriage having lasted for at least 2 years (except if child born from marriage). • Invalidity pension for widow/ widower (<i>pension d'invalidité de veuf ou de veuve</i>): Widow or widower aged under 55 and disabled. • Old-age pension for widow/ widower (<i>pension de vieillesse de veuf ou de veuve</i>): Widow or widower aged 55 or above and disabled. <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Non remarried widow(er), aged at least 55 (<i>ARRCO</i>) or 60 (<i>AGIRC</i>); if invalid or with two dependent children, without age condition.</p>	<p>At least 156 weeks of insurable employment for which contributions were paid.</p> <p>An annual average of:</p> <ul style="list-style-type: none"> • 39 weekly contributions paid or credited in either the 3 or 5 tax years before reaching age 66 or before date of death of spouse if earlier, or • 48 weekly contributions paid or credited since entry into insurance (under this condition, a reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks). <p>These conditions may be fulfilled on either spouse's insurance record.</p> <p>Survivor who is not living with a person as husband and wife.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Residency in Iceland for at least three years immediately prior to application for a Child pension (<i>barna-lífeyrir</i>). If the residency condition is not fulfilled by the deceased person, see point 2 and 3 below.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): The deceased person must have been receiving pension from the fund at the time of death or have paid contributions for a certain period prior to death.</p> <p>National pension (<i>lífeyrir almanna-trygginga</i>): Residency in Iceland for at least three years immediately prior to application for a child pension (<i>barna-lífeyrir</i>). If the residency condition is not fulfilled by the deceased person, see point 1 and 3.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Marriage or registered co-habitation with the deceased person. Also registered co-habitation of the deceased with a person of the same sex.</p>	<p>Conditions</p> <p>1. Deceased insured person</p> <p>2. Surviving spouse</p>

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Children	Children are not entitled to benefits.	Deceased parent was either in receipt of or entitled to an Old-age Pension (<i>Starobní důchod</i>), Full Invalidity Pension (<i>Invalidní důchod</i>) or Partial Invalidity Pension (<i>Částečný invalidní důchod</i>), or died as a result of an employment injury or occupational disease.	Under 18. New scheme: 21.	Age limit: 18 years (under certain conditions 27).	The survivor's pension (<i>toitjakaotuspension</i>) is granted to children under 18 years of age (24 in case of full-time students) regardless of whether they were maintained by the deceased or not.
4. Other persons	No other beneficiaries.	No other persons entitled to benefits.	No other beneficiaries.	No other beneficiaries.	<ul style="list-style-type: none"> • Brother, sister or a grandchild under 18 years of age (24 in case of full-time students) if (s)he does not have parents who are capable of work, • parent of pensionable age or permanently incapacitated for work, • stepchild or foster child who is not maintained by the natural parents.

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p>Until age 18 (or 24 in the case of a student; without limitation, if invalid). In the case of orphans who are minors, invalids or students (up to the age of 24), the amount of the surviving spouse's pension which was interrupted or reduced, will be paid to the children in equal shares.</p>	<p>Age limit of children:</p> <ul style="list-style-type: none"> • 18 years except in cases of absolute permanent incapacity (<i>incapacidad permanente absoluta</i>) or severe incapacity (<i>Gran invalidez</i>); • 22 years (or 24 years for orphan children having lost both parents) when earnings do not exceed 75% of the minimum wage (<i>salario mínimo interprofesional</i>). 	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>): No orphan's pension. Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Orphans up to the age of 21 or 25, under certain conditions; without age limit if invalid.</p>	<p>Under 18 years of age (or under 21 years of age if in full-time education).</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Under 18. Residency for at least 3 years immediately prior to application for a child pension (<i>bamalífeyrir</i>), if the residency condition is not fulfilled by the deceased, see point 1 and 2 above. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Under 18. Foster and step children maintained by the deceased enjoy the same right.</p>	<p>3. Children</p>
<p><i>Persons insured before 31.12.1992:</i> Parents and grandchildren dependent on the deceased person. <i>Persons insured since 1.1.93:</i> No other beneficiaries.</p>	<ul style="list-style-type: none"> • Have lived together with the deceased for at least two years prior the death; • being financially dependent on the deceased (an essential condition which has to be proven); • no entitlement to a pension; • no means for sustenance and no living relatives who are obliged and able to provide alimony, according to the civil code. 	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>): No other beneficiaries. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): When there is no surviving spouse the pension fund may decide to give rights to a person who has been in charge of the household of the deceased for a long period before his death.</p>	<p>4. Other persons</p>

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
Benefits 1. Surviving spouse	<p>80% of the actual or hypothetical retirement pension (<i>pension de retraite/rustpensioen</i>) of the insured person calculated at the rate for a married couple where the spouse is dependant.</p> <p>Guaranteed minimum for fully ensured: € 9,834.53 per year, calculated pro rata if the career is at least equivalent to 2/3 of a complete career.</p>	<p>Basic Amount (<i>Základní složka</i>): Flat rate benefit of CZK 1,310 (€ 40) per month.</p> <p>Percentage Amount (<i>Procentní část</i>): 50% of the percentage amount to which the deceased was or would have been entitled.</p>	<p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>):</p> <p>In the event of death before July 1st 1992: pension corresponding to 50% of real or hypothetical pension of the insured person. This pension is capitalised.</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. Instead single capital payment, capitalisation 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. New scheme starting 2004: lump-sum payment of DKK 40,000 (€ 5,375) which gradually will be reduced according to the age of the deceased spouse at the time of death starting from the age of 66 to the age of 69 an 0 hereafter.</p>	<p>The new legislation on survivors applies to couples who will marry after 31.12.2001 or when both spouses were born after 1.1.1962. To all others the previous legislation in relation to survivors continues to apply.</p> <ul style="list-style-type: none"> The "major" widow's or widower's pension amounts to 55% ("previous" legislation 60%) of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 onwards in case of incapacity or if the widow or widower is bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child who cannot look after itself on account of a mental or physical handicap. In other cases, the "minor" widow's or widower's pension is payable for a maximum period of 24 months ("previous" legislation: no limit) to the amount of 25% of the pension for which the deceased spouse would have been eligible. <p>According to the "new" legislation child-raising is additionally taken into account in relation to survivors' pensions as compensation. Survivors having raised children receive a dynamic supplement of personal income points that is granted in addition to the widow's or widower's pension.</p> <p>Both the "previous" and "new" legislation applying to survivors include the following provisions:</p> <p>If the insured person dies before the age of 63, the widow's or widower's pension will be reduced by 0.3% for each calendar month following the death of the insured until the end of the month in which the insured person would have turned 63 years, with a maximum of 10.8% (with transitional periods, maximum 10.8% at the earliest as of 1 January 2004).</p> <p>If the insured person dies before the age of 60, the period between the date of death and the completion of the age of 60 at the latest is to be taken into account for the calculation of the pension.</p> <p>Earnings, replacement earnings and unearned income are credited against the widow's or widower's pension ("previous legislation": earnings and replacement earnings only). Where this income exceeds a certain dynamic monthly amount (€ 689.83 in the old <i>Länder</i> or € 606.41 in the new <i>Länder</i> plus supplements for children entitled to orphan's pension), the survivor's pension is reduced by a rate of 40% of the excess amount.</p>	<p>The higher of the 2 following amounts serves as calculation basis:</p> <ul style="list-style-type: none"> Old-age Pension (<i>vanaduspension</i>) calculated on the basis of years of pensionable service and pension insurance coefficient of the deceased person (see table VI "Old-age"); old-age pension for a person with 30 years of pensionable service. <p>The amount of Survivor's Pension (<i>toitjakaotuspension</i>) depends on the number of entitled family members:</p> <ul style="list-style-type: none"> one family member: 50%, two family members: 80%, three or more family members: 100%. <p>The amount is shared equally between all entitled persons.</p>

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	Benefits 1. Surviving spouse																
<p><i>Persons insured before 31.12.1992:</i> 70% of the pension of deceased parent (husband).</p> <p><i>Persons insured since 1.1.93:</i> 50% of the pension of deceased parent (husband or wife).</p>	<p>Widow's or widower's pension (<i>Pensión de viudedad</i>): 52% of the calculation basis (or in certain cases 70% if there are dependant family members) for deceased person (total amount of paid wages subject to contributions over a continuous period of 24 months within the last 15 years are divided by 28).</p> <p>Annual pension 14 times monthly figure.</p> <p>Where deceased insured was in receipt of an invalidity or retirement pension, the calculation basis 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>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGAVTS</i>):</p> <p>Survivor's pension (<i>pension de réversion</i>): 54% of real or hypothetical old-age pension of the deceased person. If divorced widow(er) not remarried, pension is divided in proportion to the years of marriage.</p> <p>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>): 54% of real or hypothetical invalidity or old-age pension of deceased person.</p> <p>A supplement of € 83.03 per month and per child to the invalid widow's or widower's pension and widow's or widower's old-age pension is paid when surviving spouse has at least the charge of one dependant child under 16. A 10% increase of the pension is paid when the beneficiary has had or brought up at least three children during 9 years and before they got 16.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): 60% of the pension. If divorced widow(er) not remarried, pension is divided in proportion to the years of marriage.</p>	<p>Benefit amount:</p> <p>Under Age 66:</p> <table border="1"> <thead> <tr> <th>Contributions (Weekly Average)</th> <th>Weekly rate</th> </tr> </thead> <tbody> <tr> <td>48</td> <td>€ 140.30</td> </tr> <tr> <td>36-47</td> <td>€ 138.30</td> </tr> <tr> <td>24-35</td> <td>€ 134.30</td> </tr> </tbody> </table> <p>Over Age 66:</p> <table border="1"> <thead> <tr> <th>Contributions (Weekly Average)</th> <th>Weekly rate</th> </tr> </thead> <tbody> <tr> <td>48</td> <td>€ 167.30</td> </tr> <tr> <td>36-47</td> <td>€ 164.60</td> </tr> <tr> <td>24-35</td> <td>€ 160.10</td> </tr> </tbody> </table> <p>An additional allowance of € 7.70 per week is payable where the survivor is living alone.</p>	Contributions (Weekly Average)	Weekly rate	48	€ 140.30	36-47	€ 138.30	24-35	€ 134.30	Contributions (Weekly Average)	Weekly rate	48	€ 167.30	36-47	€ 164.60	24-35	€ 160.10	<p>National pension (<i>lífeyrir almanna-trygginga</i>): Not applicable.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): Benefits are calculated as a percentage of the pension rights of the deceased person as described in the statutes of each individual pension fund. Benefits are only paid for a limited period. If the deceased person has children by his surviving spouse benefits are paid until the child reaches age 19. Same applies to step- and foster children. Minimum benefits for spouse based on a contribution period of 40 years 27% of the wages for which contributions were paid.</p>	
Contributions (Weekly Average)	Weekly rate																				
48	€ 140.30																				
36-47	€ 138.30																				
24-35	€ 134.30																				
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36-47	€ 164.60																				
24-35	€ 160.10																				

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Surviving spouse: remarriage	Benefit ceases in case of remarriage.	Pension ceases, lump sum grant of 12 times the monthly pension paid upon remarriage.	In cases of death before the 1st of July 1992: Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>) ceases.	Pension ceases. Lump-sum payment to the amount of 24 times the monthly average pension of the preceding 12 months. According to the "new" legislation the lump-sum payment to the amount of 24 times for the minor widow's or widower's pension is reduced by the number of calendar months in which a pension was already drawn.	Survivor's Pension (<i>toitjakaotuspension</i>) is maintained for 12 months after remarriage.
3. Orphan children <ul style="list-style-type: none"> • having lost one parent • having lost both parents 	No orphan's pension; see special family allowances scheme.	<p>Basic Amount (<i>Základní složka</i>): Flat-rate benefit of CZK 1,310 (€ 40) per month.</p> <p>Percentage Amount (<i>Procentní část</i>):</p> <ul style="list-style-type: none"> • Orphan children having lost one parent: 40% of the percentage amount to which the deceased was or would have been entitled. • Orphan children having lost both parents: 40% of percentage amount of the pensions of both parents. 	<p>National pension (<i>Folkepension</i>): See table IX "Family benefits".</p> <p>Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>):</p> <p>In cases of death after 1 July 1992, single payment (children under 18). New scheme (since 2004): single payment of DKK 40,000 (€ 5,375) per child less than 21 years old.</p>	<p>Entitled up to the age of 18 and for pupils or students up to the age of 27 years.</p> <p>The orphan's pension (<i>Waisenrente</i>) for orphan children having lost one parent amounts to 20% of the deceased parent's pension and for orphan children having lost both parents 10% of the deceased parents' pensions plus supplements to orphans' pensions. The orphan's pension is reduced by 0.3% for each calendar month following the death of the insured until the end of the month in which the insured person would have turned 63 years, with a maximum of 10.8% (with transitional periods, maximum 10.8% at the earliest as of 1 January 2004).</p> <p>Where own earnings, replacement earnings or unearned income of the orphan as of age of 18 exceed a specific dynamic amount (from 1 July 2003: € 459.89 in the old <i>Länder</i> and € 404.27 in the new <i>Länder</i>), the orphan's pension is reduced by a rate of 40% of the excess amount.</p>	<p>Orphan children having lost one parent: see "Surviving Spouse" above.</p> <p>Having lost both parents: entitled to receive survivor's pensions for both parents.</p>
4. Other beneficiaries	No other beneficiaries.	No other persons entitled to benefits.	No other beneficiaries.	No other beneficiaries.	See "Surviving Spouse" above.

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p>Pension ceases.</p> <p><i>Persons insured before 31.12.92:</i></p> <ul style="list-style-type: none"> Orphan children having lost one parent: 20% of the pension of deceased parent for each child until age 18 (or 24 in the case of a student; without limitation, if invalid). Orphan children having lost both parents: 60% of old-age pension. <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> Orphan children having lost one parent: 25% of the pension of deceased parent. Orphan children having lost both parents: 50% of the pension of the deceased parent. 	<p>Entitlement to widow's or widower's pension (<i>Pensión de viudedad</i>) ceases on remarriage. The pension will not be extinguished when:</p> <ul style="list-style-type: none"> the beneficiary is over 61 years of age or is entitled to an absolute permanent incapacity pension, or a severe incapacity pension, or is affected by a handicap to a degree of at least 65%; the widow's or widower's pension equals to 75% of his/her income; the combined income of the new married couple is lower than twice the amount of the minimum wage (<i>Salario Mínimo Interprofesional</i>). <p>Orphan's pension (<i>Pensión de orfandad</i>):</p> <p>20% of the calculation basis for each orphan. This percentage can be increased by 52% or 70% corresponding to the widow/er's pension if there is no surviving spouse. If there are several beneficiaries, the sum of the orphans' pensions plus the widow/er's pension cannot exceed 100% of the calculation basis. Therefore, the total amount of orphan's pensions may not exceed 48% or 30% of the calculation basis, as applicable. When the same beneficiary is entitled to pensions from both the father and the mother, the increase for being an absolute orphan can only be applied to the pension caused by one of the deceased.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>):</p> <p>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) ceases, but not survivor's pension (<i>pension de réversion</i>), nor Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>).</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>The pension is suppressed.</p> <p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>):</p> <p>No orphans' pension, but maintenance allowance (<i>allocation de soutien familial</i>); see table IX "Family benefits".</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>For orphans 50% (<i>ARRCO</i>) and 30% (<i>AGIRC</i>) of the pension, whatever the number of children is.</p>	<p>Pension ceases.</p> <p><i>Orphan children having lost one parent:</i></p> <p>An increase of € 21.60 per week is payable for each dependant child under 18 years of age (or under 22 years of age if the child is in full-time education). No restriction on combination with family allowances.</p> <p><i>Orphan children having lost both parents:</i></p> <p>An Orphan's Contributory Allowance of € 107 per week is paid if the orphan is under 18 years of age (or under 22 years of age if in full-time education) and 26 contribution weeks of insurable employment were paid by a parent or step-parent.</p> <p>No other beneficiaries.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <p>Not applicable.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>):</p> <p>Pension ceases.</p> <p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <p>Flat-rate child pension (<i>barnalífeyrir</i>) ISK 16,025 (€ 182) per month, double amount if both parents are deceased.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>):</p> <p>Minimum child pension ISK 9,947 (€ 113) per each child per month, double amount if both deceased parents were pension fund members.</p>	<p>2. Surviving spouse: remarriage</p> <p>3. Orphan children</p> <ul style="list-style-type: none"> having lost one parent having lost both parents
<p><i>Persons insured before 31.12.1992:</i></p> <p>20% of pension for dependant parents or grand-children.</p> <p><i>Persons insured since 1.1.93:</i></p> <p>No other beneficiaries.</p>	<p>Pension (under certain conditions): 20% of calculation basis.</p> <p>Relatives' temporary allowance (<i>subsídio temporal a favor de familiares</i>): 20% of calculation basis.</p>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <p>No other beneficiaries.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>):</p> <p>See above, benefits, point 1.</p>	<p>4. Other beneficiaries</p>

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
5. Maximum for all those entitled to benefits	Not applicable.	No maximum (it is possible for total survivor's benefits to equal more than the pension that the deceased did or would have received at time of death).	No maximum.	The monthly amount of the widow's or widower's pension must not exceed the monthly amount of the deceased person's pension.	100% of the deceased's pension.
6. Other benefits	<p>Survivors' pension (<i>pension de survie/overlevingspensioen</i>) granted or maintained temporarily:</p> <ul style="list-style-type: none"> • 12 months grant to spouses who do not qualify for survivor's pension. • Maintaining the pension over a maximum of 12 months 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. <p>See table III for Funeral Grant (<i>allocation pour frais funéraires/Uitkering voor begrafenkosten</i>).</p>	<p>Lump sum Death Grant (<i>Pohřebné</i>) of CZK 5,000 (€ 154). See table III "Sickness - cash benefits."</p>	<ul style="list-style-type: none"> • Death grant (<i>begravelseshjælp</i>): Up to DKK 8,100 (€ 1,089), depending on the assets and liabilities of the deceased. Persons under 18 years of age: DKK 6,750 (€ 907). • Aid to survivors (<i>efterlevseshjælp</i>): Beneficiaries: spouses (or cohabitants since at least 3 years). Lump sum depending on survivor's income and fortune. Maximum amount: DKK 11,255 (€ 1,512). No benefit when income is over DKK 281,374 (€ 37,812) per year. • Maintenance allowance (<i>hjælp til forsørgelse</i>) can be granted in case of need (Active Social Policy Act of 10 June 1997). See table XI "Guaranteeing sufficient resources". • Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life (Active Social Policy Act of 10 June 1997). See Table XI "Guaranteeing sufficient resources". 	<ul style="list-style-type: none"> • 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 Death Grant (<i>Sterbegeld</i>) under table III "Sickness - cash benefits". • The divorced spouse (divorce 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 (child-raising pension). Conditions: 60 months of insurance before the death. Sliding scale according to income, same as widow's or widower's pension. 	<p>Funeral Grant (<i>matusetoetus</i>): Flat rate lump sum of EEK 2,000 (€ 128).</p>

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.92:</i> Spouse and orphans: 100% of the deceased's pension. Orphan children having lost both parents: maximum of 80% of old-age pension if several orphans. <i>Persons insured since 1.1.93:</i> The total income from pensions must not exceed 100%, nor be under 80% of the amount received by the deceased parent.</p>	<p>The sum of relatives' benefits must not exceed 100% of calculation basis. This maximum limit bears no relation to the limit applied under point 3 (orphan children).</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA/VTS</i>): 54% of the maximum old-age pension: € 8,022.24. Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): No maximum.</p>	<p>No maximum.</p>	<p>No maximum.</p>	<p>5. Maximum for all those entitled to benefits</p>
<p>Special supplementary benefits (<i>ΕΙΔΙΚΕΣ ΠΡΟΣΘΕΤΕΣ ΠΑΡΟΧΕΣ</i>):</p> <ul style="list-style-type: none"> • One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension; • ½ of the other one is paid at Easter Holiday and the other half during the Summer-holidays. <p>Funeral expenses: € 642.72.</p>	<p>Death grant (<i>auxilio de defunción</i>): € 30.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA/VTS</i>): Widow(er)'s allowance (<i>allocation veuvage</i>): The deceased spouse must have paid old-age contributions over at least 3 months during the year prior to the death (except for the month of the death). Allowance is paid (under condition of sufficient resources) during 2 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Maximum € 519.46 per month. Beneficiary less than 55 years, not divorced, not remarried or living as married, nor having entered into a civil solidarity pact (<i>pacte civil de solidarité</i>). Death insurance (<i>assurance décès</i>): Death grant (<i>capital-décès</i>) equal to 90 times the basic daily earning to the survivors (order of preference: Spouse, children, relatives in ascending line, ...) insured who can justify a minimum working hours or contribution payment, to persons legitimately maintaining, to persons receiving invalidity pensions or industrial injuries income related to a permanent incapacity of at least 66.66%. Minimum: 1% of annual earnings, subject to ceiling: € 297.12. Maximum: 3 times the monthly earnings, subject to ceiling: € 7,428. Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): No other benefits.</p>	<ul style="list-style-type: none"> • A Bereavement Grant of € 635 is paid on the death of an insured person, his/her spouse or a child dependant. • A once-off Widowed Parent Grant of € 2,700 is payable if the survivor has at least one child dependant. • In addition to a Widow(er)'s Contributory Pension a person may receive, for a limited period, half the personal rate of Unemployment, Disability, Health & Safety, Occupational injury or Maternity/Adoptive Benefits. • Invalidity Pensioners who qualify for Widow(er)'s Contributory Pension, may also receive half the personal rate of Disability Benefit for a limited period instead of Invalidity Pension. 	<p>National pension (<i>lifeyrir almanna-trygginga</i>): A person who is widowed before reaching age 67 may be paid a death allowance (<i>dánarbætur</i>) ISK 24,040 (€ 273) per month for 6 months according to the Social Assistance Act (<i>Lög um félagslega aðstoð</i>). Possible to prolong payments for a period of 12 months if the recipient maintains a child under age 18 or in other special circumstances, in which case the allowance is ISK 18,024 (€ 205) per month. Supplementary pension (<i>lögbundnir lifeyrissjóðir</i>): No other benefits.</p>	<p>6. Other benefits</p>

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
7. Minimum pension	Guaranteed minimum for fully ensured: € 9,834.53 per year, calculated pro rata if the career is at least equivalent to 2/3 of a complete career.	Basic Amount (<i>Základní složka</i>): Flat-rate benefit CZK 1,310 (€ 40) per month and Percentage Amount (<i>Procentní část</i>): • Widow/ers: CZK 385 (€ 12) per month. • Orphans: CZK 308 (€ 9.46) per month.	See table VI "Old-Age", <i>Minimum pension</i> .	No minimum pension.	40% of the Old-age Pension (<i>vanduspension</i>) for a person with 30 years of pensionable service.
8. Maximum pension	Maximum pension depends on annual earnings ceiling: pension is calculated on ex-husband/wife earnings ceiling. Ceiling for 2002 € 39,367.70.	No maximum pension.	See table VI "Old-Age", <i>Maximum pension</i> .	No maximum pension.	100% of the Old-age Pension (<i>vanduspension</i>) for a person with 30 years of pensionable service.

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p>Persons insured before 31.12.1992: € 370.58.</p> <p>Persons insured since 1.1.1993: € 337.00.</p>	<p>Monthly amounts (14 payments per year):</p> <p>Surviving spouse (Widow/widower):</p> <ul style="list-style-type: none"> • over 65: € 411.76 • between 60 and 65: € 383.66 • under 60: € 306.15 • under 60 with family dependants: € 383.66 <p>Orphan children having lost one parent: € 124.46</p> <p>Orphan children having lost both parents: € 124.46 plus product of dividing € 306.15 by number of entitled children.</p> <p>Other beneficiaries: € 124.46</p> <p>Sole beneficiary over 65: € 320.44</p> <p>under 65: € 301.71</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>):</p> <p>Survivor's pension (<i>pension de réversion</i>):</p> <p>Minimum: € 2,935.60 per year 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>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/ widower (<i>pension de vieillesse de veuf ou de veuve</i>): Minimum € 2,889.13 per year. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>No minimum pension.</p>	<p>Under age 66: € 134.30</p> <p>66 or over: € 160.10</p>	<p>National pension (<i>lífeyrir almanna-trygginga</i>):</p> <p>No minimum pension.</p> <p>Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>):</p> <p>Minimum pension for spouse based on a contribution period of 40 years 27% of the wages for which contributions were paid.</p>	7. Minimum pension
€ 1,466.00.	€ 2,086.10 per month.	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>):</p> <p>Survivor's pension (<i>pension de réversion</i>), Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>): The maximum pension corresponds to 54% of the pension amount.</p> <p>Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>):</p> <p>No maximum pension.</p>	<p>Under age 66: € 140.30</p> <p>66 or over: € 167.30</p>	No maximum pension.	8. Maximum pension

Table VII

Survivors

	Belgium	Czech Republic	Denmark	Germany	Estonia
Taxation and social contributions	Benefits are subject to taxation.	Benefits are subject to taxation.	Supplementary pension (<i>arbejdsmarkedets tillægspension, ATP</i>): A tax of 40% is imposed on capital payment in case of death. Regular pensions are subject to taxation of income.	In principle, pensions are subject to taxation.	Pensions less than 3 times the non-taxable minimum, i.e. EEK 50,400 (€ 3,221) a year or EEK 4,200 (€ 268) a month, which is the majority of cases, are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	<p>Tax reduction for benefits. The reduction is calculated from an annually indexed basic amount, which differs according to the marital status of the taxpayer (single person or couple). This amount is limited in accordance with the ratio between the effective incomes and the sum of net incomes, and in accordance with the value of the net global taxable income. The amount of the tax reduction can not exceed the tax amount related to incomes for which the reduction is allowed.</p> <p>No taxes are due for taxpayers who solely received pensions or replacement earnings whose amounts do not exceed the maximum amount of legal unemployment benefit.</p>	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	<p>The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).</p> <p>If there are no other earnings, pensions are often below the limit of taxation.</p>	Not applicable. Benefits are in general not subject to taxation.
3. Social security contributions from benefits	<ul style="list-style-type: none"> • Pension deduction of 3.55% on the condition that the pension is not reduced below € 1,092.94 per month. • Solidarity contribution (<i>cotisation de solidarité/solidariteitsbijdrage</i>) from 0 to 2% according to the family charge and the gross amount of all statutory and non-statutory pensions. Minimum amount for pension is € 1,161.85 per month. 	No contributions.	No contributions.	<p>Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund. The average rate is 7.1%.</p> <p>Pensioner's contribution to long-term care insurance is 1.7%.</p>	No contributions.

Survivors

Table VII

Greece	Spain	France	Ireland	Iceland	
<p>In general, the benefits are subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Benefits are subject to taxation. The 10% supplement of the pension for having brought up at least 3 children is not subject to taxation.</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): Benefits, except child pension (<i>barnalífeyrir</i>), are liable to taxation. Supplementary pension (<i>lögbundnir lífeyrissjóðir</i>): General taxation rules.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (will be abolished on 1 January 2008): No contribution for pensions up to € 397. For pensions exceeding € 397:</p> <ul style="list-style-type: none"> • for amounts up to € 397 1% • between € 397 and € 587 2% • between € 587 and € 881 3% • between € 881 and € 1,174 4% • for parts over € 1,174 5% 	<p>No contributions.</p>	<p>General scheme for employees (<i>Régime général d'assurance vieillesse des travailleurs salariés, RGA VTS</i>) and Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Generalised social contribution (<i>contribution sociale généralisée, CSG</i>) of 6.2% (reduced rate: 3.8%) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%. Means-tested possibility of exemption. Supplementary schemes for employees (<i>ARRCO</i>) and managerial staff (<i>AGIRC</i>): Contribution of 1.0%.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from benefits</p>

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors

VIII Employment injuries and occupational diseases

- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	<i>Employment injuries:</i> Law of 10 April 1971. <i>Occupational diseases:</i> Laws co-ordinated by Royal Order of 3 June 1970.	Act No. 65/1995 Labour Code (<i>Zákoník práce</i>) Government decree No. 109/1994 to implement the Labour Code. Decree No. 440/2001. Government decree No. 494/2001.	Law of 8 March 1978. Law of 20 May 1992 which is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date, modified by law of 30 May 1998, in effect since 01.01.1999. Law of 10 June 2000 which is applicable to accidents after 1 January 2004 and to occupational diseases reported after 1 January 2005.	Social Code (<i>Sozialgesetzbuch</i>), Book VII from 7 August 1996. Social Code (<i>Sozialgesetzbuch</i>), Book IX from 19 June 2001.	Health Insurance Act (<i>Arwändlustuse seadus</i>) 2002. State Pension Insurance Act (<i>Aritaku pensionindlustuseadus</i>) 2001. Civil Code (<i>tsiviilkoodeks</i>) 1956. Government regulation No. 172 on interim procedure of compensation (<i>ühitus</i>) of injuries or other health damage occurring in the course of fulfilling work duties, 1992.
Basic principles	Compulsory social insurance scheme for employees with benefits in kind and earnings-related cash benefits.	Obligatory social insurance for all employers financed from the employers' contributions. Provides a range of benefits for all employees and members of their families as well as special groups (e.g. pensioners and pupils).	Compulsory social insurance for employees and certain categories of self-employed.	Compulsory social insurance scheme for employees, certain groups of self-employed and other groups with benefits in kind and earnings-related cash benefits.	There is no specific insurance against employment injuries and occupational diseases. These risks are covered by the health insurance (short-term benefits in kind and in cash) and the pension insurance (long-term benefits). Under employer's civil liability, additional benefits are provided as Compensation (<i>ühitus</i>).
Field of application	<i>Employment injuries:</i> Workers who are submitted to social security, apprentices and those to whom the Crown has granted status. <i>Occupational diseases:</i> 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 employees (special scheme for state employees).	All salaried workers and certain self-employed (in fishing and navigation) persons. Trainees or any other persons spending time at a training centre or at a workshop or office because of their study or vocational training. Children affected with a disease or congenital illness 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.	All employees.
1. Beneficiaries					
2. Exemptions from the compulsory insurance	No exemptions.	No exemptions.	See above.	Persons insured on the basis of other regulation, like civil servants and members of ecclesiastical associations. Exempted from insurance are also self-employed doctors, psychotherapists, healers and pharmacists.	No exemptions.
3. Voluntarily insured	No voluntary insurance.	Not applicable.	No voluntary insured.	Possibility of voluntary insurance for entrepreneurs not compulsorily insured, their collaborating spouse and for other persons similar to self-employed entrepreneurs.	No voluntary insurance.

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.	<p>Employment injuries: Revised text of legislation and Employment Injuries Regulation, Decree of 22 June 1958.</p> <p>Occupational diseases: Legislative Royal Decree No. 1794 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p> <p>Royal Decree No. 2809/92 of 24 September 1992.</p>	Social Security Code (<i>Code de la sécurité sociale</i>), Book IV, Articles L. 411-1 and following.	Social Welfare (Consolidation) Act 1993.	<p>Social Security Act (<i>Lög um almannatryggingar</i>) No. 117/1993 of December 1993.</p> <p>Social Assistance Act (<i>Lög um Hagalegs aðstoð</i>) No. 118/1993 of December 1993.</p> <p>Disability Act (<i>Lög um málefni fatlaðra</i>) No. 59/1992 of June 1992.</p>	Applicable statutory basis
No particular insurance. The risks are covered by the insurance systems for sickness, invalidity and survivors.	Compulsory social insurance scheme for employees and assimilated groups with benefits in kind and earnings-related cash benefits.	<ul style="list-style-type: none"> • Compulsory insurance scheme for employees with benefits in kind and earnings-related cash benefits (indemnities or pensions). • The victim can ask an additional compensation in the case of an unforgivable mistake committed by the employer. 	Compulsory social insurance scheme for employees with benefits in kind and flat-rate cash benefits.	<p>Dual system.</p> <ul style="list-style-type: none"> • Compulsory system with flat-rate benefits as minimum protection for all actively employed. Financed by taxes and contributions. • Insurance system (supplementary pension scheme) financed by contributions covering all economically active persons. Conditions and benefits are as described in table V "Invalidity". 	Basic principles
Employees and assimilated.	Employees.	Persons working in any capacity, in any place for one or more employers.	Employed persons and some trainees.	<ul style="list-style-type: none"> • All employees, • self-employed persons unless they voluntarily exempt themselves, • apprentices, • persons engaged in rescue operations, • athletes participating in organised athletic activities, • Persons engaged in household work may voluntarily ensure themselves. 	Field of application
No exemptions.	All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and the wage paid, are exempted from compulsory insurance. Self-employed workers.	No exemption.	The self-employed and members of the defence forces.	Self-employed persons in certain fields may voluntarily exempt themselves.	1. Beneficiaries
No voluntary insurance.	No voluntary insurance.	Persons who can not benefit from compulsory insurance.	No voluntary insurance.	Persons engaged in household work may voluntarily ensure themselves.	2. Exemptions from the compulsory insurance
					3. Voluntarily insured

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
Risks covered 1. Employment injuries	Accident injury - occurred during and as a result of the execution of the work contract - which causes a lesion.	All organisations must be covered by statutory insurance for their employees covering injury, illness or death resulting from the performance of working tasks or in direct connection with such activities.	Accident at work is a personal injury caused by an incident or exposure that occurs suddenly or within five days.	Accident injury occurred in the enterprise and/or in connection with an occupation depending on the enterprise on the basis of a contract of employment or any other insured activity.	Injury or health damage sustained as a result of an accident occurring in the course of fulfilling work duties.
2. Travel between home and work	Covered.	Not covered.	Not covered.	Covered.	Covered.
3. Occupational diseases	<ul style="list-style-type: none"> List of occupational diseases (Royal Decree of 28 March 1969, as amended) and Open system or not included on list, when occupational demands are found to be the determining and direct cause of the disease. Proof that the person has been exposed to occupational risk and a link to the cause must be provided by the victim or the beneficiaries. 	A mixed system is in operation based upon an enumerative list of occupational diseases. The system applies to all enterprises. A series of highest permissible periods of exposure (thresholds) are set by the competent organ of the industrial hygiene service for certain professions or environmental hazards. There are no minimum periods of exposure to dangerous conditions, chemicals or noise required for entitlement to benefit. The organisation where the employee was last engaged before contracting the disease is liable for the benefit. Time limits for declaration do exist and begin from the first appearance of any symptoms.	List of recognised occupational diseases and sudden accidents which occur in the course of lifting objects. Mixed system.	List of 68 occupational diseases from the Annex no. 1 of the Decree on Occupational Diseases (<i>Berufskrankheiten-Verordnung</i>) of 31 October 1997 in the version of the Decree amending the Decree on Occupational Diseases of 2 September 2002. Mixed system of lists and evidence.	A list of occupational diseases set by the regulation of the Minister of Social Affairs (<i>sotsiaalminister</i>).

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
<p>Accident injury occurred because of and during employment.</p>	<p>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.</p>	<p>Any injury occurred as a result of or in connection with work, regardless of its cause.</p>	<p>Personal injury incurred as a result of an accident at work, including diseases caused by such accidents or a prescribed occupational disease contracted in the course of insurable employment.</p>	<p>Accidents in the course of work, apprenticeship, rescue work, athletic training, provided that the injured person is insured.</p>	<p>Risks covered</p>
<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>1. Employment injuries</p>
<p>List of occupational diseases.</p>	<p>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). No cover for diseases not appearing on list, unless adjudged as an employment injury, i.e. contracted exclusively by reason of victim's employment.</p>	<p>The occupational disease is assumed when indicated in one of the 98 tables of occupational diseases, tables annexed to Book IV of Social Security Code (<i>Code de la sécurité sociale</i>). Mixed system.</p>	<p>56 diseases are prescribed. 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>Diseases caused by the noxious effects of substances, radiation or similar conditions which prevail at most for a few days and which must be attributed to the employment are regarded as an employment injury. Mixed system.</p>	<p>2. Travel between home and work</p> <p>3. Occupational diseases</p>

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
Conditions	Accident injury - occurred during and as a result of the execution of the work contract - which causes a lesion.	No conditions.	Declaration: as soon as possible and anyway within one year of time.	Immediate notification by doctor or employer.	No conditions.
1. Employment injuries					
2. Occupational diseases	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. Coexistence of list and open system not included on list.	No conditions.	Time limit for declaration: One year; special circumstances excepted.	Occupational diseases are those diseases mentioned under Annex 1 from which an insured person suffers due to an insured activity. Prerequisite: Findings of medical science have shown that the disease was caused by particular effects to which certain categories of persons were exposed during their activities in certain hazardous areas to a considerably higher degree than the remaining population. Periods of exposure to risk: No general periods foreseen, circumstances taken into consideration. Periods of liability: No fixed periods, circumstances taken into consideration. Time limit for declaration: Immediate notification by doctor or employer.	No conditions.
Benefits	Free choice, unless for employment accident, if the enterprise has a recognised, comprehensive medical department. Legal restrictions were introduced as of 24 December 2002.	Free choice of doctor, with the exception of preventive care performed by the enterprise's own health centres.	See table II "Health care".	In principle: No free choice; the patient must as soon as possible visit the "transition doctor" (<i>Durchgangsarzt</i>) appointed by the employers' insurance association (<i>Berufsgenossenschaft</i>). Any subsequent medical treatment is carried out by approved specialists.	See table II "Health care".
1. Temporary incapacity:					
Benefits in kind					
• Free choice of doctor or hospital					
• Payment of costs and contribution by person involved	<i>Employment accident:</i> If free choice allowed, refund subject to an official scale. If organised department: Free care. <i>Occupational disease:</i> According to official rate and specific nomenclature. No participation.	Costs of treatment, the so-called "adequate expenditure" (set down by law), are borne by the employer.	Medical treatment: See table II "Health care". Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs can be covered by the injury insurance.	Payment is made by the employers' insurance association (<i>Berufsgenossenschaft</i>) from the beginning. No participation by insured person.	See table II "Health care".
• Duration of benefits	Unlimited.	Unlimited. Compensation of loss of earning after inability to work is paid until 65 years of age.	Unlimited.	Unlimited.	Unlimited.

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
1 day of insurance. Time limit for declaration: 5 days following the accident.	To be registered with Social Security. In other cases, presumed registration or registration with full rights.	Presumption of imputability if the accidental and the professional nature are confirmed. No presumption for accidents occurred travelling between home and work.	All employment injuries.	Accidents in the course of work, apprenticeship, rescue work, athletic training, provided that the injured person is insured.	<p>Conditions</p> <p>1. Employment injuries</p> <p>2. Occupational diseases</p> <p>Benefits</p> <p>1. Temporary incapacity:</p> <p>Benefits in kind</p> <ul style="list-style-type: none"> • Free choice of doctor or hospital <p>• Payment of costs and contribution by person involved</p> <p>• Duration of benefits</p>
The list of occupational diseases fixes minimum affiliation periods.	To be registered with Social Security. In other cases, presumed registration or registration with full rights.	<ul style="list-style-type: none"> • Enterprises, work: 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. • Periods of exposure to risk: No fixed period except for a certain number of precise diseases. These periods may be discounted if the illness is shown to have been directly caused by the patient's work. • Periods of liability: Between 3 days and 40 years. These periods can be altered. • Time limit for declaration: 2 years time-limit. 	<p>Employment in occupations involving exposure to risk as indicated in the Regulations.</p> <p>Periods of exposure to risks: No prescribed periods, except for occupational deafness (10 years), tuberculosis (6 weeks) and pneumoconiosis (2 years).</p> <p>Periods of liability: 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>	See point 3 above.	
See Table II "Health care".	Free choice of doctor but not of hospital.	Free choice.	See table II "Health care".	See table II "Health care".	
Full payment by the competent institution. No participation by insured person.	<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 hospitalisation fee (<i>forfait hospitalier</i>).</p>	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.	Paid in full by the insurance.	
Unlimited.	Unlimited.	Unlimited, if linked to the accident.	Unlimited.	Unlimited.	

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
Cash benefits	<i>Employment accident:</i> No waiting period. <i>Occupational disease:</i> Minimum of 15 days of incapacity.	No waiting period.	No waiting period.	No waiting period.	See table III "Sickness - cash benefits".
• Waiting period					
• Duration	Until recovery or permanent condition.	The employer has unlimited liability for damage as long as he is not fully or partially get off the liability.	See table III "Sickness - cash benefits".	78 weeks.	See table III "Sickness - cash benefits".
• Amount of the benefit	Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease. Maximum: € 26,470.73. Minimum for minors and apprentices: € 5,282.14; taking into account of wages of adult workers, when minors become of age. Amount: • <i>Total incapacity:</i> Per calendar day 90% of basic earnings divided by 365 days. • <i>Partial incapacity:</i> 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.	The difference between average earnings of the employee before the employment injury or appearance of the occupational disease, and the full amount of sickness benefit; see table III "Sickness - cash benefits".	See table III "Sickness - cash benefits".	Basic earnings used for sickness insurance (but up to a special ceiling). Amount: See table III "Sickness - cash benefits".	In case of work injury, occupational disease or other health impairment connected to work caused by the fault of the employer: 100% of the reference wage.
2. Permanent incapacity					
• Minimum level of incapacity giving entitlement to compensation	No minimum level.	Full Invalidity (<i>Plná invalidita</i>): 66% reduction. Partial Invalidity (<i>Částečná invalidita</i>): 33% reduction.	15%.	20% after the 26 th week following the employment injury.	Pension for Incapacity for Work (<i>töövõimetuspension</i>): 40% reduction in capacity. Compensation (<i>hüvitus</i>): 10% reduction in capacity.
• Fixing level of incapacity	<i>Employment injuries:</i> Agreement between insurer and person involved. Must be confirmed by the Fund for Employment Injuries. <i>Occupational diseases:</i> Administrative notification by Fund for Employment Injuries.	A special doctor from the Czech Social Security Administration (<i>Česká správa sociálního zabezpečení</i>) (social insurance company) decides the individual patient's level of incapacity.	National Board of Industrial Injuries (<i>Arbejdsskadestyrelsen</i>).	Ascertained in each case by medical examination.	Pension for Incapacity for Work (<i>töövõimetuspension</i>) and Compensation (<i>hüvitus</i>): certified by the Medical Commission.

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
No waiting period.	No waiting period.	No waiting period.	3 days.	7 days provided incapacity for work lasts for at least 10 days.	Cash benefits <ul style="list-style-type: none"> • Waiting period • Duration • Amount of the benefit
See table III "Sickness - cash benefits".	12 months which can be extended by 6 months; thereafter benefits for permanent invalidity apply.	Until recovery or permanent condition.	Maximum of 156 days (Sundays excluded).	52 weeks.	
See Table III "Sickness - cash benefits".	75% of reference figure from the date after the sick leave starts.	Basic daily earnings used for calculation: <ul style="list-style-type: none"> • 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. Amount: 60% of basic earnings for 28 days, max. € 148.67 thereafter 80%, max. € 198.23. No reduction for hospitalisation.	<i>Injury benefit:</i> € 134.80 per week. Additional allowances payable for dependants.	Per diem injuries cash benefits (<i>slysadagpeningar</i>) ISK 1,038 (€ 12) and in addition ISK 222 (€ 2.52) for each maintained child under 18. Collective agreements provide for continued payment of wages and salaries for a certain period depending on agreements, in which case cash benefits are not granted, until wages have ceased.	
50%.	33%.	No minimum level.	1%.	10%.	2. Permanent incapacity <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation
The competent institution after an opinion from the medical committee.	Disability evaluation team (<i>Equipo de Evaluación de Incapacidades, EVI</i>).	The social security fund, on the advice of the consultant doctor.	Disablement is assessed by the Department of Social and Family Affairs following medical examination.	The State Social Security Institute (<i>Tryggingastofnun ríkisins</i>).	<ul style="list-style-type: none"> • Fixing level of incapacity

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
• Possibility of review	Review possible: <i>Employment injuries</i> : During 3 years from the date of the agreement between the parties or the final decision. <i>Occupational diseases</i> : At any time at the victim's request.	No possibility of review.	Review possible at any time during the 5 years after the annuity is fixed if significant changes in circumstances. The National Board of Industrial Injuries (<i>Arbejdsskadestyrelsen</i>) can however, before this period has passed, extend the 5 years limit if there are special circumstances.	During first 3 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%.	Pension for Incapacity for Work (<i>töövõimetuspension</i>): See table V "Invalidity".
• 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: € 26,410.73 per year. For minors: Earnings of adults.	The benefits are based upon previous earnings: Average gross earning over the last three months before incapacity.	Total earnings in year before injury. Maximum: DKK 379,000 (€ 50,931); Minimum: DKK 141,000 (€ 18,948).	Actual earnings in the 12 months prior to the contingency. In any case 60% (persons aged over 18) or 40% (up to 18) of the reference-amount for 2004: • Old Länder: € 28,980 • New Länder: € 24,360 Maximum annual earnings limits: between € 62,400 and € 84,000 according to the employers' insurance association (<i>Berufsgenossenschaft</i>). For children, a fictitious amount of earnings dependent on age is fixed.	Pension for Incapacity for Work (<i>töövõimetuspension</i>): See table V "Invalidity". Compensation (<i>hüvitus</i>): Average gross earnings over last 12 months before the injury or occupational disease.
• 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% "t" = 50% "t" = 20% "t" = 8% "t" = 4%	Compensation (<i>Kompensace</i>) guaranteeing that income after injury or illness is equal to the individual's average earnings before the damage occurred, taking into account any invalidity benefit paid as a result of the injury or illness. The employer pays this compensation every month until the end of the calendar month in which the recipient reaches 65 years of age.	<i>Total incapacity</i> : Compensation for the loss of capacity (<i>erstatning for tab af erhvervsevne</i>): pension equal to 80% of annual earnings of recipient up to an amount of DKK 379,000 (€ 50,931) per year: 80% = DKK 303,200 (€ 40,745). The ceiling is readjusted once a year according to the general evolution of salaries. <i>Partial incapacity</i> : Pension proportional to the degree of invalidity.	Formula: $E \times t \times 66 \frac{2}{3}\%$. E = Annual gross income in the year prior to the insured event t = Degree of incapacity 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	Pension for Incapacity for Work (<i>töövõimetuspension</i>): See table V "Invalidity". Compensation (<i>hüvitus</i>): Percentage of the reference wage corresponding to the incapacity for work, minus the amount of pension paid by State.

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland											
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.	At end of any provisional assessment period, or earlier if circumstances alter.	Review always possible.	• Possibility of review										
<p><i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement.</p> <p><i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.</p>	The reference figure is obtained from real earnings: 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. The result is divided by 12, as pensions are paid on a monthly basis.	<p>Actual earnings in the 12 months prior to cessation of work.</p> <p>Minimum: € 15,660.57 per year.</p> <p>Maximum: € 31,321.14 per year.</p> <p>Re-evaluated every year by decree.</p> <p>Only one third of the actual earnings in between € 31,321.14 and € 125,284.56 is counted. If the level of incapacity is less than 10%, no minimum earnings.</p>	Not applicable; benefits are not based on earnings.	Not applicable.	• Basic earnings used for calculating annuity										
<p><i>Persons insured before 31.12.92:</i> 60% of 25 times the assumed wage of the insurance category of the person concerned.</p> <p><i>Persons insured since 1.1.93:</i> The minimum pension equals 70% of the minimum wage of a married worker fixed by the General National Collective Agreement in 2002. From 1.1.2003, the minimum pension will be adapted according the general increase of pensions following the Government's income policy.</p>	<ul style="list-style-type: none"> • Partial permanent incapacity for the usual occupation (<i>incapacidad permanente parcial para la profesión habitual</i>): 24 times monthly reference wage. • Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>): 55% of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20% of reference wage. • Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>): 100% of reference wage. • Severe incapacity (<i>Gran invalidez</i>): 100% of reference wage + 50% for the carer person. 	<p>Formula: "E" x "t" reduced.</p> <p>Reduced level = incapacity level reduced by half for the portion under 50% and increased by half for the portion over 50%.</p> <p>If "t" = higher than 10%:</p> <table style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Incapacity level "t"</th> <th style="text-align: left;">pension in % of E</th> </tr> </thead> <tbody> <tr> <td>100%</td> <td>100.0%</td> </tr> <tr> <td>75%</td> <td>62.5%</td> </tr> <tr> <td>50%</td> <td>25.0%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> </tbody> </table> <p>If "t" = lower than or equal to 10%: Compensation in the form of a capital payment (<i>indemnité en capital, IC</i>); flat-rate amount.</p>	Incapacity level "t"	pension in % of E	100%	100.0%	75%	62.5%	50%	25.0%	25%	12.5%	<p>The rate of Disablement Benefit depends on the degree of disablement (physical or mental):</p> <ul style="list-style-type: none"> • 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. Example: € 165.90 per week when "t" = 90% to 100%. 	<ul style="list-style-type: none"> • Incapacity 75% or more: Full basic pension (<i>grunnlífeyrir</i>) of ISK 254,988 (€ 2,894) per year, pension supplement (<i>tekjutrygging</i>) of ISK 512,136 (€ 5,812) per year, additional pension supplement (<i>tekjutryggingarauki</i>) of ISK 246,480 (€ 2,797) per year and age-related pension supplement (<i>aldurstengd örorkuuppbót</i>) from max. ISK 254,988 (€ 2,894) to min. ISK 3,828 (€ 43) per year, depending on age when first entitled to invalidity pension. See table V "Invalidity". • Incapacity 50% or more: ½ of full pension rate, increasing by 2% for each additional degree of disability up to a level of 75% disability. <p>The benefits, except the basic pension amount (<i>grunnlífeyrir</i>), are reduced if income exceeds a certain amount. Different amounts apply for married or co-habiting couples.</p>	• Amount or formula
Incapacity level "t"	pension in % of E														
100%	100.0%														
75%	62.5%														
50%	25.0%														
25%	12.5%														

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
• Supplements for dependants	No supplements.	No supplements.	No supplements.	No supplements.	No supplements.
• Supplements for care by another person	In the case of employment injuries and occupational diseases, a supplementary allowance (<i>allocation complémentaire/aanvullende uitkering</i>) of max. 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.	No supplements.	No supplements.	Vary according to individual case from € 286 to € 1,143 (West) and from € 246 to € 983 (East) per month.	Pension for Incapacity for Work (<i>töövõimetuspension</i>): No supplements. Compensation (<i>hüvitus</i>): Depending on the nature of the necessary care, up to the minimum rates of monthly wage of a hospital assistant in State medical institutions.
• Redemption	<i>Employment injuries:</i> Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 16% incapacity. <i>Occupational diseases:</i> No redemption possible.	No redemption.	If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum. If the level of incapacity is fixed at over 50%, 50% of the pension can be redeemed on request. For pensioners who had achieved the age of 60 before 1 st of July 1999, the pension is redeemed at the age of 67 by the payment of a lump sum equal to 2 years pension. For those who reached the age of 60 on 1 st of July 1999 or later, the pension is redeemed at the age of 65 by the payment of a lump sum equal to 4 years pension. If the pension has been granted before 1 st July 1999, 4 years pension regardless of the age of the victim.	Long-term redemption is possible at the request of the insured person if "t" is less than 40%. If "t" equal or higher than 40% redemption is possible (for ten years).	Pension for Incapacity for Work (<i>töövõimetuspension</i>) and Compensation (<i>hüvitus</i>): No redemption.

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
<p><i>Persons insured before 31.12.1992:</i> Partner: € 36.75 per month.</p> <p>Children: 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension</p> <p><i>Persons insured since 1.1.1993:</i> Partner: No supplements.</p> <p>Children: 1st child: 8% of the pension 2nd child: 10% of the pension 3rd child: 12% of the pension</p>	<p>No supplements (see minimum pension).</p>	<p>No supplement.</p>	<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).</p> <p>Rates (per week): Adult dependant: € 89.40 Child dependants: € 16.80</p>	<p>Child pension (<i>barnalífeyrir</i>): ISK 16,025 (€ 182) per month for each child under 18 years of age maintained by the beneficiary at the time of the injury. In case of incapacity, 75% or more, child pension is also paid for children maintained by beneficiary later.</p>	<p>• Supplements for dependants</p>
<p><i>Persons insured before 31.12.1992:</i> In case of total invalidity, the invalidity pension is increased by 50% for care provided by a third person. The supplement cannot exceed € 490 per month.</p> <p><i>Persons insured since 1.1.1993:</i> In case of total invalidity the pension supplement for care provided by a third person corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.</p>	<p>Above-mentioned 50% increase for severe incapacity (<i>Gran invalidez</i>). This supplement may on application by beneficiary or his/her legal representatives and subject to authorisation by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution at the expense of social security.</p>	<p>40% of the annuity with a minimum of € 11,350.44. Supplement is discontinued from the last day of the first month following hospitalisation.</p>	<p>A Constant Attendance Allowance of € 149.70 per week is payable to a beneficiary receiving 100% disablement pension who requires regular attendance. See table XII "Long-term care".</p>	<p>No supplements.</p>	<p>• Supplements for care by another person</p>
<p>No redemption.</p>	<p>Partial permanent incapacity for the usual occupation (<i>incapacidad permanente parcial para la profesión habitual</i>): Lump-sum payment, see table V "Invalidity". Total permanent incapacity for the usual occupation (<i>incapacidad permanente total para la profesión habitual</i>) 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>Capital compensation if "t" is less than or equal to 10% and if the annuity is less than 1/80th of minimum earnings. Optional partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.</p>	<p>If the level of disablement is under 20%, payment is normally a lump sum gratuity (maximum € 11,610) calculated according to the level of disablement and to its probable duration.</p>	<p>If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum.</p>	<p>• Redemption</p>

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Accumulation with new earnings from work 	Full accumulation possible.	Accumulation with new earnings from work is possible. Compensation of loss of earning regards to the amount of earning obtained after working accident.	Full accumulation possible.	Full accumulation possible.	Pension for Incapacity for Work (<i>töövõimetuspension</i>) and Compensation (<i>hüvitus</i>): Full accumulation with new earnings.
<ul style="list-style-type: none"> • Accumulation with other pensions 	Limitations with benefits for sickness, invalidity, retirement and other pensions for employment injuries and occupational diseases.	Accumulation with other pensions is possible.	<p>If the pension as compensation for the loss of capacity (<i>erstatning for tab af erhvervsevne</i>) (the lump-sum settlement has no effect) is combined with a social pension, the social pension is reduced.</p> <p>If combined with a government pension for civil servants, the invalidity pension is reduced.</p>	Employment injury pensions are paid at the full rate. But see table V "Invalidity".	<p>Pension for Incapacity for Work (<i>töövõimetuspension</i>): Accumulation with other State pensions not possible.</p> <p>Compensation (<i>hüvitus</i>): Accumulation possible.</p>

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
<p>See table V "Invalidity".</p>	<p>Permanent incapacity pensions (<i>pensiones por incapacidad permanente</i>) are compatible with earnings, provided the activity is consistent with the pensioner's physical conditions and does not imply a change in the capacity for work for revision purposes.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation permitted.</p>	<p>Benefits, except the basic pension (<i>grunnlífeyrir</i>) amount, are reduced if income exceeds a certain amount. Same rules apply as in table V "Invalidity", except regarding the basic pension amount.</p>	<p>• Accumulation with new earnings from work</p>
<p>Accumulation with other pensions possible up to a total sum of all pensions of € 3,114.50 per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22nd insurance class, i.e. 50 x € 62.29.</p>	<p>Accumulation with widow's or widower's pension (<i>Pensión de viudedad</i>) possible.</p>	<p>Combination with an invalidity pension (<i>pension d'invalidité</i>) 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 (<i>pension de vieillesse</i>).</p>	<p>Full accumulation permitted.</p>	<p>National pension (<i>lífeyrir almannaþrygginga</i>): No one may simultaneously receive more than one type of benefit with the following exceptions:</p> <ul style="list-style-type: none"> • Widows benefits (death grant) from the occupational injury insurance and all other benefits, • Child pension (<i>barnlífeyrir</i>) and per diem benefits, • per diem occupational injury benefits and old age pension. <p>Possible to choose the highest type of benefits which may not be received simultaneously. In case of stay for 6 months or longer in an institution or residential home financed under the State Budget or where costs are paid by the health insurance the pension is suspended. The pensioner may instead receive a monthly personal allowance, ISK 21,249 (€ 241).</p>	<p>• Accumulation with other pensions</p>

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Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>3. Death</p> <ul style="list-style-type: none"> • Surviving spouse 	<p>Widow or widower: E x 30%.</p> <p>Remarriage after entitlement to benefit: no influence.</p> <p>Redemption possible of maximum 1/3rd of capital representing annuities. No redemption possible for occupational diseases.</p> <p>Divorced or separated: Annuity under special conditions.</p> <p>Cohabits: No benefit.</p>	<p>Compensation of Costs of Care for Survivors (<i>Náklady na výživu pozůstalých</i>): paid to survivors who were dependent on the deceased person or for whom he or she was obliged to care.</p> <p>One-off lump sum Indemnification of Survivors (<i>Odškodnění pozůstalých</i>):</p> <ul style="list-style-type: none"> • spouse: CZK 50,000 (€ 1,536), • orphan (entitled to pension): CZK 80,000 (€ 2,458), • parent of deceased (in special circumstances): CZK 50,000 (€ 1,536). <p>A higher amount can be agreed in collective agreements or fixed by internal regulations issued by the employer.</p> <p>Reimburse the cost of maintaining his survivors: no conditions relating to qualifying period of the deceased or the age, employment status etc of the spouse, for amounts see table VII "Survivors".</p> <p>Compensation of Funeral Costs (<i>Náhrada nákladů spojených s pohřbem</i>): paid to the person who bore the costs including those invoiced by the funeral office, bearer charges and those for travel, headstone, grave maintenance and one third of the price of adequate mourning clothing. The statutory funeral benefit granted from the State Social Subsidy system to all survivors will be deducted from this amount.</p>	<p>Compensation for the loss of the breadwinner (<i>erstatning for tab af forsørger</i>): pension of 30% of annual salary of deceased calculated on the basis of a maximum amount of DKK 379,000 (€ 50,931) during a period of maximum 10 years (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; at least 2 years of marriage.</p> <p>A person who was cohabiting with the deceased at the time of the accident and for at least 2 years at the time of death has the same rights as a spouse.</p>	<p>Widow aged under 45: E x 30% for max. 24 months.</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>Personal income earned (exceeding a free allowance) will be offset against the survivor's pension.</p>	See table VII "Survivors".
<ul style="list-style-type: none"> • Orphans of father or mother of both parents 	<p>Orphans of father or mother: Each orphan: E x 15% with maximum of 45% for group of children.</p> <p>Orphans of both parents: Each orphan: E x 20%. Max.: 60% for group of children.</p> <p>Annuities due until age 18, or until end of entitlement to family benefit, and in case of handicapped orphans: for life (or duration of handicap). Conditions set by Royal Decree.</p>	<p>No qualifying periods imposed upon the deceased, for amount of benefits see table VII "Survivors".</p>	<p>Orphans of father or mother: Pension of 10% of annual earnings of deceased (up to 18 years of age or 21 in case of studies or professional education).</p> <p>Orphans of both parents: Pension of 20% of annual earnings of deceased (up to 18 years of age or 21 in case of studies or professional education).</p>	<p>Each child to age of 18, or 27 if undergoing vocational training or is handicapped:</p> <p>Orphans of father or mother: E x 20%.</p> <p>In the case of an orphan older than 18, income exceeding a set ceiling will be offset against the orphan's pension.</p> <p>Orphans of both parents: E x 30%.</p> <p>In the case of an orphan older than 18, 40% of income exceeding a ceiling is taken into account.</p>	See table VII "Survivors".

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
<p>See Table VII "Survivors", but no time-interval in marriage.</p>	<p>Reference figure in the case of employment injury remains unchanged. Where deceased spouse was employed, reference figure will be calculated according to the real income of the last year. Where deceased spouse was in receipt of retirement 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 46% or 70%.</p>	<p>Spouse, concubine, or person bound by a civil solidarity pact (<i>pacte civil de solidarité</i>) aged under 55: E x 40%. Complement only for the spouse aged over 55 or with at least 50% incapacity level: E reduced x 20%.</p>	<p>Widow/er's Pension of € 163.60 per week if under age 66 and € 171.70 if aged 66 or over. A pension supplement of € 7.70 per week is paid to widow(er) aged 66 or over who is living alone.</p>	<p>If injury results in death within 2 years from its occurrence: A grant ISK 24,040 (€ 273) per month for 8 years.</p>	<p>3. Death</p> <ul style="list-style-type: none"> • Surviving spouse
<p>See Table VII "Survivors".</p>	<p>Reference figure, percentages and minimum amounts: See table VII "Survivors".</p>	<p>Granted until the age of 20:</p> <ul style="list-style-type: none"> • Orphans of father or mother: <ul style="list-style-type: none"> 1 child: E x 25% 2 children: E x 50% 3 children: E x 70% etc. • Orphans of both parents: <ul style="list-style-type: none"> Each orphan: E x 30%. <p>Accumulation with family benefits possible.</p>	<p>Orphans of father or mother: The widow(er)'s pension is increased by € 21.60 per week for children under 18 years of age (under 22 years if the child is in full-time education). Orphans of father and mother: Orphan's allowance: € 107 per week for each child.</p>	<p>Orphans of father or mother: Flat-rate child pension (<i>barnalífeyrir</i>) ISK 16,025 (€ 182) per month for each child under the age of 18. Orphans of both parents: Double child pension (<i>barnalífeyrir</i>) for full orphans.</p>	<ul style="list-style-type: none"> • Orphans of father or mother of both parents

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Dependent parents and other relatives 	<p>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.</p> <p>Relatives: E x 15% under special circumstances.</p> <p>Brothers, sisters, grandchildren: Under special circumstances, 15% each (total max. 45%).</p>	No other persons entitled.	<p>If total benefits to spouse and children amount to less than E x 70%, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the maintenance of the dependant. The benefit can be capitalised.</p>	E x 20% (E x 30% for a couple). Parents and grandparents, with priority to the parents.	See table VII "Survivors".
<ul style="list-style-type: none"> • Maximum for all beneficiaries 	With order of priority, see the maxima above.	No maximum.	E x 70%.	E x 80%. Excluding, when applicable, parents and grandparents.	See table VII "Survivors".
<ul style="list-style-type: none"> • Capital sum on death 	<p>Allowance for funeral expenses (<i>Indemnité pour frais funéraires Begräfnisvergoeding</i>): 30 times the average daily income (30 x S) 365, with a minimum corresponding to the one applicable for sickness and disability insurance. Real expenses related to the transfer of the victim body to the burial place are refunded.</p>	See "Surviving spouse": Indemnification of Survivors (<i>Odškodnění pozůstlých</i>).	<p>Lump sum transitory amount in case of death (<i>overgangsbeløb ved dødsfald</i>) of DKK 119,000 (€ 15,992) for surviving spouse (or a person cohabiting with the deceased). See: <i>Surviving spouse</i>.</p> <p>Compensation for survivors: Lump sum depending on circumstances where the death was caused wilfully or through gross negligence, special compensation may be granted to survivors particularly close to the deceased.</p>	<p>Old Länder: € 4,140 New Länder: € 3,480 (1/7 of the reference amount at the date of death). Cost of transporting the body to the place of interment is covered.</p>	Funeral Grant (<i>matuseetoetus</i>): See table VII "Survivors".

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
See Table VII "Survivors".	Reference figure, percentages and minimum amounts: See table VII "Survivors".	E x 10% for each parent and grand-parent. Maximum for total parents and grandparents: E x 30%.	Dependant parents maintained by: • Unmarried worker: € 163.60 per week for one parent. € 79.10 per week for other parent. • Married worker: € 79.10 per week for each parent.	Child older than 16, who owing to disability, was maintained by the deceased when the injury occurred receives a benefit of not less than ISK 300,421 (€ 3,410) up to ISK 901,263 (€ 10,229) depending on the extent of support.	• Dependent parents and other relatives
See Table VII "Survivors".	100% of reference figure in each case.	E x 85%.	No limit.	No limit.	• Maximum for all beneficiaries
Funeral allowance: see Table III "Sickness – cash benefits".	Death grant (<i>auxilio de defunción</i>): € 30. 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.	Refund of funeral expenses limited to 1/24 of the social security ceiling: € 1,238 with deduction of death grant (<i>capital décès</i>).	Funeral grant of € 635.	Lump sum of ISK 420,592 (€ 4,773) shall be paid to surviving children of deceased when there are no other surviving relatives according to point 1 or 4 above or otherwise to his estate.	• Capital sum on death

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Rehabilitation	<p>Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities and from the Funds for professional diseases.</p>	<p>Sheltered workshops (<i>Chráněné pracovní dílny</i>) and sheltered workplaces (<i>Chráněná pracovní místa</i>) allow access to work to those people who are not able to enter the open labour market. In sheltered workshops more than 60% of the work force are people with reduced working capacity. A sheltered workplace falls short of the 60% ratio but is adapted for use by one or more disabled persons, it also covers a handicapped people working from home. These labour market programmes are funded by the Public Employment Service upon application by an employer, a disabled person or their representative organisation.</p> <p>Retraining is generally administered by Public Employment Services, which pay course fees and, if training is provided away from home, then catering, accommodation and travel expenses are also covered. Training programmes are normally no longer than 3 months.</p> <p>Employers are obliged to adapt the work place and provide job training for disabled employees.</p> <p>All employers with more than 20 employees are obliged to fill at least 4.5% of the positions with people with disabilities and another 0.5% with severely incapacitated persons.</p> <p>Lump sum contributions of up to CZK 100,000 (€ 3,072) are available to handicapped persons for starting up in self-employment.</p> <p>Regional Employment Services assist incapacitated persons in finding suitable employment. The Employment Services have specialised consultants who are in direct contact with employers.</p>	<p>Rehabilitation: See table V "Invalidity".</p> <p>Costs can be paid by insurance if retraining is in continuation of treatment of the injury.</p>	<ul style="list-style-type: none"> • Functional rehabilitation as part of medical care on the initiative and at the expense of the employers' insurance association (<i>Berufsgenossenschaft</i>). • 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>In the event of risk of occupational illness arising, existing condition being aggravated or the employee suffering a relapse, the employers' insurance association must recommend a change of occupation. If the change of occupation leads to a reduction in income, the employers' insurance association often pays transitional allowances (two thirds of E) at least for 5 years or a flat-rate payment of one year's full annuity.</p>	<p>Medical rehabilitation: provided under the health care benefits in-kind scheme (see table II "Health care").</p> <p>Local authorities are responsible for the provision of social rehabilitation (e.g. special transportation for disabled persons, adaptation of the dwelling, personal assistant).</p>

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	4. Rehabilitation
See Table V "Invalidity".	<p>See table V "Invalidity".</p> <p>In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.</p> <p>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.</p> <p>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.</p>	<p>Functional rehabilitation subject to medical judgement at the expense of the primary fund.</p> <p>According to decision of the establishment where the retraining took place, eventually:</p> <ul style="list-style-type: none"> • A grant at end of retraining (<i>prime de fin de rééducation</i>) between 3 and 8 times the daily wage taken as reference for the daily allowance. Minimum: € 743.34, maximum € 1,982.24. • Honorary Loan (<i>prêt d'honneur</i>) on trust with regard to industrial, handcraft or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance = € 44,600.40. 	<p>Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts.</p>	See table V "Invalidity".	

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Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
5. Other benefits	No other benefits.	<p>Compensation for Pain and Reduced Social Opportunities (<i>Bolestné a ztlížení společenského uplatnění</i>): calculated on the basis of a system of points as assessed by the doctor.</p> <p>Compensation for Material Damage (<i>Náhrada věcné škody</i>): any damage caused by employment injury or occupational disease that is not indemnified by the compensation referred to above (e.g. incapacity to perform domestic duties leading to reliance on paid assistance)</p> <p>Compensation for Adequate Expenditure Connected with Treatment (<i>Kompenzace pro přiměřené výdaje spojené s léčením</i>): given to the person who paid for the medical treatment.</p>	Handicap compensation (<i>ménerstatning</i>) for permanent handicap in daily life. For 100% handicap, allowance is DKK 631,000 (€ 84,796). In some special cases, the compensation can be fixed to a higher amount, but within the limit of DKK 757,200 (€ 101,755).	In certain cases there is the possibility of supplementary benefits in kind.	If the need for extra expenses is certified by the Medical Commission, the responsible employer is obliged to compensate: <ul style="list-style-type: none"> • Prosthesis and aids, • prescription medicinal products, • treatment in a sanatorium, • travel expenses to health establishment or sanatorium, • expenses for auxiliary care.
Adjustment	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.	See table V "Invalidity". The average earnings used as a basis for the calculation for the compensation are adjusted according to price inflation.	Annual adjustment according to the adjustment rate (<i>satsreguleringsprocenten</i>).	Adjustment by decree according to rules governing pension insurance.	Pension for Incapacity for Work (<i>töövõimetuspension</i>): see table V "Invalidity". Compensation (<i>hüvitus</i>): Indexation linked to consumer price index. It is adjusted once a year. Survivor's Pension (<i>toitjakaotuspension</i>): see table VII "Survivors".

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
<p>No other benefits.</p>	<p>Compensation for permanent injuries not implying invalidity: Compensation paid on a scale reflecting the degree of physical impairment (lesions, mutilations and deformities.) Amount from € 216 to € 4,039.</p>	<p>Ceasing of activity for asbestos workers. Employee who contracted a sickness related to asbestos fibres inhalation, who worked in an institution figuring in a list fixed by a decree, who is not eligible for a full rate old-age pension, can benefit, prior to certain conditions and from the age of 50, from an anticipated work ceasing allowance (<i>allocation de cessation anticipée d'activité</i>). The amount corresponds to 65% of the reference salary in the limits of the social security and to 50% for the portion of salary in between the limit and twice the limit.</p>	<p>Several supplements are available in cases of disablement:</p> <ul style="list-style-type: none"> • Disablement benefit in cases of incapacity for work (see table III); • Unemployability supplement if Disability benefit/Invalidity Pension not payable. The rates are the same as those for Disability Benefit. 	<p>According to the Social Assistance Act (<i>Lög um félagslega aðstoð</i>) various social assistance benefits may be granted in addition to the employment injuries benefits in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> • Household supplement for a single person (<i>heimilisuppbót</i>), max ISK 17,469 (€ 198) per month. • Further supplements (<i>frekari uppbætur</i>), max ISK 25,499 (€ 289) per month, in exceptional cases ISK 29,749 (€ 338) per month. 	<p>5. Other benefits</p>
<p>Adjustment according to the income policy determined annually by the Government (in general in accordance with the development of the Consumer Price Index).</p>	<p>Automatic adjustment at the beginning of each year according to the Consumer Price Index which was forecast for the year.</p>	<p>Annual adjustments on 1 January by decree.</p>	<p>Benefits are normally increased once a year.</p>	<p>Benefits adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index.</p>	<p>Adjustment</p>

Table VIII

Employment injuries and occupational diseases

	Belgium	Czech Republic	Denmark	Germany	Estonia
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	<p>Benefits are subject to taxation as far as they are a compensation of a permanent loss of earnings.</p> <p>In practice, cash benefits granted to pensioners, benefits granted for occupational diseases or for employment injuries (responsible of a disability less than 20%) are not taxable.</p>	<p>Benefits are subject to taxation.</p>	<p>Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation.</p> <p>Redemption, handicap compensation (<i>ménerstatning</i>) and death grants are not subject to taxation.</p>	<p>Benefits of the compulsory accident insurance are not subject to taxation (and not subject to progression).</p>	<p>Pension for Incapacity for Work (<i>töövõimetuspension</i>) and Survivor's Pension (<i>toitjakaotuspension</i>):</p> <p>Pensions less than 3 times the non-taxable minimum, i.e. EEK 50,400 (€ 3,221) a year or EEK 4,200 (€ 268) a month, which is the majority of cases, are not subject to taxation.</p> <p>Compensation (<i>hüvitus</i>):</p> <p>Benefits are subject to taxation.</p>
<p>2. Limit of income for tax relief or tax reduction</p>	<p>Tax reduction is allowed for the taxable part of benefits. The reduction is calculated from an annually indexed basic amount, which differs according to the marital status of the taxpayer (single person or couple). This amount is limited in accordance with the ratio between the effective incomes and the sum of net incomes, and in accordance with the value of the net global taxable income. The amount of the tax reduction can not exceed the tax amount related to incomes for which the reduction is allowed.</p> <p>No taxes are due for taxpayers who solely received pensions or replacement earnings whose amounts do not exceed the maximum amount of legal unemployment benefit.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>Pension for Incapacity for Work (<i>töövõimetuspension</i>) and Survivor's Pension (<i>toitjakaotuspension</i>):</p> <p>Not applicable. Benefits are in general not subject to taxation.</p> <p>Compensation (<i>hüvitus</i>):</p> <p>General taxation rules. No special relief for benefits.</p>
<p>3. Social security contributions from benefits</p>	<p>Contribution rate of 13.07%.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>

Employment injuries and occupational diseases

Table VIII

Greece	Spain	France	Ireland	Iceland	
Benefits are generally subject to taxation.	Permanent partial (<i>incapacidad permanente parcial</i>) or total incapacity for habitual occupation (<i>incapacidad permanente para la profesión habitual</i>), temporary incapacity, survivors: Benefits are subject to taxation. Absolute permanent incapacity (<i>incapacidad permanente absoluta</i>) and severe incapacity (<i>Gran invalidez</i>): Benefits are not subject to taxation.	Benefits are not subject to taxation.	Employment Injuries Benefits are fully liable to taxation after 6 weeks payment (including supplements for child and adult dependants). However, in the case of Injury Benefit, the child supplement is exempt from taxation.	Child pension (<i>barnalífeyrir</i>), death grant to surviving spouse, lump sums when invalidity is below 50% and capital sum on death are not liable to taxation. Other benefits are liable to taxation.	Taxation and social contributions 1. Taxation of cash benefits
Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	2. Limit of income for tax relief or tax reduction
No contributions.	No contributions. Only for temporary incapacity.	Generalised social contribution (<i>contribution sociale généralisée, CSG</i>) 6.2% (reduced rate: 3.8%) on daily benefits.	No contributions.	No contributions.	3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases

IX Family benefits

- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	Co-ordinated laws (Royal Order of 19 December 1939)	Act No. 154/1945; Act No. 117/1995 Coll. on State Social Support (<i>Zákon o státní sociální pomoci</i>)	Law of 3 June 1987; Law of 19 March 1988 on child benefit (<i>opmælsamtegetset</i>); Con. Act 1017/2000	Income tax law (<i>Einkommensteuergesetz</i>) in the version published on 11 October 2002; Federal Child Benefit Act (<i>Kindergeldgesetz</i>) in the version published on 14 April 1964; Advance Payment of Maintenance Act (<i>Unterhaltsvorschußgesetz</i>) of 23 July 1979 in the version published on 2 January 2002; Federal Child-raising Allowance Act (<i>Kindeserziehungsgesetz</i>) in the version published on 7 December 2001.	State Family Benefits Act (<i>Riikise pereetuse seadus</i>) 2001; Parental Benefit Act (<i>Vanemaidvõrse seadus</i>) 2004.
Child benefit	Compulsory social insurance scheme.	A universal scheme, financed by general taxation, providing means tested income-related benefits to all residents whose child(ren) reside(s) in the Czech Republic.	Tax financed universal protection scheme (based on residency).	Tax financed scheme for the entire population.	Tax financed scheme based on residence with benefits reflecting the number of children in the family.
1. Basic principles				Following the tax regulation on income, child benefit represents a promotion of family in so far as it is not aiming at a tax exemption of the parental income of an amount equal to the needs in kind and of the child care.	
2. Field of application: beneficiaries	Any person considered as at work and since the first child.	Children who are permanent residents	All residents. For certain benefits: only inhabitants with Danish nationality or foreigners domiciled in Denmark since 1 or 3 years.	Are entitled the taxable persons residing in Germany or persons taxable without restrictions in Germany for their own children, adopted children or dependant children.	<ul style="list-style-type: none"> Permanent residents of Estonia, citizens of foreign States and stateless persons, their spouses and children, who are of Estonian origin (residence permit is required), aliens with a temporary residence permit, refugees and their children in Estonia.
3. Conditions					
• Residence of the child	The child must be brought up in Belgium and follow his studies there and not abroad.	Child and those caring for them must be permanent residents.	The child must be domiciled in Denmark.	The child must reside in Germany or in an EEA Member State or in Switzerland.	Child and parent must reside in Estonia.
• Other conditions	The beneficiary must have a parental, alliance, adoption or unofficial guardianship link with the child.	No other conditions.	General family benefits: the parent with the parental authority must pay taxes in Denmark in accordance with the law on taxation at the source.	Child income: since the age of 19 no claims if income or earnings is exceeding € 7,690 per calendar year. Earnings assigned to particular educational purposes are not included.	No other conditions.

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
Royal Order No. 20 of 29 December 1959. Presidential Order No. 527/1994. Presidential Order No. 412/1995.	Legislative Royal Decree No. 1794 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved. Law 52/2003 of 10 December 2003. Royal Decree No. 356/91 of 15 March 1991. Legislative Royal Decree No. 1/2000 of 14 January 2000.	Social Security Code (<i>Code de la sécurité sociale</i>), Book V, Article L 511-1, and following.	Social welfare (Consolidation) Act 1993	Law on income tax and net wealth tax (<i>Lög um fjálgætt og eignarstatf</i>) Art. 69 A, no. 75/1991 of September 1991. Social Assistance Act (<i>Lög um félagsaðstoð</i>) no. 118/1993 of December 1993. Housing Allowances Act (<i>Lög um húsnæðingubætur</i>) no. 139/1997 of December 1997. Local Authorities' Social Services Act (<i>Lög um félagsþjónustu sveitanélag</i>) no. 40/1991 of March 1991.	Applicable statutory basis
Payment of benefits for the support of the children of salaried workers.	Tax financed scheme for employees and assimilated groups.	Universal scheme.	Tax financed universal payment in respect of all child inhabitants (based on residency).	Payments to families with children when income is below a certain amount.	Child benefit 1. Basic principles
Salaried workers with children.	Persons legally resident in Spain.	All residents.	All children under 16 years or under 19 years if disabled or in full-time education.	Parents/persons responsible for the maintenance of children.	2. Field of application: beneficiaries
Children must be resident in Greece or in a member State of the EU.	Child resident in Spain.	Child resident in France.	Child must be normally living with and being supported by recipient.	The child must be resident in Iceland.	3. Conditions • Residence of the child
<ul style="list-style-type: none"> • The salaried workers must prove 50 insured days during the previous year. • Non-married children. 	Dependent children less than 19 years of age or handicapped children affected to a degree equal to 85% or more. Maximum yearly earnings or income € 3,495,69.	Two dependant children.	Child Benefit is a monthly payment, paid to the child's mother or step-mother; however it may be paid to the father or step-father if the child is living with and being supported by them.	The child must be supported by those who are subject to unlimited tax liability in Iceland according to the tax law. Child benefit (<i>famabætur</i>) is assessed and paid on the basis of income as declared for the previous year.	• Other conditions

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Age limit	Normal: 18 years. Vocational training: 25 years. Further education: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	Until the completion of compulsory education (generally 15 years) but extended up to 26 years if the child remains in further education or vocational training.	18 years.	Normal: 18 years. Prolongation to 21 possible for the unemployed in accordance with the Social Code, part III. Vocational training/further education/applicants for a vocational training opportunity/some voluntary services: 27 years. Handicapped persons: no limit, the handicap must have occurred before the age of 27.	Normal: 16 years Full time students: 19 years
5. Benefits • Monthly amounts	1st child: € 74.06 2nd child: € 137.03 3rd child and subsequent children: € 204.60	The amount of Child Benefit (<i>Dávka na dítě</i>) is based upon the child's Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb občana</i>) (see table XI "Guaranteeing sufficient resources": General non-contributory minimum") and family income. Child Benefits amounts to: • 0.32 times the child's Personal Needs Amount if family income does not exceed 1.1 times the family Minimum Subsistence Amount (<i>Částka existenčního minima</i>), • 0.28 times the child's Personal Needs Amount if family income is between 1.1 and 1.8 times the family minimum subsistence amount, • 0.14 times the child's Personal Needs Amount if family income is between 1.8 and 3.0 times the family minimum subsistence amount. The Personal Needs Amounts for dependant children are as follows: under 6 years CZK 1,690 (€ 52) 6 - 10 years CZK 1,890 (€ 58) 10 - 15 years CZK 2,230 (€ 69) 15 - 26 years CZK 2,450 (€ 75)	Child benefit (<i>børnefamilieydelse</i>): For each child of 0 - 3 years: DKK 3,301 (€ 444) per quarter = DKK 1,100 (€ 148) per month. For each child of 3 - 7 years: DKK 2,983 (€ 401) per quarter = DKK 994 (€ 134) per month. For each child of 7 - 18 years: DKK 2,347 (€ 315) per quarter = DKK 782 (€ 105) per month.	1st child: € 154 2nd child: € 154 3rd child: € 154 4th and subsequent: € 179	2 times the Child Allowance Rate (<i>lapsetoetuse määr</i>) per child. Child Allowance Rate is EEK 150 (€ 9.59) per month.
• Variation with income	No variation with income.	See "Monthly amounts".	A special allowance depending on the family income is designed for children with one or both parents retired. A degressive reduction of the allowance starts where the family income is over the limit set for social pensions supplements. See further in this table "Special cases: Pensioners".	No variation with income.	No variation with income.

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
<p>Normal: 18 years. Further education: 22 years. Serious infirmity: No limit, if the incapacity has been testified before the age of 18.</p>	<p>Normal: 18 years. Serious disablement: No limit.</p>	<p>20 years with the reservation that the child's income does not exceed 55% of the minimum wage (<i>salair minimum interprofessionnel de croissance, SMIC</i>).</p>	<p>Normal: 16 years Further education: 19 years Serious infirmity: 19 years</p>	<p>16 years.</p>	<p>4. Age limit</p>
<p>Child benefit (<i>OIKOFENEIAKA EPIHΛOMATA</i>):</p> <p>1 child: € 5.87 2 children: € 18 3 children: € 40 4 children: € 48 For each following child an additional € 8.07.</p>	<p>Child Benefit (<i>Prestaciones por hijo a cargo</i>) (12 payments per year):</p> <p><i>Children under 18 years of age:</i></p> <ul style="list-style-type: none"> • non-disabled: € 24.25 • disabled: € 48.47 <p><i>Children over 18 years of age:</i></p> <ul style="list-style-type: none"> • degree of disability at least 65%: € 268.09 • degree of disability at least 75%: € 402.14 	<p>2 children: € 113.15 3 children: € 258.12 4 children: € 403.09 5 children: € 548.06 6 children: € 693.03 Each subsequent child: € 144.97</p>	<p>1st and 2nd child: € 117.60 3rd and further child: € 147.30</p> <p>In cases of triplets and quadruplets the allowance for each child is doubled. In the case of twins the allowance is one and a half times the first child payment.</p>	<p>Advanced payments are made on 1 February and 1 May each year.</p> <p>The annual amount of child benefit (<i>barnabætur</i>) in 2004 is:</p> <p>For all children under the age of 7 at the end of the income year 2003 ISK 36,308 (€ 412). These payments are not reduced according to taxable income of the parents. In addition:</p> <p>Married parents or cohabiting parents:</p> <ul style="list-style-type: none"> • First child ISK 123,254 (€ 1,399). • Second child and additional children ISK 146,713 (€ 1,665). <p>Single parents:</p> <ul style="list-style-type: none"> • First child ISK 205,288 (€ 2,330). • Second child and additional children ISK 210,584 (€ 2,390). <p>These payments are reduced according to certain rules when taxable income of married or cohabiting parents exceeds ISK 1,444,139 (€ 16,390) and when taxable income of single parents exceeds ISK 722,070 (€ 8,195).</p>	<p>5. Benefits</p> <ul style="list-style-type: none"> • Monthly amounts
<p>No variation with income.</p>	<p>No benefit if the family income per year exceeds € 8,495.69. This ceiling increases by 15% per dependant child up from the 2nd child.</p>	<p>No variation with income.</p>	<p>No variation with income.</p>	<p>See monthly amounts.</p>	<ul style="list-style-type: none"> • Variation with income

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
• Variation with age	<p><i>Children born since 1st January 1990:</i> Supplement for child in 1st order, receiving the normal rate (not handicapped):</p> <p>aged 6 - 12: € 12.90 aged 12 - 18: € 19.65 aged 18 or more (applicable from 01.01.2009): € 22.64</p> <p><i>Child born between 1st January 1991 and 31st December 1996 who becomes class 1 in the place of a beneficiary of an age supplement:</i></p> <p>aged 6 - 18: € 25.73 aged 18 or more (applicable from 01.01.2009): € 27.63</p> <p>Other children (incl. handicapped children):</p> <p>aged 6 - 12: € 25.73 aged 12 - 18: € 39.31 aged 18 or more (applicable from 01.01.2009): € 49.99</p> <p><i>Children born before 1st January 1991:</i> Supplement for child in 1st order, receiving the normal rate (not handicapped):</p> <ul style="list-style-type: none"> • born between 1.1.1985 and 31.12.1990: up to 18: € 25.73 aged 18 or more: € 27.63 • born between 1.1.1981 and 31.12.1984: € 41.22 • born before 1.1.1981: € 43.38 <p>Other children (incl. handicapped children):</p> <p>aged 12 - 18: € 39.31 aged 18 or more: € 49.99</p>	The Personal Needs Amounts depend on age, see "Monthly amounts" above.	See monthly amounts.	No variation with age.	No variation with age.

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
No variation with age.	No variation with age.	<p>Supplements varying with age:</p> <ul style="list-style-type: none"> • over 11 years € 31.82 • over 16 years € 56.57 <p>Except the 1st child in families with less than 3 children.</p> <p><i>Flat rate allowance:</i> € 71.95 paid during one year maximum to families with three children or more, entitled to family benefits and with one child reaching the age of 20.</p>	No variation with age.	See monthly amounts.	• Variation with age

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
Child-raising allowances	No education allowance.	Parental Allowance (<i>Rodičovský příspěvek</i>) is designed to assist parents who personally provide full-time regular care for a small child. A universal system financed by general taxation providing a flat-rate benefit to all residents whose child(ren) reside(s) in the Czech Republic.	Parental leave: tax financed universal protection scheme. Education allowance: tax financed. Communes can introduce such benefit for parents taking care of their children instead of putting them in a nursery school.	Tax financed scheme for the entire population.	Child Care Allowance (<i>lapsehooldustasu</i>): Paid to one of the parents in respect of children under 3 years of age and in certain cases also in respect of children from 3 to 8 years of age. Supplementary Child Care Allowance (<i>täiendav lapsehooldustasu</i>): A parent raising children up to 1 year at home receives in addition to Child Care Allowance EEK 100 (€ 6.39) per month.
1. Basic principles					
2. Field of application: beneficiaries	Not applicable.	Permanent residents.	Parental leave: Parents with children under the age of 9 are entitled to a leave to take care of them. Education allowance: parents with children aged between 24 weeks and 6 years. Communes can fix more detailed age limits.	Entitled to the benefit: Non-working or part-time working (up to 30 hours a week) mothers or fathers who themselves take care of a child under 2 years of age in their households.	One of the parents, the guardian or the person taking substitute care of the child during the Child Care Leave.
3. Conditions	Not applicable.	A parent is entitled to a Parental Allowance (<i>Rodičovský příspěvek</i>) when s/he personally provides full-time and regular care for at least one child up to the age of 4 years (or up to the age of 7 years in cases of children suffering from long-term incapacity). Other conditions also apply e.g. the child can be placed in the crèche facility but only for certain number of days a month etc.	Parental leave: Salaried, self-employed workers, unemployed, and persons living with a minimum income that fulfil the conditions that entitle them to daily benefits in case of sickness. Education allowance: can be granted during a period of 8 weeks to one year. The parent must be resident in Denmark during 7 of the last 8 years. No accumulation possible with a salary or transfer income. A household can receive a maximum of 3 allowances and the total amount can not exceed the maximum rate of daily maternity benefit.	An annual income ceiling is applicable. This is fixed at € 30,000 during the first six months for a married couple and at a lump-sum annual net income of € 23,000 for other eligible parties (single parents). From the seventh month onwards the limit is fixed at € 16,500 for married couples and at € 13,500 for other eligible parties. As of the seventh month of life the payment of child-raising allowance shall not be ceased if the income limit is exceeded, but shall be gradually decreased. The above mentioned income ceilings are increased for each further child of the eligible person by a child supplement to the amount of € 3,140.	Paid in respect of: <ul style="list-style-type: none"> • each child up to 3 years of age, • a child from 3 to 8 years of age in a family of 2 children, if the other child is up to 3 years of age, • each child from 3 to 8 years of age in a family with 3 or more children.
4. Amounts of benefits	Not applicable.	Monthly benefits amounts to entitled parent's Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb občana</i>) of minimum subsistence multiplied by a coefficient of 1.54.	Parental leave: 60% of the allowance of the unemployment insurance. Education allowance: can not exceed 85% of net costs for placing a child in a nursery of the commune. Maximum 3 allowances per household.	€ 300 per month for the first 24 months following the child's birth. Instead of a child-raising allowance of maximum € 300 during 24 months, parents can choose a shorter period of 12 months and receive up to € 450.	<ul style="list-style-type: none"> • ½ of the Child Care Allowance Rate (<i>lapsehooldustasu määr</i>) for every child up to 3 years, • ¼ of the Child Care Allowance Rate for each eligible child from 3 to 8 years of age. Child Care Allowance Rate (<i>lapsehooldustasu määr</i>): EEK 1,200 (€ 77) per month.

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
No education allowance.	No education allowance.	<p>Infant Welcome Benefit (<i>Prestation d'accueil du jeune enfant, PAJE</i>): To welcome, maintain and bring up young children. It consists of two levels: one is the grant for birth or adoption (<i>prime à la naissance ou à l'adoption</i>) and the basic allowance (<i>allocation de base</i>) (see birth grant) and the second is the complement for child education choice (<i>complément de libre choix d'activité</i>) and a complement for child care choice (<i>complément de libre choix de mode de garde</i>) (see child care allowance). Benefits granted for children born before 01.01.2004 will continue to be delivered.</p>	No education allowance.	No education allowance.	<p>Child-raising allowances</p> <p>1. Basic principles</p> <p>2. Field of application: beneficiaries</p> <p>3. Conditions</p> <p>4. Amounts of benefits</p>
Not applicable.	Not applicable.	Family with at least one child under the age of 3 or an adopted child.	Not applicable.	Not applicable.	
Not applicable.	Not applicable.	No means test but proof of a previous activity: 8 quarters (in the sense of old-age insurance), consecutive or not, in the 2 years prior to the first child birth, in the 4 years prior to the second child or in the 5 years for third child on. Duration of service: 6 months for the first child and 3 years for the second child on.	Not applicable.	Not applicable.	
Not applicable.	Not applicable.	Total amount: € 504.11. Partial amounts: € 383.33 if the part-time activity does not make up more than 50% of the legal working time; € 289.87 if the activity amounts between 50% and 80% of the working time.	Not applicable.	Not applicable.	

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
Other benefits 1. Birth and adoption grants	<p>€ 1,003.33 for first birth; € 754.89 for second and each subsequent birth.</p> <p>May be obtained in advance two months before the probable date of birth.</p> <p>Adoption grant (<i>prime d'adoption/adoption-premie</i>): € 1,003.33 per adopted child.</p>	<p>Birth Grant (<i>Porodné</i>) paid to:</p> <ul style="list-style-type: none"> • mothers, • fathers if the mother dies and no Maternity Benefit (<i>Dávky v mateřství</i>) was paid to her or to anyone else, • any person who takes a child under the age of one year into permanent care in <i>loco parentis</i>, regardless of whether birth grant was already paid to the mother or the father of that child. <p>The amount of birth grant is:</p> <ul style="list-style-type: none"> • if one child is born, the Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb občana</i>) of the child multiplied by a coefficient of 5, • if two children are born at same time, the sum of personal needs amount of the children multiplied by a coefficient of 6, • if three or more children are born at the same time, the sum of the personal needs amount of the children multiplied by a coefficient of 10. 	<p>DKK 1,710 (€ 230) per child and quarter = DKK 570 (€ 77) 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>Allowance (single benefit) in case of adoption of a foreign child: DKK 39,492 (€5,307).</p>	<p>See "Other allowances" and table IV "Maternity".</p>	<p>Childbirth Allowance (<i>sünnitoetus</i>): Lump sum benefits amounting to:</p> <ul style="list-style-type: none"> • 1st child: 25 times the Child Allowance Rate (<i>lapsetoetuse määr</i>), • 2nd and each subsequent child: 20 times the Child Allowance Rate, • multiple birth: 25 times the Child Allowance Rate for each child. <p>Parental Benefit (<i>vanemahüvitis</i>): 100% of the reference wage for the period of 365 days including the period of receiving Maternity Benefit. Minimum: EEK 2,200 (€ 141). Maximum: EEK 15,741 (€ 1,006).</p>

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
See Table IV "Maternity".	€ 450.76 for the third and each subsequent birth.	<p>Birth or Adoption Grant of the Infant Welcome Benefit (<i>Prime à la naissance ou à l'adoption de la Prestation d'accueil du jeune enfant, PAJE</i>):</p> <p>€ 812.37 granted monthly at the 7th month of pregnancy for any child to born or for the adoption of a child less than 20 years of age. Subject to means test.</p> <p>Basic Allowance of the Infant Welcome Benefit (<i>Allocation de base de la Prestation d'accueil du jeune enfant, PAJE</i>):</p> <p>€ 162.47 granted monthly since the first child from birth until the month preceding his third birthday, or from the month of adoption during 3 years, but not beyond the age of 20.</p>	A Birth grant of € 635 is available for all multiple births with further grants of € 635 payable at ages 4 and 12.	See table IV "Maternity".	<p>Other benefits</p> <p>1. Birth and adoption grants</p>

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Child care allowances	No special allowance.	No special allowance.	Reduction for brothers and sisters in the same institute.	No special allowances.	See above.
3. Allowance for single parents	No special allowance.	Social Allowance for Families (<i>Sociální příspěvek</i>), see table XI "Guaranteeing sufficient resources": Other non-contributory minima.	The general benefits are supplemented by DKK 1,039 (€ 140) per quarter = DKK 346 (€ 46) per month and per child and by an additional allowance of DKK 1,057 (€ 142) per quarter = DKK 352 (€ 47) per month and per household. Condition: Proof of single-parent situation once a year.	No special allowances, but see "Advance on maintenance payments".	Single Parent's Child Allowance (<i>üksikvanema lapse toetus</i>): 2 times the child allowance (paid as a supplement to the general child allowance).

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
<p>No special allowance.</p>	<p>No special allowance.</p>	<ul style="list-style-type: none"> • Complement for Child Care Choice of the Infant Welcome Benefit (<i>Complément de libre choix de mode de garde de la Prestation d'accueil du jeune enfant, PAJE</i>): The remuneration of a person taking care of a child under the age of 3 (reduction of 50% for a child between 3 and 6) is financed partially and varies according to the household income. Social contributions are entirely financed when hiring an agreed maternal assistant or financed at a 50% rate (within a ceiling) when hiring a person taking care of a child at home (between € 152.54 and € 355.96 per month for a child from birth to 3 years of age). Payment until the age of 6, the amount being reduced by 50% between 3 and 6 years of age. • Allowance for parent presence (<i>allocation de présence parentale, APP</i>): Paid to a parent with a seriously sick child who stops or reduces the professional activity. The amount depends on the remaining activity (€ 813.61, € 406.82, € 247.86) and is supplemented when the person taking care of the child is alone. 	<p>Not applicable.</p>	<p>Local authorities may subsidise the cost of day care for children in private homes, e.g. in the case of single parents. The vast majority of local authorities offer single parents subsidises so the payment for private day care is identical to the amount paid to playschools, which are run by the local authorities. These supplements are not means tested.</p>	<p>2. Child care allowances</p>
<p>Increase of the family allowances of € 3.67 for each child if parent is widower, 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>No special allowance.</p>	<p>Single Parent Allowance (<i>allocation de parent isolé, API</i>): Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy. Monthly amount: € 530.39 plus € 176.80 per child. The allowance is equal to the difference between this amount and the beneficiary's income.</p> <p>Maintenance allowance (<i>allocation de soutien familial</i>): Children who are not acknowledged by either parent or whose father or mother do not fulfil the obligation to pay maintenance, based on income. € 79.56 per month per child.</p>	<p>One Parent Family Payment is available as a separate and specific means-tested scheme (see table XI): Claimant: € 134.80 max. per week. Supplement: € 19.30 per week for each child.</p>	<p>Single parent allowance (<i>mæðralaun</i>) may be paid to single parent who maintain their children less than 18 years of age and are resident in Iceland. The annual allowance for 2 children, ISK 56,016 (€ 636), the annual allowance for 3 or more children, ISK 145,620 (€ 1,653).</p>	<p>3. Allowance for single parents</p>

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Special allowances for handicapped children	<p>Supplementary allowance for children with disabilities under the age of 21, born at latest on 1.1.1996 and with a 66% disability equal per month and per child to:</p> <ul style="list-style-type: none"> • € 333.17 if the child obtains 0, 1, 2 or 3 points of autonomy (<i>points d'autonomie/punten van zelfstandigheid</i>); • € 364.70 if the child obtains 4, 5 or 6 points of autonomy; • € 389.87 if the child obtains 7, 8 or 9 points of autonomy. <p>Supplementary allowance for children with disabilities under the age of 21, born after 1.1.1996 and with ailments having consequences on their physical or mental capacity, on their activity and participation or on their family circle. Per month and per child:</p> <ul style="list-style-type: none"> • € 64.94 if the child obtains at least 6 points and maximum 8 points on the socio-medical scale; • € 162.36 if the child obtains at least 9 points and maximum 11 points on the socio-medical scale; • € 270.60 if the child obtains at least 12 points and maximum 14 points on the socio-medical scale; • € 378.84 if the child obtains at least 15 points and maximum 17 points on the socio-medical scale; • € 405.90 if the child obtains at least 18 points and maximum 20 points on the socio-medical scale; • € 432.96 if the child obtains more than 20 points on the socio-medical scale. 	<p>Social Allowance for Families (<i>Sociální příspěvek</i>), see table XI "Guaranteeing sufficient resources": Specific non-contributory minima. Parental allowance-long eligibility for parental allowances (the parent is entitled to p.a. when she/he personally provides full time and regular care for at least one child up to the age of 7 years in cases of children suffering from long-term incapacity).</p>	<p>Income replacement benefit for domiciliary care of a handicapped child.</p>	<p>No special allowances.</p>	<p>Disabled Child Allowance (<i>puudega lapse toetus</i>): Monthly allowance paid to</p> <ul style="list-style-type: none"> • a child with moderate disability: 210% of the Social Benefit Rate (<i>sotsiaaltoetuste määr</i>), • a child with severe and profound disability: 235% of the Social Benefit Rate. <p>The Social Benefit Rate (<i>sotsiaaltoetuste määr</i>) EEK 400 (€ 26) is established by the Parliament upon the passage of State Budget. Disabled Child Allowance is paid as a supplement to child benefits.</p> <p>Study Allowance (<i>õppetoetus</i>): Monthly allowance paid to a non-working disabled student who studies at the grades 10 to 12 of secondary school, vocational or higher school (not paid July and August) between 25% and 100% of the Social Benefit Rate (<i>sotsiaaltoetuste määr</i>) depending on additional expenses.</p>
5. Advance on maintenance payments	<p>No special allowance.</p>	<p>Paid provided that the caring parent meets the income threshold of the social minimum (see table XI "Guaranteeing sufficient resources": General non-contributory minimum). The amount of benefit is equal to the difference between the social minimum and the amount of maintenance declared by the court.</p>	<p>Benefit corresponding to the "normal" alimony of DKK 5,304 (€ 713) per 6 months.</p>	<p>The Advance Payment of Maintenance Act (<i>Unterhaltsvorschussgesetz</i>) guarantees a minimum maintenance for children under the age of 12 living in a single parent household and being resident in Germany or normally residing there, for a maximum of six years, if maintenance is not paid by the other parent. Maintenance benefit is up to a maximum of € 164 in the old <i>Länder</i>, € 145 in the new <i>Länder</i>.</p>	<p>No special allowance.</p>

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
<p>Allowance for parent of handicapped child: € 3.67 per month.</p>	<p>€ 48.47 per month for each child under 18 with a disability of at least 33%.</p> <p>€ 268.09 per month for each child over 18 and with a disability of at least 65%.</p> <p>€ 402.14 per month for each child over 18 with a disability of at least 75% and assistance required.</p>	<p>Special education allowance (<i>allocation d'éducation spéciale, AES</i>) for persons with a 50% or more handicap, up to 20 years: € 113.15 per month. The payment is not subject to a means test.</p> <p>Supplement for children is established according to the use of a third person and/or to the amount of expenses incurred by the state of health of the child. There are six supplements to the allowance, the amount of which vary between € 84.86 and € 945.87 per month.</p>	<p>€ 204 per month in respect of children up to 16 years living at home (Domiciliary Care Allowance). See table XII "Long-term care".</p>	<p>Home Care allowance (<i>umönnunargreiðslur</i>) may be paid to persons responsible for the maintenance of disabled or chronically sick children staying at home or hospitalised up to the amount of ISK 84,995 (€ 965) per month.</p>	<p>4. Special allowances for handicapped children</p>
<p>No special allowance.</p>	<p>No special allowance.</p>	<p>Payment as an advance of the maintenance allowance. The Child benefit Office (<i>Caisse d'allocations familiales</i>) can get the paid amounts back from the indebted parent. Maximum amount: € 79.56 monthly.</p>	<p>Not applicable.</p>	<p>A parent who has obtained an official decree for an award in respect to the maintenance of his children may turn to the State Social Security Institute (<i>Tryggingastofnun ríkisins</i>) and collect the same maximum amount as the rate of a Child pension (<i>bamalífeyrir</i>) from the State Social Security Institute. The Institute sends the Municipal Alimony Collection Centre a notification of the payment and the MAC reimburses the State Social Security Institute for the payments on a monthly basis as the collection permits.</p>	<p>5. Advance on maintenance payments</p>

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
6. Other allowances	When a child is put under the care of a private person through or at charge of a public authority, a flat rate allowance of € 49.69 is paid to the person who used to receive family benefits for that child just before the child was placed or just before measures for placement were taken.	Maintenance allowance. Special benefits for fosters: • Foster child allowance, • Foster parent remuneration (allowance), • Fostering grant Motor vehicle grant.	Special allowance for parents still studying: an allowance of DKK 5,452 (€ 733) per year, paid by quarter for each studying parent, but only one for each child.	<ul style="list-style-type: none"> • For births from 1.1.1992 onwards the Child-raising allowance (<i>Erziehungsgeld</i>) is treated separately from Child-raising leave (<i>Erziehungsurlaub</i>). Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child. • A housing allowance (<i>Wohngeld</i>) is paid to a lodger or owner in own dwelling if housing costs are too onerous. 	<p>Conscript's Child Allowance (<i>ajateenija lapse toetus</i>): 4 times the Child Allowance Rate (<i>lapsetoetuse määr</i>) during the entire term of parent's military service.</p> <p>Foster Care Allowance (<i>eestkostel või perekonnas hooldamisel oleva lapse toetus</i>): 6 times the Child Allowance Rate to children up to 16 years of age cared for by a guardian or foster parent.</p> <p>Child School Allowance (<i>koolitoetus</i>): Lump sum of 2 times the Child Allowance Rate for children who receive Child Allowance and are enrolled in daytime studies, paid once a year at the beginning of the school year.</p> <p>Allowance for Families with 3 or more Children or with Triplets: For each child one Child Allowance Rate paid once a quarter as a supplement to other child benefits.</p> <p>Adoption Grant (<i>lapsendamistoetus</i>): One-off payment of 20 times Child Allowance Rate for a person adopting a child.</p> <p>Child Allowance Rate (<i>lapsetoetuse määr</i>): EEK 150 (€ 9.59) per month.</p>
Special cases:					
1. Unemployed persons	Unemployed persons, for which the unemployment benefit is the main income of the household, are entitled from 7th month of unemployment to normal family benefits (including age supplements) plus the following supplements: 1st child: € 37.70 2nd child: € 23.37 3rd and each subsequent: € 4.10	Normal family benefits.	Normal family benefits.	Normal family benefits.	Unemployed people receiving family benefits are entitled to the unemployment allowance (<i>töötu riiklik abiraha</i>).

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
<ul style="list-style-type: none"> • Benefits for mothers who are not working or who are married to a soldier or to a prisoner. • Benefits for Greek emigrants coming back to Greece. 	<p>Multiple birth grant for two or more children. The amount varies:</p> <ul style="list-style-type: none"> • 2 children: € 1,842 • 3 children: € 3,684 • 4 or more: € 5,526 	<p>New School Year Allowance (<i>allocation de rentrée scolaire</i>) for children aged 6 - 18: Lump sum of € 258.90 with means test.</p> <p>Family supplement (<i>complément familial</i>) with means test: € 147.27 for families having at least 3 children over 3 years or under 21 years.</p> <p>Housing allowance (<i>allocation de logement</i>): Allowances for those receiving one of the various forms of family allowances. The allowance is calculated taking into account the expenses for rent (within the upper limit), the family's situation, and the beneficiary's resources. It can be increased for beneficiaries with low incomes.</p>	<p>Family Income Supplements (FIS): Weekly cash allowances to help families on low pay with children.</p> <p><i>Main conditions:</i></p> <ul style="list-style-type: none"> • Must be working for at least 19 hours per week or 38 hours per fortnight (hours worked by a partner can be added); • Must have at least one qualified child up to age 18 or between 18 and 22 if in full time education; • Average weekly income must be below a fixed amount for the family size. FIS is also available to lone parents. <p><i>Calculation of benefit:</i> The amount of FIS payable is 60% of the difference between the family income (net of PRSI and net of Income Tax) and the income limit applicable to that family size.</p>	<p>A single flat-rate child pension with respect to education (<i>barnalífeyrir vegna skólanáms</i>) ISK 16,025 (€ 182) per month may be paid to a youth aged 18-20 who is engaged in studies or vocational training if either one or both parents are deceased or one or both parents are old-age or invalidity pensioners.</p> <p>Means-tested housing allowances (<i>húsaleigubætur</i>) are available from local communities up to ISK 31,000 (€ 352) per month. Taken into account: Family size, income and cost of housing.</p>	<p>6. Other allowances</p>
<p>Normal benefits if 50 days of 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>	<p>Normal family benefits.</p>	<p>Normal family benefits.</p>	<p>Normal family benefits.</p>	<p>See table X "Unemployment".</p>	<p>Special cases:</p> <p>1. Unemployed persons</p>

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Pensioners	<p>Pensioners obtain the same supplements to the family allowances as unemployed persons.</p> <p>Workers who are recognised as being unable to work or women workers on maternity leave as from the 7th month of disability and eventual maternity leave, or who are disabled and on eventual maternity leave, are entitled to the following supplements to the family allowances:</p> <p>1st child: € 81.12 2nd child: € 23.37 3rd and each subsequent: € 4.10</p>	Normal family benefits.	<p><i>Benefit for pensioners with the exception of the beneficiaries of invalidity pensions granted after 1 January 2003:</i></p> <p>Special allowances of DKK 2,994 (€ 402) per quarter = DKK 998 (€ 134) per month for each child when both parents are pensioners. When one of the parents is pensioner, the special additional allowance is of DKK 2,652 (€ 356) per quarter and of DKK 884 (€ 119) per month. Reduction (see above, variation with income).</p> <p>When both parents are pensioners, the benefits are supplemented by DKK 1,368 (€ 184) per quarter for each child = DKK 342 (€ 46) per month.</p>	Normal family allowances.	Parent is not entitled to single parent's allowance if the child receives a survivor's pension (<i>toitjakaotuspension</i>).
3. Orphans	<p>Orphan's allowance (<i>allocations d'orphelins/wezenbijslag</i>): € 284.50 for each child. Supplement according to age.</p>	Normal family benefits.	<p>Special additional allowance of DKK 2,994 (€ 402) per quarter for each motherless or fatherless child = DKK 998 (€ 134) per month.</p> <p>Special additional allowance for each motherless and fatherless child: Amount is raised to DKK 5,988 (€ 805) per quarter and child = DKK 1,996 (€ 268) per month.</p>	Normal family allowances.	Start in Independent Life Allowance (<i>elluastumistoetus</i>): One-off payment of EEK 5,000 (€ 320) to orphans leaving children's home.
Adjustment	Family benefits rates are related to the fluctuations of the Consumer Price Index.	Benefits are automatically increased when revaluation (indexation) of the statutory Minimum Subsistence Amount (<i>Částka životního minima</i>) is made. Revaluation also implies an increase in numbers of families who can claim benefit; the respective increase is applicable to nearly all benefits. Minimum subsistence amounts are increased regularly (on January 1, every year), based on the increase of customer prices. Minimum subsistence amounts do not need to increase if the increase of consumer prices does not exceed 2%.	Once a year according to the adjustment rate (<i>satsreguleringsprocenten</i>).	Benefits are adjusted according to the law at irregular intervals.	No automatic adjustment.

Family benefits

Table IX

Greece	Spain	France	Ireland	Iceland	
Entitled to increased pension (see relevant tables and "Allowance for single parent" above).	Normal family benefits.	Normal family benefits.	Normal family benefits.	See table VI "Old- age".	2. Pensioners
See Table VII "Survivors". Person who has dependant orphans: Increase of € 3.67 per month.	Normal family benefits.	Normal family benefits and Maintenance allowance (<i>allocation de soutien familial</i>): • € 106.80 per month for motherless and fatherless child. • € 79.56 per month if child is raised by a single parent.	Family allowances can be cumulated with orphans' benefits. See tables VII "Survivors" and VIII "Employment injuries and occupational diseases".	See table VII "Survivors".	3. Orphans
On the proposal of the Administrative Council of the Office for Employment (O.A.E.D.), charged to deliver the benefits, the Minister for Labour and Social Security decides whether adjusting or not the family benefits rate for the reference year.	No automatic adjustment of the benefits provided by law.	Adjustment at least once a year following at minimum the price evolution.	Not applicable.	<ul style="list-style-type: none"> • Child benefit (<i>barnabætur</i>): Once every year, by a change in the law. • Child care allowances: Decision of local authorities. • Means-tested housing allowances (<i>húsaleigubætur</i>): Decision of local authorities. • Other allowances mentioned in this table: Adjusted annually in accordance with the current State Budget. 	Adjustment

Table IX

Family benefits

	Belgium	Czech Republic	Denmark	Germany	Estonia
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation (and not subject to progression).	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	No contributions.

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits

X Unemployment

- XI Guarantee of sufficient resources
- XII Long-term care

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	
<p>Statutory Order No. 2961/1954. Law No. 1545/1995. Law No. 1992/1990.</p>	<p>Royal Decree No. 625/95 of 2 April 1995. Legislative Royal Decree No. 1794 of 20 June 1994, in which the amended version of the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved. Law No. 36/99 of 19 October 1999. Law No. 35/2002. General Law on Employment No. 52/2003. Law No. 62/2003. Royal Decree-Law No. 5/99 of 9 April 1999 revising article 20 & 2 of the amended version of the Social Security General Act.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Art. L. 351-3 to L. 351-9 of Labour Code (<i>Code du travail</i>). Agreement of 31 December 1958. Agreement of 1 January 2004. Unemployment assistance (<i>régime de solidarité</i>): Art. L. 351-9 and L. 351-10 of Labour Code (<i>Code du travail</i>).</p>	<p>Social Welfare Consolidation Act 1993.</p>	<p>Unemployment Insurance Act (<i>lög um almennuleysisgjöngingar</i>) No. 12/1997 of March 1997. Act on Unemployment Insurance for self-employed workers (<i>Lög um frjögöngingagöð gáfstærri starfandi einstaklinga</i>) No. 46/1997 of May 1997.</p>	<p>Applicable statutory basis</p>
<p>Insurance.</p>	<p>Compulsory social insurance scheme for employees and assimilated groups with contribution-related cash benefits (only in insurance scheme).</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Compulsory social insurance scheme for employees with earnings-related benefits. Unemployment assistance (<i>régime de solidarité</i>): Mixed scheme. Benefits paid under conditions of previous activity and means test.</p>	<p>Insurance: Compulsory social insurance scheme for employees. Assistance: Tax financed scheme for all residents.</p>	<p>Compulsory insurance for gainfully employed persons guaranteeing flat-rate per diem unemployment benefit (<i>almennuleysisgjöngingar</i>) for unemployed persons actively seeking work.</p>	<p>Basic principles</p>

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
Field of application	<p>All employees covered by social security.</p> <p>Young persons who are unemployed following their training.</p>	<p>All citizens with permanent residence.</p>	<p>The following persons between the age of 18 and 63 may be admitted as members to an unemployment fund:</p> <ul style="list-style-type: none"> • Salaried workers. • Persons having completed vocational training of at least 18 months and who register for the fund 2 weeks at the latest after having completed their education or training. • Conscripts. • Self-employed workers who practise a profession and their assisting spouse. • Persons holding a public office (e.g.: members of Parliament) or a municipal office. 	<p>All employees (= manual and white-collar workers and trainees including young handicapped persons).</p>	<ul style="list-style-type: none"> • Permanent residents of Estonia, • aliens with temporary residence permits, • legal refugees.

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	Field of application
<ul style="list-style-type: none"> • Employees who are insured against sickness with a social security institution. • Youngsters between 20 - 29 years of age who have never worked before. 	<p>Insurance: Employed workers included in a Social Security scheme which covers unemployment contingencies.</p> <p>Assistance: <i>Unemployed with family responsibilities:</i></p> <ul style="list-style-type: none"> • who have exhausted their entitlement to contributory benefit; • who have no entitlement to contributory benefits but have paid contributions for at least 3 months. <p><i>Unemployed without family responsibilities:</i></p> <ul style="list-style-type: none"> • Over 45 years of age who have exhausted their entitlement to contributory benefits for at least 12 months; • who have no entitlement to contribution-related allowances but have paid contributions for at least 6 months. <p><i>Other groups:</i></p> <ul style="list-style-type: none"> • Unemployed over 52 years of age fulfilling all conditions for retirement pension except the age required; • emigrant workers returning from abroad who have worked 12 months during the last 6 years out of the country; • persons released from prison after serving a sentence during a continuous period of at least 6 months; • invalidity pension beneficiaries who cease receiving such a pension as a result of an improvement in their health condition and being recognised as capable for work. 	<p>Unemployment insurance (<i>assurance chômage</i>): All salaried workers except company managers.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Elderly unemployed having started working very early, and certain special groups (released prisoners, expatriated, repatriated, or stateless workers, political refugees, and asylum seekers, victims of industrial accidents or occupational diseases).</p>	<p><i>Insurance:</i> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Major exceptions: The self employed; civil and public servants recruited before 06.04.95; persons earning less than € 38 per week.</p> <p><i>Assistance:</i> Persons aged 18 years and over.</p>	<p>Employees and self-employed persons.</p>	<p>Field of application</p>

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
Total unemployment 1. Conditions <ul style="list-style-type: none"> • Main conditions 	<ul style="list-style-type: none"> • To be without work and without earnings; • To be fit for work; • Registered for employment. 	<ul style="list-style-type: none"> • No working activity, • not studying, • registered as a job-seeker with the employment service, • the unemployed person has not fulfilled the conditions for entitlement to old-age benefit. 	<ul style="list-style-type: none"> • To be unemployed involuntarily; • To search actively for a place of employment; • To have signed on at the employment office; • To be suited for employment; • To be available for the labour market. 	<ul style="list-style-type: none"> • Unemployed, i.e. without work and looking for work • To have personally registered at the employment agency as unemployed. 	<p>Both schemes:</p> <ul style="list-style-type: none"> • Aged between 16 and pensionable age, except persons on pre-retirement pension, • not engaged in work or other equivalent activity, • searching for a job, • registered as unemployed at the labour market office. <p>Unemployment Insurance Benefit (<i>töötuskindlustuhüvitis</i>): Involuntarily unemployed.</p> <p>Unemployment Allowance (<i>töotu riiklik abiraha</i>): Receiving an income below the rate of Unemployment Allowance.</p>

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	Total unemployment
<ul style="list-style-type: none"> • To be unemployed involuntarily; • To be fit for work; • To be registered at an employment exchange and to be at the disposal of the exchange. 	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • To have lost previous job involuntarily; • to be capable and willing to work; • endorse a compromise of activity crediting disponibility to actively seek employment; • to be at the disposal of the employment office; • to be affiliated to a social security scheme and to be an active contributor or in a situation treated as such; • to have covered the required contribution periods; • to be over 16 years of age and under ordinary retirement age for pension purposes, except the cases where the worker would not credit sufficient contributions. <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • To be unemployed and registered at an employment office; • endorse a compromise of activity crediting disponibility to actively seek employment; • to be at the disposal of the employment office; • not having income from any other source exceeding 75% of the minimum wage (<i>Salario Minimo Interprofesional</i>) in effect; • to be over 16 years of age and under ordinary retirement age for pension purposes, except the cases where the worker would not credit sufficient contributions; • to have exhausted the entitlement to contributory benefits or have involuntarily lost a job without crediting sufficient contributions in order to receive contributory benefits; • to have dependants (under certain circumstances); • others, according to the relevant allowance. 	<p>Unemployment insurance (<i>assurance chômage</i>):</p> <ul style="list-style-type: none"> • Not to have left previous employment voluntary, without good cause; • to be looking for work and physically able to work; • to be registered as jobseeker or participate in a training measure as part of a personalised action plan; • to be under the age of 60. However, if at this age the person concerned has not paid insurance contributions for long enough to justify receipt of the old-age pension at the full rate of 50%, the indemnity is maintained until the period is achieved, and at the latest up to the age of 65. <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <p>For the solidarity scheme, in addition:</p> <ul style="list-style-type: none"> • Elderly unemployed: certain conditions of previous activity and of means (allowance equivalent to a substitution pension or to a pension supplement, <i>allocation équivalent retraite de remplacement ou de complément</i>); • special other groups: Means test (integration allowance, <i>allocation d'insertion</i>). 	<p><i>Insurance and Assistance:</i></p> <ul style="list-style-type: none"> • To have registered as unemployed; • to be available for full time work; • to be capable of and genuinely seeking work. 	<ul style="list-style-type: none"> • Residence in Iceland; • to be registered at the employment office; • to be actively seeking work; • to be available for the labour market. 	<p>1. Conditions</p> <ul style="list-style-type: none"> • Main conditions

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Qualifying period 	Period varies according to the age of the insured person between 312 working days during the previous 18 months, and 624 working days over the previous 36 months.	12 months of working activity, studying or caring for child younger than 3 years in the past 3 years.	<ul style="list-style-type: none"> • To have completed a minimum period of employment and insurance of 52 weeks during the 3 preceding years. • 1 year of insurance with fund. 	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>): The unemployed person must have been compulsorily insured for at least 12 months during the last 3 years.</p> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>): The unemployed person must have received unemployment benefit (<i>Arbeitslosengeld</i>) of the unemployment insurance during the last year, and must be in need.</p>	<p>Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): Insurance period (payment of contributions) of 12 months over the 24 months preceding registration as an unemployed.</p> <p>Unemployment Allowance (<i>töotu riiklik abiraha</i>): Qualifying period of 180 calendar days of work or equivalent activity over the 12 months before the application.</p>
<ul style="list-style-type: none"> • Means test 	No means test.	No means test.	No means test.	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>): Income from any part-time work (less than 15 hours per week) reduces entitlement to unemployment benefit (<i>Arbeitslosengeld</i>). Earnings up to 20% of the unemployment benefit or at least € 165 are not taken into account. Other income or assets are neither taken into account.</p> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>): Means test.</p>	<p>Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): No means test.</p> <p>Unemployment Allowance (<i>töotu riiklik abiraha</i>): Receiving an income below the rate of Unemployment Allowance.</p>
<ul style="list-style-type: none"> • Waiting period 	No waiting period required.	No waiting period.	Self employed: Waiting period of 4 weeks.	No waiting period required.	<p>Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): 7 calendar days.</p> <p>Unemployment Allowance (<i>töotu riiklik abiraha</i>): Generally 7 calendar days, 60 calendar days from the date of registration as an unemployed person in case of:</p> <ul style="list-style-type: none"> • students after graduation, • voluntary termination of previous work contract, or • termination of previous contract by employer on the basis of loss of confidence.
2. Benefits <ul style="list-style-type: none"> • Determining factors 	<p>Except for some lump-sum amounts, the daily benefits are income related, with a lower and an upper ceiling.</p> <p>Variable rates according to the family situation (see below).</p>	<ul style="list-style-type: none"> • Previous earnings, • duration of unemployment. 	The amount of the benefit is fixed according to an average-time salary (low salary).	Benefits are based on the salary, on the fiscal category figuring in the tax card and on the existence or not of children.	<p>Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): Reference earnings.</p> <p>Unemployment Allowance (<i>töotu riiklik abiraha</i>): Flat-rate benefit.</p>

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	
<ul style="list-style-type: none"> 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. For first time claimants, at least 80 days of work per year during the 2 previous years. 	<p><i>Insurance:</i> Minimum contribution period: at least 360 days during the 6 years immediately preceding the statutory unemployment situation or the date when the obligation of making contributions ceases.</p> <p><i>Assistance:</i> Generally none, although certain unemployment allowances require a minimum contribution of 3 or 6 months.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): At least 6 months (182 days) insurance during the last 22 months preceding the unemployment.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> 39 weeks' contributions paid; and 39 weeks' contributions paid or credited during the relevant contribution year preceding the benefit year, or 26 weeks' contributions paid in each of the two relevant tax years preceding the benefit year. <p><i>Assistance:</i> No qualifying period; means test.</p>	<p>10 weeks full time work during the last 12 months gives entitlement to minimum benefits. Full time work during the last 12 months gives entitlement to maximum benefits. Part time work reduces the benefits proportionally. In addition self-employed persons must have paid social security contribution (<i>tryggingagjald</i>) during the last 12 months before ceasing employment and becoming unemployed and must have paid income tax for at least 3 months. The unemployed must have been registered unemployed for 3 days continuously at the beginning of the period.</p>	<ul style="list-style-type: none"> Qualifying period
No means test.	<p><i>Insurance:</i> No means test.</p> <p><i>Assistance:</i> Not having income from any source exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect.</p> <p>In those cases where having family responsibilities is required, the monthly income of the family unit divided by the number of the family members must not exceed 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect.</p>	<p>Unemployment assistance (<i>régime de solidarité</i>): Ceiling of monthly income:</p> <ul style="list-style-type: none"> Elderly unemployed <ul style="list-style-type: none"> single person € 1,425.80 couple € 2,049.30 Other special categories: <ul style="list-style-type: none"> Integration allowance (<i>allocation d'insertion</i>): <ul style="list-style-type: none"> Single person € 872.10 couple € 1,744.20 	<p><i>Insurance:</i> No means test.</p> <p><i>Assistance:</i> Insufficient resources.</p>	No means test. See "Conditions" above.	<ul style="list-style-type: none"> Means test
6 days.	<p><i>Insurance:</i> In general, no waiting period.</p> <p><i>Assistance:</i> One month at the disposal of the employment office as from the expiry date of the contributory benefit, or none in some cases.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Not during paid holidays and waiting period of 7 days for payment and waiting period equal to the amount of the redundancy payment divided by the amount of the salary of reference within a limit of 75 days.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Immediate payment.</p>	<p><i>Insurance:</i> 3 days.</p> <p><i>Assistance:</i> 3 days. (Except when claimant was in receipt of insurance immediately prior to claim.)</p>	No waiting period, when unemployment is not caused by any fault of the employee. In case of resignation from work or when employment ceases due to fault of the employee the waiting period is 40 working days for the first time. The benefit period will be reduced accordingly.	<ul style="list-style-type: none"> Waiting period
The monthly salary for the employees and the daily salary for manual workers.	The unemployment benefit (<i>prestación por desempleo</i>) amount is determined on the basis of contributions depending on the earnings and on the number of contribution years.	<p>Unemployment insurance (<i>assurance chômage</i>): Earnings on which contributions have been paid.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Means-tested.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> Satisfy the contributions conditions. Be aged between 16 and 66. <p><i>Assistance:</i></p> <ul style="list-style-type: none"> Satisfy a means test. Be aged between 16 and 66. 	Periods of work during the last 12 months before unemployment.	<p>2. Benefits</p> <ul style="list-style-type: none"> Determining factors

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
<ul style="list-style-type: none"> • Earnings taken as reference and ceiling 	Average daily earnings with a ceiling of € 64.46.	Average net monthly earnings over the last quarter. For a citizen who has not yet been employed their Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb občana</i>) is taken as a reference.	Calculation usually based on average earnings of preceding 12 weeks or three months, contributions to the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) deducted. No ceiling.	Average weekly wage for the last 52 weeks with a ceiling of benefits of € 5,150 per month in the old <i>Länder</i> and € 4,350 in the new <i>Länder</i> .	Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): Average daily earnings upon which unemployment insurance contributions have been paid over the 12 months preceding registration as unemployed, but not earnings over three times the national average daily income for the previous calendar year. Unemployment Allowance (<i>töotu riiklik abiraha</i>): Flat-rate benefit.
<ul style="list-style-type: none"> • Rates of the benefits 	<p>Unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>): Cohabitants with dependants: 60% of reference earnings. Max. € 38.68, min. € 33.08. Single persons: in the 1st year of unemployment 60%, max. € 38.68, min. € 27.79. From 2nd year onwards 50%, max. € 32.23. Cohabitants without dependants: 55% in the 1st year of unemployment, max. € 35.46 min. € 20.84.</p> <p>Waiting allowance (<i>allocations d'attente/waachtuitkeringen</i>) (based on study records) and transitional allowances (<i>allocations de transition/overbruggingsuitkeringen</i>) during part-time compulsory education: Cohabitants with dependants: € 32.23. Cohabitants without dependants (household with only replacement incomes): Age below 18: € 8.31, over 18: € 13.36. Single persons: Age below 18: € 8.97, 18 - 20: € 14.10, 21 and over: € 22.90.</p> <p>Unemployment benefit plus age supplement (<i>complément d'ancienneté/ancienniteitstoelag</i>) after 1st year of unemployment to older workers (over 50) with employment of at least 20 years: Cohabitants with dependants: from € 42.51 (max.) to € 35.41 (min.). Single persons: € 38.68 (max.), € 32.60 (min.) according to the category. Cohabitants without dependants: € 35.46 (max.), € 29.61 (min.) according to the category.</p>	<ul style="list-style-type: none"> • First three months: 50% of reference earnings. • The following three month: 40% of reference earnings. • During retraining: 60% of reference earnings. <p>Maximum: 2.5 times the Minimum Subsistence Amount (<i>Částka životního minima</i>) for a one adult household. Providing a benefit of CZK 10,250 (€ 315) per month, increased to 2.8 times during retraining increasing the benefit to CZK 11,480 (€ 353) per month.</p>	<p>90% of reference earnings, but not more than DKK 3,205 (€ 431) per week. Unemployed persons who satisfy certain conditions in respect to periods of employment are entitled to 82% of the maximum amount, regardless of reference earnings.</p> <p>Young unemployed persons immediately after professional training of 18 months or after military service: up to DKK 2,630 (€ 353).</p>	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>):</p> <ul style="list-style-type: none"> • Beneficiaries with children: 67% of net earnings (net earnings are determined on a flat-rate basis by deducting the usual employee's stoppage from the gross salary). • Beneficiaries without children: 60% of net earnings. <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>):</p> <ul style="list-style-type: none"> • Beneficiaries with children: 57% of net earnings (net earnings are determined on a flat-rate basis by deducting the usual employee's stoppage from the gross salary). • Beneficiaries without children: 53% of net earnings. 	<p>Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>):</p> <ul style="list-style-type: none"> • 50% of reference earnings up to 100 calendar days, • 40% of reference earnings thereafter. <p>Unemployment Allowance (<i>töotu riiklik abiraha</i>): Flat-rate benefit of EEK 400 (€ 26) per month.</p>

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	• Earnings taken as reference and ceiling
Earnings at the time of job loss.	<p>Insurance: Average of the employee's contribution basis for the 180 contribution days immediately preceding unemployment. Maximum limit established for social security contributions.</p> <p>Assistance: 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Earnings on which contributions have been paid for last 12 months. 75% of former daily salary. Four times the ceiling of social security, € 9,904 per month.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): Flat-rate benefit.</p>	<p>Insurance: No reference to previous earnings.</p> <p>Assistance: The means test takes account of actual income.</p>	No reference to previous earnings.	• Earnings taken as reference and ceiling
<p>Manual workers: 40% of daily wage.</p> <p>White-collar workers: 50% of monthly wage.</p> <p>Minimum: Two-thirds daily minimum wage. 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>Insurance: 70% of reference earnings for first 180 days; afterwards 60%. Maximum: 170%, 195% or 220% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) according to the number of dependant children. Minimum: 100% of the minimum wage with dependant children; 75% of the minimum wage without dependant children.</p> <p>Assistance: 75% of the minimum wage in effect. For long-term unemployed over 45 years of age who have exhausted a contributory benefit for 720 days, there is a special 6-months allowance varying from 75% to 125% of the minimum wage in effect, according to the number of dependant family members.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): 40.4% of reference daily wages (RDW) + € 10.15 per day or 57.4% of the RDW within the limit of 75% of the RDW. The best result is taken into account. Minimum: € 24.76 per day.</p> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <ul style="list-style-type: none"> • Allowance equivalent to a substitution pension (<i>allocation équivalent retraite de remplacement</i>): € 29.70 per day. • Allowance equivalent to a pension supplement (<i>allocation équivalent retraite de complément</i>): Differential amount. • Integration allowance (<i>allocation d'insertion</i>): € 9.69 per day. 	<p>Insurance: Flat-rate benefit: € 134.80 per week.</p> <p>Assistance: Short-term and long-term: € 134.80 per week.</p>	<p>Max. ISK 3,681 (€ 42) per day. Minimum benefits after 10 weeks full employment ISK 920 (€ 10) per day. The benefits are reduced proportionally in case of part-time work.</p>	• Rates of the benefits

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia																																													
• Family supplements	No supplements.	No supplements.	No supplements.	See above.	No supplements.																																													
• Other supplements	No supplements.	No other supplements.	No supplements.	No other supplements.	Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): No other supplements. Unemployment Allowance (<i>tööturiiklik abiraha</i>): An additional retraining grant amounting to 1.5 times the Unemployment Allowance (<i>tööturiiklik abiraha</i>), is paid if the claimant attends retraining courses.																																													
• Duration of payment	No limit (except for certain cases of long-term unemployment).	6 months or until the end of any re-training course.	4 years. For unemployed persons aged 55, the period can be extended until their 60th birthday if they fulfil the conditions for early retirement at this age. At the age of 60 the duration of payment will be limited. For the insured person entitled for a social pension: Limited to 12 months during 18 months.	Unemployment insurance (<i>Arbeitslosenversicherung</i>): The duration of benefits (DB) depends on the duration of compulsory insurance coverage and on the age of the beneficiary: <table border="1"> <thead> <tr> <th>DB (months)</th> <th>Age (years)</th> <th>DP (months)</th> </tr> </thead> <tbody> <tr><td>12</td><td></td><td>6</td></tr> <tr><td>16</td><td></td><td>8</td></tr> <tr><td>20</td><td></td><td>10</td></tr> <tr><td>24</td><td></td><td>12</td></tr> <tr><td>28</td><td>45</td><td>14</td></tr> <tr><td>32</td><td>45</td><td>16</td></tr> <tr><td>36</td><td>45</td><td>18</td></tr> <tr><td>40</td><td>47</td><td>20</td></tr> <tr><td>44</td><td>47</td><td>22</td></tr> <tr><td>48</td><td>52</td><td>24</td></tr> <tr><td>52</td><td>52</td><td>26</td></tr> <tr><td>56</td><td>57</td><td>28</td></tr> <tr><td>60</td><td>57</td><td>30</td></tr> <tr><td>64</td><td>57</td><td>32</td></tr> </tbody> </table> Unemployment assistance (<i>Arbeitslosenhilfe</i>): Unlimited. Assistance will be granted for maximum of 1 year and can thereafter be applied for anew. The conditions for entitlement are to be re-examined before each renewed grant.	DB (months)	Age (years)	DP (months)	12		6	16		8	20		10	24		12	28	45	14	32	45	16	36	45	18	40	47	20	44	47	22	48	52	24	52	52	26	56	57	28	60	57	30	64	57	32	Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>): <ul style="list-style-type: none"> • 180 calendar days for a person with insurance period up to 5 years, • 270 calendar days for a person with insurance period from 5 to 10 years, • 360 calendar days for a person with insurance period over 10 years. Unemployment Allowance (<i>tööturiiklik abiraha</i>): Generally up to 270 calendar days. In certain cases the payment may be extended: <ul style="list-style-type: none"> • if less than 180 calendar days remain until the pension age: up to pension age, • if less than 70 calendar days remain until the confinement: up to the confinement, • if raising 3 or more children up to 18 years of age: up to 90 days.
DB (months)	Age (years)	DP (months)																																																
12		6																																																
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Unemployment

Table X

Greece	Spain	France	Ireland	Iceland													
10% increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70% of daily wage.	See above.	No family supplements.	<i>Insurance and Assistance.</i> Adult dependant: € 89.40 per week. Each child dependant: € 16.80 per week.	Daily supplement for children under 18 years of age, 4% of full benefits for each child.	• Family supplements												
Special supplementary benefits for Christmas and Easter.	No other supplements.	No other supplements.	<ul style="list-style-type: none"> • Smokeless Fuel Allowance: € 3.90 per week for 29 weeks per annum. • Supplements under the Supplementary Welfare Allowance Scheme (i.e. Rent and Mortgage Interest Supplements, Exceptional and Urgent Needs Payments). • Applicants for Assistance may also qualify for a Fuel Allowance (€ 9 per week payable for 29 weeks per annum) and a Medical Card. 	No other supplements.	• Other supplements												
<p>Generally proportional to periods of employment:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Employment</td> <td style="width: 50%;">duration:</td> </tr> <tr> <td>125 days</td> <td>5 months</td> </tr> <tr> <td>150 days</td> <td>6 months</td> </tr> <tr> <td>180 days</td> <td>8 months</td> </tr> <tr> <td>220 days</td> <td>10 months</td> </tr> <tr> <td>250 days</td> <td>12 months</td> </tr> </table> <p>If aged 49 or more: 210 days 12 months</p> <p>In all cases, 3 additional months at reduced rate, if 4,050 days of work, 12 additional months.</p> <p>For the newcomers on the labour market (youngsters between 20-29 years): 5 months of benefits.</p> <p>In all cases, 25 instalments of daily unemployment benefit for each month.</p>	Employment	duration:	125 days	5 months	150 days	6 months	180 days	8 months	220 days	10 months	250 days	12 months	<p><i>Insurance:</i> Depending on contribution period over preceding 6 years: duration of payment between 4 months and 2 years.</p> <p><i>Unemployment assistance:</i></p> <ul style="list-style-type: none"> • Normally 6 month, possible extension in 6 months periods, up to a total of 18 months. • Extension of this period is possible in special cases. • In the case of workers over 52, extension to age of retirement is possible under certain conditions. 	<p>Unemployment insurance (<i>assurance chômage</i>): Duration of payment of the benefit varies according to length of insurance and to age; minimum: 7 months, maximum: 42 months.</p> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <ul style="list-style-type: none"> • Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Period of 12 renewable months. • Special groups: Maximum 1 year. • Allowance of specific solidarity (<i>allocation de solidarité spécifique</i>): 730 days. 	<p><i>Insurance:</i> 390 days but limited to 312 days if applicant has paid less than 260 weekly contributions since first entering insurance. If applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid.</p> <p><i>Assistance:</i> No limit up to the age of 66.</p>	<p>5 years. When a person receiving unemployment benefit starts work the benefit period will be prolonged accordingly.</p> <p>A new benefit period can first commence after certain conditions, i.e. 12 months waiting period and period of work, have been fulfilled.</p>	• Duration of payment
Employment	duration:																
125 days	5 months																
150 days	6 months																
180 days	8 months																
220 days	10 months																
250 days	12 months																

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Sanctions	<ul style="list-style-type: none"> • Obligation to pay back any undue amount; • exclusion during the whole period of unavailability for the labour market; • exclusion in certain cases of long term unemployment, with the obligation to satisfy again the conditions for eligibility (see below, "waiting period"); • administrative sanctions are pronounced by the Unemployment Office: in case of slight mistake from 1 to 26 weeks of suspension; if repeated, the penalty is doubled. Otherwise, possibility of warning or of total or partial suspension. In case of heavy mistake, from 4 to 52 weeks of suspension; if repeated, possibility to lose rights with the obligation of satisfying again the conditions for eligibility (see below, "waiting period"); • penal sanctions. 	When job-seeker infringes conditions he is suspended from the Employment Service register. Job-seeker can register again after 3 months. S/he must also return all benefits that do not belong to him/her.	Suspension and if the fraud is repeated, expulsion out of the fund.	Under certain circumstances, entitlement to unemployment benefit or unemployment assistance is suspended during 12 weeks (i.e. unemployment caused by the person) and for up to 12 weeks in the event of an unjustified refusal of a reasonable job.	Unemployment Insurance Benefit (<i>töötuskindlustuhüvitis</i>): Payment is discontinued if the person does not attend the local employment office at least once every 30 calendar days or refuses an offer of a suitable work, in these cases however the person may further receive the unemployment allowance (<i>töötu riiklik abiraha</i>).
4. Accumulation with other social security benefits	<ul style="list-style-type: none"> • Benefit from a full early pension: No unemployment benefit. • 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. 	State social benefits and social care benefits can be accumulated.	<ul style="list-style-type: none"> • Pensions: Accumulation permitted but duration of benefits is limited. • No accumulation possible with early retirement pension. • Sickness cash benefits: No accumulation. 	Pensions: Accumulation depending on individual circumstances. Sickness benefit (<i>Krankengeld</i>): No accumulation.	Unemployment Insurance Benefit (<i>töötuskindlustuhüvitis</i>): No accumulation with State old age pensions, accumulation with other pensions and social security benefits possible. Unemployment Allowance (<i>töötu riiklik abiraha</i>): No accumulation with State pensions, accumulation with other social security benefits possible.

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	
<p>The unemployment benefit is suspended when the beneficiary does not react after 3 calls from the employment agency for a job offer or for a vocational training opportunity.</p>	<p>The Legislative Royal Decree 5/2000 of 4 August 2000 by which the consolidation of the Law on Social Infractions and Sanctions is enacted, regulates misconducts that are regarded as offences under the scope of unemployment protection, their corresponding sanctions and the sanctioning procedure.</p>	<p>Upon the prefect decision, possibility of temporary or definitive suspension of benefits if there is no active search for a work.</p>	<p><i>Insurance and Assistance:</i> Persons who fail to satisfy the main conditions for payment may have their payment withdrawn.</p>	<p>The following may result in the forfeiture of benefit rights:</p> <ul style="list-style-type: none"> • The unemployed does not comply with an employment search schedule. • Refusal of an offer of work made through at local unemployment agency. • The unemployed gives incorrect or misleading information or conceals information concerning his circumstances. 	<p>3. Sanctions</p>
<p>Accumulation with other social security benefits (pensions) possible, providing that the rate is lower than the rate of minimum old-age pension (see table VI "Old-age").</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • Accumulation with social security pensions or cash benefits is not possible unless these had been compatible with the professional activity from which the unemployment benefit derived. • Accumulation is possible with pensions compatible with work. <p><i>Assistance:</i> Accumulation with social security pensions or cash benefits is not possible unless these had been compatible with the professional activity from which the unemployment allowance derived, provided their monthly amount does not exceed 75% of the minimum wage in effect.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Accumulation with replacement income similar to pensions. No accumulation with social security daily benefits.</p> <p>Unemployment assistance (<i>régime de solidarité</i>): During the period of daily benefits, the payment of the allowances from the unemployment assistance is interrupted.</p>	<p><i>Insurance and Assistance:</i> Normally no accumulation with other benefits or assistance payments. However, full rate Unemployment Benefit is payable to unemployed persons in receipt of Blind Person's Pension.</p>	<p>Pensions: Accumulation possible. Sickness cash benefits (<i>sjúkradagpeningar</i>): No accumulation.</p>	<p>4. Accumulation with other social security benefits</p>

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
5. Accumulation with earnings from work	<ul style="list-style-type: none"> Professional income deriving from a "subordinate" activity carried out during at least 3 months before unemployment and continuing after unemployment: accumulation possible up to 130% of the maximum daily amount of the unemployment benefit of a person with a dependant family; professional income deriving from a "casual" activity carried out during unemployment: during a month, loss of the daily unemployment benefit only for the days of activity and maintenance of the benefit for the remaining days. 	No accumulation, there is an absolute ban on earnings.	Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible.	Accumulation possible with income from a secondary activity (see above "Means test").	No accumulation possible.

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	5. Accumulation with earnings from work
<p>The unemployed person can work for a maximum of 3 days a week (or 12 days a month) during the period while he benefits from an unemployment benefit.</p>	<p><i>Insurance:</i> Receiving total unemployment benefits is compatible with carrying out a part-time gainful activity as employee. No compatibility with full-time employment except in certain established cases.</p> <p><i>Assistance:</i> Accumulation of unemployment allowance is possible with earnings from part-time employment unless they exceed 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) in effect. Accumulation with earnings from full-time employment is not possible.</p>	<p>Unemployment insurance (<i>assurance chômage</i>): Possibility of temporary partial accumulation with earnings from reduced activity.</p> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <ul style="list-style-type: none"> • Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Same rules as for insurance. • Integration allowance (<i>allocation d'insertion</i>): Accumulation possible (time limit). 	<p><i>Insurance and Assistance</i> Not possible.</p>	<p>Income from gainful activity reduces the benefits according to certain rules when income exceeds ISK 47,801 (€ 543).</p>	

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
Partial unemployment	Days or half days during which the execution of the work contract is suspended.	The expression "partial unemployment" applies when the claimant: <ul style="list-style-type: none"> • accepts employment which is not "suitable" given the claimant's qualifications and experience or of less than the statutory working hours. In either case the employment should not be expected to last longer than 6 months, • the employer fails to assign the employee work of at least 10% of the statutory weekly working hours, during a transitory period not exceeding 6 months. 	Weekly working time is reduced by at least 7.4 hours in relation to full-time employment.	Partial unemployment (<i>Teilzeitslosigkeit</i>): Loss of a job under compulsory insurance coverage, carried out in addition to another job under compulsory insurance coverage and search for a new job under similar coverage. Short-time work (<i>Kurzarbeit</i>): Temporary shortage of work due to economic reasons. Unemployment due to weather conditions (<i>Witterungsbedingter Arbeitsausfall</i>): In the building sector, temporary unemployment due to weather conditions (1 November to 31 March).	No special provisions.
1. Definition					
2. Conditions	See "Total unemployment".	There are no additional conditions for partial unemployment.	See "Total unemployment".	Partial unemployment benefit (<i>Teilzeitslosengeld</i>): <ul style="list-style-type: none"> • Partial unemployment. • Personal declaration at the employment agency. • Waiting period: the unemployed must have been working in a job under compulsory insurance coverage for at least 12 months during the last two years, in addition to the job he/she is carrying on. Short-time work unemployment benefit (<i>Kurzarbeitergeld</i>): <ul style="list-style-type: none"> • Unavoidable shortage of work affecting at least one third of staff and resulting in a loss of income from work of more than 10% of monthly gross income from work. • Continuation of a non-terminated employment under compulsory insurance coverage. Bad winter weather allowance (<i>Winterausfallgeld</i>): <ul style="list-style-type: none"> • Shortage of work due to bad weather conditions for workers employed in the building sector at a work place affected by weather conditions. • Claim to a collective (organisation-wide or individually contracted) bad weather allowance is exhausted. • Employment with compulsory insurance coverage at the date of the work loss. 	No special provisions.

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	
<p>Partial unemployment: resulting from the seasonal fluctuations of certain branches of the economic activity (building sector, hotel industry, artistic professions).</p>	<p>Unemployment is regarded as partial when the worker's ordinary working day is temporarily reduced by at least one third, provided there is a proportional reduction in wages.</p> <p>For these purposes, a temporary reduction of ordinary working time means a deduction authorised during the duration of redundancy plans which do not include final reductions in working time and do not cover the full duration of the labour contract.</p>	<p>Reduction or suspension of hours usually worked below legal limit, because of economic, accidental, economical or technical reasons.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • <i>Systematic short time working:</i> Where the working week is reduced on a systematic basis from a full week to 3 days a week or less, the employee is entitled to claim Unemployment Benefit for the days not working. • <i>Part Time Working:</i> Where the number of days worked from week to week is 3 or less. <p><i>Assistance:</i> <i>Part Time Working</i> Where the number of days worked each week is 3 or less.</p>	<p>When an unemployed person accepts part-time work which is less than he had before he may be entitled to benefits. In case of a part-time employed person (i.e. 75% work) becoming unemployed and thereafter becomes partially employed (i.e. 50%) the Allocation Committee may decide to pay the difference, i.e. 75% - 50% = 25% unemployment benefit for a maximum period of 2 years. This amount can be affected by the wages.</p>	<p>Partial unemployment</p> <p>1. Definition</p>
<p>A salaried worker from a certain social and professional category must certify a definite number of insurance days for the year previous the payment of the unemployment benefit (minimum 50-210 and maximum 240 insurance days).</p> <p>If the conditions necessary for a monthly unemployment benefit are not fulfilled, the insured can benefit from a special unemployment benefit.</p>	<p>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 reorganisation plan.</p>	<ul style="list-style-type: none"> • To have a weekly wage equal or higher to 18 times the minimum wage per hour (<i>SMIC</i>); • not being in seasonal unemployment; • not being unemployed because of strike; • suspension of the activity for more than 4 weeks. 	<p>See "Total unemployment" for the conditions.</p>	<p>See "Total unemployment".</p>	<p>2. Conditions</p>

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Rates of the benefits	60% of reference wage with a ceiling for persons living alone and for persons cohabiting with dependants; 55% for persons cohabiting, with the same minimum and maximum amounts as for complete unemployment.	Only employer will get maximally 40% total wages compensation for transition a new business program.	Normal rate which is proportional to the reduction of the working hours.	<p>Partial unemployment benefit (<i>Teilarbbeitslosengeld</i>): Reference salary and benefit rate: the same as for unemployment benefit (based on lost earnings). Length: six months.</p> <p>Short-time work unemployment benefit (<i>Kurzarbeitergeld</i>): determined on the basis of the difference between the short-term wage in the case of work shortage and the gross wage for full employment and the net wage thus resulting (net payment difference) (percent rates as for unemployment benefit (<i>Arbeitslosengeld</i>) according to the official scale). Financed from the first hour of work shortage by the unemployment insurance.</p> <p>Bad winter weather allowance (<i>Winterausfallgeld</i>): As for partial unemployment benefit. Financed from the 31st hour of work shortage by a levy of the employer in the business sector, when a collective agreement exists, from the 101st hour or work shortage by the unemployment insurance. Reimbursement of the social charges (sickness, long-term care and retirement insurance) to the employer for the 31st - 100th lost hour of work. From the deduction for the building trade in winter.</p>	No special provisions.
4. Sanctions	See total unemployment, considering the specific situation.	No sanctions.	See "Total unemployment".	As for total unemployment: under certain circumstances, entitlement to unemployment insurance benefits is suspended during 12 weeks (i.e. unemployment caused by the person) and for up to 12 weeks in the event of an unjustified refusal of a reasonable job.	No special provisions.

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	3. Rates of the benefits
<p>The special benefit is paid yearly in a lump-sum. The amount varies according to the social and professional category of the beneficiary.</p>	<p>The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time.</p>	<p>Allowance paid by employer: 50% of gross wages per hour, with minimum of € 4.42 per hour. Reimbursement of employer by state of € 2.44 per hour.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • <i>Systematic Short Time Working:</i> 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. • <i>Part Time Working:</i> One sixth of the weekly unemployment benefit rate for each day of unemployment. <p><i>Assistance:</i> See "accumulation with earnings from work".</p>	<p>Proportional to the reduction of the working hours. See above, "Benefits", point 5, rate.</p>	
<p>The special unemployment benefit is not paid if the beneficiary receives other benefits on the pension model, with a rate higher than the one of the minimum old-age pension (see Table VI "Old-age").</p>	<p>As for total unemployment.</p>	<p>In the event of fraud, 2 years of jail or fine of € 3,811.</p>	<p><i>Insurance and Assistance:</i> Persons who fail to satisfy the main conditions for payment may have their payment withdrawn.</p>	<p>If the unemployed gives incorrect or misleading information or conceals information concerning his circumstances, the benefit rights may be forfeited.</p>	4. Sanctions

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
5. Accumulation with other social security benefits	<ul style="list-style-type: none"> Benefit from a full early pension: No unemployment benefit. 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. 	State social benefits and social care benefits.	<ul style="list-style-type: none"> Pensions: Accumulation permitted but duration of benefits is limited. No accumulation possible with early retirement pension. Sickness cash benefits: No accumulation. 	Pensions: Accumulation depending on individual circumstances. Sickness benefit (<i>Krankengeld</i>): No accumulation.	No special provisions.
6. Accumulation with earnings from work	See total unemployment.	Accumulation not possible.	Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible.	The amount from a secondary activity is entirely taken into account if the job started during the payment of the short-time work unemployment benefit or the bad winter weather allowance.	No special provisions.
Benefits for older unemployed	Pre-retirement pension on basis of collective agreements (<i>prépension conventionnelle/conventioneel brugpensioen</i>) in case of dismissal.	Temporarily Reduced Early Pension (<i>Přechodně krácené předčasné důchody</i>).	Voluntary early retirement scheme. A similar benefit is foreseen for those persons who had a flexible employment (<i>fleksydelse</i>).	<ul style="list-style-type: none"> Part-time for elder workers (<i>Alters-telzeit</i>): Special part-time work scheme with at least 15 hours per week or a monthly remuneration exceeding € 400 for workers aged 55 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment. Retirement of unemployed at age 60: see table VI "Old-age". 	Continued payment of Unemployment Allowance (<i>töötuniskind abiraha</i>) up to the pensionable age.
1. Measure					

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	
As for "Total unemployment".	As for total unemployment.	No specific arrangement.	Normally no accumulation with other social insurance benefits. However, full rate Unemployment Benefit is payable to unemployment persons in receipt of Blind Person's Pension.	Pensions: Accumulation possible. Sickness cash benefits (<i>sjúkradag-peningar</i>): No accumulation.	5. Accumulation with other social security benefits
As for "Total unemployment".	As for total unemployment.	Accumulation for the hours without unemployment benefit.	<p><i>Insurance:</i> Earnings from employment do not affect the rate of payment.</p> <p><i>Assistance:</i> Where a recipient engages in part-time or casual work Unemployment Assistance will be paid for the full week less 60% of the average weekly earnings. € 12.70 per day of employment is disregarded if the recipient has no child dependants.</p>	Income from gainful activity reduces the benefits according to certain rules.	6. Accumulation with earnings from work
Unemployed aged more than 49 are given the possibility to be granted during 12 months whenever they have worked 210 days in the last 14 months previous the unemployment.	<ul style="list-style-type: none"> • Early retirement (at age 64) on full pension. • 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 55 at the time of restructuring, who may draw them until they reach 65 years of age. • Partial retirement as from age 60 subject to a proportional reduction in retirement pension. 	<ul style="list-style-type: none"> • Early retirement pension (<i>préretraite</i>): Financed by the State. • Leave off grant (<i>allocation de cessation d'activité</i>): for employees who worked in hard activities. • Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Ensure decent resources to old-age unemployed persons until their pension is paid off. 	Pre-Retirement Allowance is payable to persons between 55 and 66 years of age.	No special measures.	<p>Benefits for older unemployed</p> <p>1. Measure</p>

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Conditions	<ul style="list-style-type: none"> • General rule: To be aged 58; to be made redundant; to be entitled to unemployment benefit, to retire from labour market, obligation of substitution by unemployed worker. • When laid off in enterprise recognised to be in difficulties: to be aged 52. When laid off in enterprise declared to be in a process of reorganisation: to be aged between 52 and 55 (in exceptional cases at the age of 50 after the opinion of a consulting committee). No replacement obligation. 	Available two years prior to the normal retirement age provided that the insured person has accumulated 25 years of insurance and has been registered with a Labour Office as a job applicant for at least 180 days.	<ul style="list-style-type: none"> • To be aged between 60 and 65; • to have paid voluntary early retirement contributions and to fulfil the conditions for unemployment benefit for at least 25 years during the last 30 years; • to have reported the sum of private (including collective) pension funds to the unemployment insurance fund; • to be resident in Denmark or in a member State of the EU; • to be entitled to a flexible employment (<i>fleksydelse</i>). 	<ul style="list-style-type: none"> • Part-time for elder workers (<i>Alters-teilzeit</i>): If earnings for such part-time work for older workers is increased by 20%, while reaching however at least 70% of the lump-sum net income paid so far, 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, provided that the working place is taken up again. • Retirement of unemployed at age 60: see table VI. 	After receipt of an Unemployment Allowance (<i>töötutu riiklik abiraha</i>) for 180 calendar days, if less than 180 calendar days remain until the pensionable age.
3. Rates of the benefits	<p>A supplementary allowance (<i>indemnité complémentaire/aanvullende vergoeding</i>) 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.</p> <p><i>Measures:</i> Part-time allowance for elder workers (<i>prépension conventionnelle à mi-temps/halfijds brugpensioen</i>): complementary indemnity system for certain older employees in case of benefit reduction for part-time work.</p> <p><i>Conditions:</i> Minimum age 55; entitled to unemployment benefit; replacement obligation for those hours the beneficiary does no longer work - no exception possible.</p> <p><i>Rates:</i> In addition to the remuneration of his part-time work, the beneficiary receives a supplement partly consisting of unemployment benefit and the remaining sum of which is paid by the employer. The unemployment benefit is paid at a flat-rate of € 12.72 per day.</p>	Pension is reduced by 1.3% of the calculation basis for every (even incomplete) period of 90 days prior to normal retirement age but pension is fully restored upon reaching normal retirement age.	<p>91% of the highest unemployment benefit, but not more than DKK 2,916 (€ 392) per week.</p> <p>Flexible employment (<i>fleksydelse</i>): same amount. Ceiling: average individual income during the last 12 months.</p>	See table VI "Old-age". The salaried must reimburse the benefits unduly credited if he is responsible of this illegal payment.	Ordinary rate of Unemployment Allowance (<i>töötutu riiklik abiraha</i>) of EEK 400 (€ 26) per month.
4. Accumulation	Accumulation possible with benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30% of the maximum unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>) per day for worker with dependent family members.	Accumulation not permitted.	Income from other gainful activity: accumulation possible if the income does not come from a flexible job; otherwise the salary is deducted from the benefit. Deduction also in the case of stakeholder pensions.	No accumulation possible with an old-age pension for Part-time for elder workers (<i>Altersteilzeit</i>). If so: cancellation of the pension.	Accumulation not permitted.

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	
See above.	<ul style="list-style-type: none"> • Existence of agreement providing for such benefits. • Workers must meet all conditions for entitlement to a retirement pension except age criterion. Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries. • Claimant aged 55 or over: <ul style="list-style-type: none"> (i) Application submitted by firm to labour administration setting out details of crisis situation. (ii) Declaration of crisis issued by labour administration. • Claimant aged 62 or over: Need for a reorganisation plan. 	<p>Early retirement pension (<i>préretraite</i>): At least 57 years (exceptionally 56 years of age). To justify employment liable to social security contributions during 10 years; at least one full year employment in the enterprise; no entitlement to a full old-age pension.</p> <p>Leave off grant (<i>allocation de cessation d'activité</i>): At least 55 years old; at least one year employment in the enterprise and 15 years working in a team (at production line or night work); not entitled to full rate pension.</p> <p>Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): Age under 60 and proof of 160 quarters of insurance. Resources below a certain ceiling.</p>	<ul style="list-style-type: none"> • Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer. • Recipients must not engage in insurable employment. 	No special measures.	2. Conditions
As for "Total unemployment".	<ul style="list-style-type: 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. <p>Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.</p>	<p>Early retirement pension (<i>préretraite</i>) and Leave off grant (<i>allocation de cessation d'activité</i>): 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 2 times the ceiling.</p> <p>Allowance equivalent to a pension (<i>allocation équivalent retraite</i>): € 29.70.</p>	€ 134.80 per week (maximum). Rates vary according to the means of the claimant.	No special measures.	3. Rates of the benefits
As for "Total unemployment".	In certain cases accumulation possible with social security benefits and with earnings from work.	No accumulation with an old-age pension or with social security benefits (sickness, maternity, employment injuries and occupational diseases). No accumulation with a full time activity.	Not applicable.	No special measures.	4. Accumulation

Table X

Unemployment

	Belgium	Czech Republic	Denmark	Germany	Estonia
Adjustment	<ul style="list-style-type: none"> Unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>): linked to the Consumer Price Index (except tobacco, alcohol and fuel). Pre-retirement pension on basis of collective agreements (<i>prépension conventionnelle/conventioneel brugpensioen</i>): linked to the same index. In addition, each year on 1st January, adaptation of the supplementary allowance (<i>indemnit� compl�mentaire/aanvullende vergoeding</i>) (paid by the employer, see above), according to the conventional salary evolution. 	<p>Unemployment benefits are not adjusted.</p> <p>Temporarily Reduced Early Pension (<i>Přechodn� kr�cen� před�asn� d�chody</i>): See table VI "Old-age".</p>	<p>Once a year according to the adjustment rate (<i>satsreguleringsprocenten</i>).</p>	<p>The reference salary for an unemployment benefit is adjusted at the completion of one year according to the evolution of gross salaries.</p>	<p>Unemployment Insurance Benefit (<i>t�otuskindlustush�vitis</i>): No automatic adjustment.</p> <p>Unemployment Allowance (<i>t�otu riiklik abiraha</i>): The rate is fixed and reviewed by the Government.</p>
Taxation and social contributions	Benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation (but subject to progression).	Unemployment Insurance Benefit (<i>t�otuskindlustush�vitis</i>): Benefits are subject to taxation.
1. Taxation of cash benefits					Unemployment Allowance (<i>t�otu riiklik abiraha</i>): Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	<p>Tax reduction for benefits. The reduction is calculated from an annually indexed basic amount, which differs according to the marital status of the taxpayer (single person or couple). This amount is limited in accordance with the ratio between the effective incomes and the sum of net incomes, and in accordance with the value of the net global taxable income. The amount of the tax reduction can not exceed the tax amount related to incomes for which the reduction is allowed.</p> <p>No taxes are due for taxpayers who solely received legal unemployment benefits.</p>	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	Unemployment Insurance Benefit (<i>t�otuskindlustush�vitis</i>): General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	<p>Solidarity contribution (<i>cotisation de solidarit�/solidariteitsbijdrage</i>) of 1% or 3% cumulated with a 3.5% deduction of the total amount of the pre-retirement pension on basis of collective agreements (<i>pr�pension conventionnelle/conventioneel brugpensioen</i>) (or in any case of a "ceiling" amount).</p>	No contributions.	Contributions to the supplementary pension scheme (<i>arbejdsmarkedets til-l�gspension, ATP</i>), also for flexible work.	The beneficiary is not required to pay social contributions. However, the Federal Employment Agency (<i>Bundesagentur f�r Arbeit</i>) pays contributions for retirement, sickness and long-term care insurance on the behalf of compensatory unemployment benefits providers.	<p>Unemployment insurance benefit (<i>t�otuskindlustush�vitis</i>): The Unemployment Insurance Fund pays social tax (<i>sotsiaalmaks</i>) (at the rate of 13% for health insurance) on behalf of recipients of unemployment insurance benefits.</p> <p>Unemployment Allowance (<i>t�otu riiklik abiraha</i>): The Labour Market Board pays social tax (<i>sotsiaalmaks</i>) (at the rate of 13% for health insurance) on behalf of recipients of unemployment allowance.</p>

Unemployment

Table X

Greece	Spain	France	Ireland	Iceland	
On the proposal of the Administrative Council of the Office for Employment (O.A.E.D.), charged to deliver the benefits, the Minister for Labour and Social Security decides whether adjusting or not the unemployment benefits rate for the reference year.	No automatic adjustment.	Once per year.	Not applicable.	The benefit amount is revised when the state budget is passed each year taking into account developments in wages, prices and the economy. However, the Minister of Social Affairs may change the benefit amount if substantial changes take place in wage trends and the economic premises after the budget has been passed.	Adjustment
Benefits are generally subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	<i>Insurance:</i> Benefits are liable to taxation. The first € 13 of weekly payment is exempted from taxation. <i>Assistance:</i> Not subject to taxation.	Benefits are fully liable to taxation.	Taxation and social contributions 1. Taxation of cash benefits
Certain exemptions for persons crippled in war, war victims and their families, blind persons and persons suffering from paraplegia.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	2. Limit of income for tax relief or tax reduction
No contributions.	<i>Insurance:</i> Social security contributions have to be paid (not for employment injuries and occupational diseases, unemployment, wage guarantee fund and vocational training). <i>Assistance:</i> Only contributions for Health care, family allowances and for retirement in the case of allowances for persons over 52 years of age.	Generalised social contribution of 6.2% (<i>contribution sociale généralisée, CSG</i>) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.	No contributions.	The unemployed pays 4% of the benefits to a pension fund and the Unemployment Fund pays 6% of the benefits to a pension fund.	3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment

XI Guarantee of sufficient resources

- XII Long-term care

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
General non-contributory minimum: Designation	Right to the social integration (<i>droit d'intégration sociale</i>). Including the Integration Income (<i>revenu d'intégration sociale</i>).	Social Assistance Benefit (<i>Ústavní sociální péče</i>).	Kontantní zápis (Social assistance). Státní zápis (Settlement benefit).	<i>Sozialhilfe</i>	Subsistence benefit (<i>toimetulekutoetus</i>).
Applicable statutory basis	Law of 26 May 2002 on the Right to social integration (<i>droit d'intégration sociale</i>).	Act No 463/91 on Minimum Living Standard (<i>Zákon o životním minimu</i>). Act No 492/91 on Social Need (<i>Zákon o sociální potřebnosti</i>).	Law of 10 June 1997 on active social policy. Con. Act 709/2003.	Federal Social Assistance Act (<i>Bundessozialhilfegesetz</i>) of 23 March 1994. Social Code (<i>Sozialgesetzbuch</i>), Book XII, by the Act to integrate social assistance legislation into the Social Code (<i>Gesetz zur Einordnung des Sozialhilferechts in das Sozialgesetzbuch</i>) of 27 December 2003.	Social Welfare Act (<i>Sotsiaalkaitseandseadus</i>) 1995.
Basic principles	Guaranteeing a right to social integration thanks to a job or to an integration income (<i>revenu d'intégration sociale</i>), coupled or not to an integration project. The integration income must ensure a minimum income to persons not disposing of sufficient resources and who are unable to procure them by personal effort or other means. Differential amount. Subjective right, non-discretionary.	Ensuring basic needs at the level of minimum standard of living. Differential amounts.	Activation measures and/or benefits in kind are offered when a person is, for particular circumstances (sickness, unemployment), temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family. Differential amount. Subjective right, with a discretionary element.	To enable the recipients who are unable to support themselves to enjoy a decent standard of living and to place them in a position to live independently of social assistance (<i>Sozialhilfe</i>). Differential amount. Subjective right, non-discretionary.	Differential amount guaranteeing a minimum income to all residents.
Entitled persons / beneficiaries	Individual right.	All permanent residents.	Individual, except when married couple; children have a personal right.	Individual or independent family unit.	Individual, while the household composition is taken into account.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No general scheme exists. See specific allowances below.	Ingreso mínimo de inserción or Renta mínima.	Revenu Minimum d'insertion (RMI).	Supplementary Welfare Allowance.	Félagaleg aðstoð (Social assistance).	General non-contributory minimum: Designation
No general scheme.	Not uniform laws of the 17 Autonomous Communities (Comunidades Autónomas).	Social action and Family Code (Code de l'action sociale et de la famille), articles L 262-1 and following.	Social Welfare (Consolidation) Act of 1993.	Local Authorities' Social Services Act (Lög um félagsþjónustu sveitanéðags), no. 40/1991, of March 1991. Social Assistance Act (Lög um félagslega aðstoð), no. 119/1993, of December 1993.	Applicable statutory basis
No general scheme.	Combat poverty by means of cash benefits, for the basic needs of living. Differential amount. Subjective right, non-discretionary, sometimes subject to budget funds.	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. Differential amount (the situation of the family is taken into account). Subjective right, non-discretionary.	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. Differential amount. 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.	Local Authorities' Social Services: To guarantee financial and social security and to work for the welfare of the inhabitants on the basis of mutual help. The financial assistance is aimed towards those who cannot support themselves or their children by other means, such as salaries or income from the social security. State social assistance: To provide additional assistance within the limit set by the law in special circumstances to defined groups of people.	Basic principles
No general scheme.	Isolated people or independent family units.	Individual right. Family situation is taken into account (couple married or not, children, adults, dependants under 25 years of age).	Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.	Local Authorities' Social Services: Individuals. The family, couples and children are considered as one unit. (The municipality of Reykjavík does not include the cost of children). State social assistance: In principle individual right.	Entitled persons / beneficiaries

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
General conditions	Unlimited.	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	Granted and renewed on a monthly basis.
1. Duration					
2. Nationality	Nationals, stateless persons, refugees and persons of a foreign nationality registered at the population office.	No nationality requirements.	Benefits of more than 6 months paid only to Danish nationals, assimilated persons, or foreign citizens living in Denmark since more than 7 years.	Nationals; citizens of the signatory countries to the Social Security agreement (e.g. all EU Member States), persons granted political asylum; other foreigners (with restrictions). Rules for benefits for asylum seekers, civil war refugees and foreigners with enforceable need to emigrate determined according to the Asylum Seeker Benefits Act (<i>Asylbewerberleistungsgesetz, AsylbLG</i>).	No nationality requirements.
3. Residence	Residing effectively in the country.	Permanent residence; exceptions can be granted.	Residence in Denmark during 7 of the last 8 years. Otherwise: settlement benefit (<i>starthjælp</i>).	Reside in the country. Germans normally residing abroad may be granted social assistance in certain exceptional emergency cases, i. e. three conditions mentioned in the Act must be fulfilled.	Permanent residents.
4. Age	With effect from 18 years of age (civil majority), with three exceptions: the minors emancipated by marriage, single persons looking after (a) child(ren) and pregnant minors.	No age requirements.	No conditions relating to age (in practice, however, assistance is seldom given to children under 18 years of age because they are supported by their parents).	No age condition; minors can claim on their own right. As of the age of 65 the benefit under the law on guaranteeing basic resources (<i>Grundsicherungsgesetz</i>) is claimed instead of the assistance for subsistence resources.	No age requirements.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
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.	Unlimited.	Unlimited.	General conditions 1. Duration 2. Nationality 3. Residence 4. Age
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.	Nationals, refugees and stateless persons and all persons legally residing in the State, regardless of nationality.	No nationality requirements.	
No general scheme.	To have been a resident of the Autonomous Community (<i>Comunidad Autónoma</i>) for a certain period (usually between 3 and 5 years).	Lasting and regular residence in France.	Residence in the State.	Legal residence in the State.	
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.	Normally paid from 18 years of age.	<i>Local Authorities Social Services:</i> Persons 18 years and older. <i>State social assistance:</i> No age condition.	

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
5. Willingness to work	Prove willingness to work; unless impossible for equity or health reasons.	Condition for entitlement, with the exception of children under 18 and adults over 65 years (recipients of the pension).	Everybody is bound to support themselves; both spouses must have exhausted all possibilities of finding employment. But special supplement to beneficiary when his/her partner stays at home to fulfil the domestic tasks. Beneficiaries with no other problem than the unemployment must actively look for a job. If the beneficiary or his/her partner (who has no other problem than the unemployment) performing a work in the framework of an activation measure stays away from his/her working place without any justified reason, the benefit is reduced in proportion to the hours or days of absence. The local authority can decide to reduce the aid if the beneficiaries have other problems.	Persons capable of working must be prepared to carry out all work offered to them, within reason.	Persons of working age who are without a job must be registered as unemployed at the labour market office. The local municipality may refuse to grant the benefit to those capable of work and aged between 18 and pensionable age, who are neither working nor studying and have repeatedly refused, without due cause, offers of suitable work or participation in rehabilitation or education programmes arranged by the local municipality.
6. Exhaustion of other claims	Assert one's rights, if any, to social allowances to which claim may be laid by virtue of Belgian or foreign social legislation. The right to social integration, including the right to integration income (<i>revenu d'intégration/leefloon</i>) is a residual right.	All sources of income, including social security benefits, are taken into account when determining the differential payment.	Obligation to claim in priority for benefits to which one may be entitled in the framework of other schemes. 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 according to the provisions of the BSHG. Exceptions: e.g. child-raising allowance (<i>Erziehungsgeld</i>), basic pension (<i>Grundrente</i>) according to the War Pensioners Act (<i>Bundesversorgungsgesetz</i>).	All sources of income must be exhausted.
7. Other conditions	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, is prioritarily entitled to the social integration through employment within 3 months of the claim. If not, he can pretend the integration income (<i>revenu d'intégration/leefloon</i>) for which he must have signed and fulfilled the terms of 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.	No other conditions.	Acceptance of an appropriate offer to participate in an activation measure or in any measure aimed at improving the possibilities of the beneficiary or his/her partner to integrate in the labour market. Payment of aid is suspended as long as the offer is valid, if the beneficiary or his/her partner refuses without sufficient reason to participate in an activation measure or does not report to a job opportunity, several times, in the framework of the activation.	Dependent on income and assets (under consideration of certain exonerations).	No other conditions.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No general scheme.	Must be capable of working.	Must be available for training, integration, or employment activities on the basis of an integration contract. The person concerned undertakes to participate in social integration activities proposed by the <i>Département</i> .	The unemployed will normally be entitled to an unemployment payment as distinct from a supplementary welfare allowance.	All individuals are obliged to support themselves, their spouse and children under 18 years of age. They have to verify that they are actively searching for a job.	5. Willingness to work
No general scheme.	Accumulation with other public social benefits not allowed.	Applicants must vindicate their rights to social benefits and to maintenance payments.	Claims to other 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. An allowance may also be made on an interim basis pending processing of other benefits claims.	<p><i>Local Authorities Social Services:</i> Other means must have been exhausted, including social security benefits from the state.</p> <p><i>State social assistance:</i> Obligation to claim all social security benefits he/she may be entitled to.</p>	6. Exhaustion of other claims
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. The beneficiary has to participate in an individually tailored reintegration programme.	No other conditions.	Not normally available for people in full-time employment or full-time education. Not available to people involved in trade disputes but may be paid to their dependants.	<p><i>Local Authorities Social Services:</i> No other conditions.</p> <p><i>State social assistance:</i> Social assistance is only paid to persons legally residing in Iceland and subject to other conditions of the law and regulations. The benefits may be indexed to income other than housing benefits, as applicable. Property is generally not taken into account, but income from property can be taken into account.</p>	7. Other conditions

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
Guaranteed Minimum 1. Determination of the minimum	<p>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 the integration income (<i>revenu d'intégration/leefloon</i>). The initial amounts are those that, at the time of the legislation, have been fixed as the Minimum subsistence resources (<i>minimum de moyens d'existence/bestaansminimum</i>) increased by 4%; a new intermediary category placed between the persons living alone and the single-parent families has been created. Thanks to the individual rights, two cohabitation rates are granted for couples.</p>	<p>Determined by law.</p>	<p>The starting point of the assessment of the guarantee of resources amount is 80% of the maximum unemployment benefit for parents with children living in Denmark and 60% of this maximum for persons with no children.</p> <p>Special rate for young people under 25 years of age and for the settlement benefit (<i>starthjælp</i>).</p>	<p>The assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>) includes in particular food, accommodation, clothes, personal hygiene, household equipment, heating and personal needs of daily life. The regular allowances for food, household equipment including household energy and personal needs of daily life are granted in form of standard rates (<i>Regelsätze</i>). In addition, there are regular allowances to cover the full cost of housing and heating and further one-time benefits (<i>einmalige Leistungen</i>). Supplementary benefits in cases of special need.</p>	<p>Government establishes the coping line.</p>
2. Level of determination	<p>At the national level. No regional differentiation.</p>	<p>Central Government.</p>	<p>At the national level. No regional differentiation.</p>	<p>The standard rates (<i>Regelsätze</i>) are set by the <i>Länder</i>. The rates vary between € 282 and € 297 according to the <i>Land</i> (situation as of 1 July 2003).</p>	<p>National level.</p>
3. Domestic unit for the calculation of resources	<ul style="list-style-type: none"> • the person cohabiting; • the person living alone; • the person living alone entitled to a supplement because paying an alimony for a child or because taking alternatively care of a child for at least a half-time period; • the single-parent family. 	<p>Household (family) or individual.</p>	<p>The applicant and his children up to 18 years.</p>	<p>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. Persons living in a quasi-marital partnership may not be better off than spouses.</p>	<p>Household including the individual and:</p> <ul style="list-style-type: none"> • his (her) spouse or a person permanently living in the same dwelling, • children, • parents or grandparents, and • other persons who use a common source of income or share a household.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No general scheme.	Varies according to the Autonomous Communities (<i>Comunidades Autónomas</i>).	By decree.	Fixed by Government.	<p><i>Local Authorities Social Services:</i> The local authorities are obliged to lay out rules on financial assistance where the minimum amount is determined. The Ministry of Social Affairs has provided guidelines for the determination of the minimum. The guidelines suggest that the local authorities apply the standards from the social security for individuals (i.e. invalidity benefits, income supplement and household supplement).</p> <p><i>State social assistance:</i> Minimum and maximum assistance or refund of costs is set in the law.</p>	Guaranteed Minimum
No general scheme.	Autonomous Communities (<i>Comunidades Autónomas</i>). Important distinction of benefits between € 180 and € 228, of supplements for family members and of access conditions.	At national level. No regional differentiation.	The level of the basic rate is centrally determined at the national level. No regional differentiation. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.	<p><i>Local Authorities Social Services:</i> Regional level.</p> <p><i>State social assistance:</i> National level.</p>	1. Determination of the minimum
No general scheme.	Family unit: living together of two or more persons who are related by marriage or an analogous relationship, adoption, blood relationship (between the 2 nd and 4 th degree) and relationship by marriage (up to the 2 nd degree).	The applicant and those persons living in the same household (spouse, cohabitant, dependants under 25 years of age).	The household: the applicant and his dependants.	<p><i>Local Authorities Social Services:</i> The applicant, the spouse and his/her children up to the age of 18.</p> <p><i>State social assistance:</i> The applicant and spouse.</p>	2. Level of determination
					3. Domestic unit for the calculation of resources

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia																						
4. Resources taken into account	All resources, of whatever nature or origin, including all allocations paid by virtue of Belgian or foreign social regulations, apart from statutory exceptions.	<ul style="list-style-type: none"> Income from gainful activity, any revenue from capital after tax and social security contributions, social security benefits, and any other regular income. 	<p>As a rule, all resources, regardless of their nature and origin. Exceptions: assets up to DKK 10,000 (€ 1,344) or up to DKK 20,000 (€ 2,688) for a couple, and the means needed for the up-keeping of the family's accommodation, for securing the professional activity of the beneficiary and his/her family or for access to education/training. Not taken into account is the Invalidation allowance (<i>invaliditetsydelse</i>) (see table V "Invalidity", "Other benefits"), the incapacity capital of the occupational accident insurance and certain other indemnities for personal damages, as well as the capital resulting from compensation for non-material damage.</p> <p>Income from work is deducted except an amount of DKK 12.21 (€ 1.64) per working hour (work performed in the framework of an activation measure included). For those receiving a settlement benefit (<i>starthjælp</i>): DKK 29.74 (€ 4.00) per working hour. This rule concerns only 160 hours per month.</p>	All income, including other social benefits such as, for example, child benefit (<i>Kindergeld</i>) (exceptions: see "exhaustion of other claims"). Assets are to be used, too, with the exception of certain exonerations.	All income including taxable income, pensions and State benefits (with the exception of lump sum State benefits, housing expenses within established limits and social benefits for disabled persons) are taken into account when determining entitlement and benefit amount.																						
Guaranteed amounts																											
1. Categories	<ul style="list-style-type: none"> The person cohabiting with one or more persons; The person living alone; Person living alone: who owes an alimony to his children, on a basis either of a judicial decision or of a notary act in the framework of a divorcing procedure or of a separation, and who produces evidence of payment of the alimony; who, in the framework of an alternate sheltering fixed by judicial decision, shelters half time only either a dependent unmarried minor child, or several children among whom there is at least one minor, unmarried and dependent. Person living alone who shelters exclusively either a dependent unmarried minor child, or several children among whom there is at least one minor, unmarried and dependant. 	<p>Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb občana</i>): For individuals, varies with age</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Monthly amounts:</th> </tr> </thead> <tbody> <tr> <td>adult basis:</td> <td>CZK 2,320 (€ 71)</td> </tr> <tr> <td>dependent child under 6 years</td> <td>CZK 1,690 (€ 52)</td> </tr> <tr> <td>6 - 10 years</td> <td>CZK 1,890 (€ 58)</td> </tr> <tr> <td>10 - 15 years</td> <td>CZK 2,230 (€ 69)</td> </tr> <tr> <td>15 - 26 years</td> <td>CZK 2,450 (€ 75)</td> </tr> </tbody> </table> <p>Household Needs Amount (<i>Potřebná částka na domácnost</i>): Monthly amount for household, varies with number of persons in that household:</p> <table border="1"> <thead> <tr> <th>Persons</th> <th>Monthly amounts</th> </tr> </thead> <tbody> <tr> <td>one member</td> <td>CZK 1,780 (€ 55)</td> </tr> <tr> <td>two members</td> <td>CZK 2,320 (€ 71)</td> </tr> <tr> <td>three or four members</td> <td>CZK 2,880 (€ 88)</td> </tr> <tr> <td>five and more members</td> <td>CZK 3,230 (€ 99)</td> </tr> </tbody> </table>	Age	Monthly amounts:	adult basis:	CZK 2,320 (€ 71)	dependent child under 6 years	CZK 1,690 (€ 52)	6 - 10 years	CZK 1,890 (€ 58)	10 - 15 years	CZK 2,230 (€ 69)	15 - 26 years	CZK 2,450 (€ 75)	Persons	Monthly amounts	one member	CZK 1,780 (€ 55)	two members	CZK 2,320 (€ 71)	three or four members	CZK 2,880 (€ 88)	five and more members	CZK 3,230 (€ 99)	<ul style="list-style-type: none"> Basic amount for single persons over 25 years. Basic amount for a person with at least one child. Amount for persons under 25. <ul style="list-style-type: none"> (i) living with their parents. (ii) living separately. Supplements. <p>These categories apply also for the settlement benefit (<i>starthjælp</i>).</p>	<p>Assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>):</p> <ul style="list-style-type: none"> Regular payments of standard rates (<i>Regelsätze</i>) in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age). Allowances for housing and heating. <p>Assistance in special circumstances (<i>Hilfe in besonderen Lebenslagen</i>): e.g. sickness allowance, integration allowances for disabled persons, nursing allowance or payments to assist in resolving certain social difficulties.</p>	<p>Coping line (after deduction of housing expenses) per month:</p> <p>Single person household: EEK 500 (€ 32); each additional member: EEK 400 (€ 26).</p>
Age	Monthly amounts:																										
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Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
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 monthly resources for Guaranteed Minimum Resources (<i>Revenu Minimum d'Insertion, RMI</i>) and other resources:</p> <p>Single person: € 417.88 Household: € 626.82</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><i>Local Authorities Social Services:</i> All income (wages, social security benefits, family allowances, child support) is accounted for when the need for financial assistance is assessed, except housing allowances and home-care allowances.</p> <p><i>State social assistance:</i> As a rule, all resources.</p>	4. Resources taken into account
No general scheme.	Families, even if made up by one person only, and supplements for each dependant person.	<p>Single person: Basis amount. This basis amount is increased by:</p> <ul style="list-style-type: none"> • 50% for the first additional person in the household; • 30% for each person in addition to the first; • 40% for each further person after the third person without taking into account the partner or cohabitant. 	<ul style="list-style-type: none"> • Personal rate of Supplementary Welfare Allowance. • Additional allowances paid in respect of adult or child dependants. • Supplements paid for special needs and exceptional needs. 	<p><i>Local Authorities Social Services:</i> Basic amount for individuals 18 years and older. The basic amount increases proportionally with each family member. Specific supplement based on individual assessment (see however above, Entitled persons).</p> <p><i>State social assistance:</i> Assistance, grants, supplements, reimbursement of costs. See table V "Invalidity", table VI "Old-age", and below.</p>	Guaranteed amounts 1. Categories

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
2. Specific supplements and single benefits	<p>A specific amount is foreseen for</p> <ul style="list-style-type: none"> • persons who pay a contribution for a child placed in a care institution; • one of the cohabitants in a household with dependant children. 	No specific supplements.	<p>Supplements for persons over 25 years who have to cover severe expenses for family support or housing. Other supplements possible in special cases of considerable and unforeseeable expenses.</p> <p>Supplement for persons participating in activation or individual training (<i>jobtræning</i>) measures to compensate for the costs incurring from this participation and who receive settlement benefit (<i>starthjælp</i>).</p>	<ul style="list-style-type: none"> • Supplements for special need (<i>Mehrbedarfszuschläge</i>) for certain groups (e.g. single parent families, pregnant women, persons in need for extra nutrition due to certain diseases, etc.) • One-time benefits (<i>einmalige Leistungen</i>) for clothing, large households, and other necessities (e.g. removal costs). 	Local municipalities may grant supplementary benefits at their discretion.
3. Guaranteed minimum and family allowances	Guaranteed family benefits are granted in addition to the minimum.	Family allowances are taken into account as income.	Child benefit (<i>børnefamilieydelse</i>) and other family benefits are granted in addition to the minimum.	Each member of the family is entitled to claim social assistance (<i>Sozialhilfe</i>) in his/her own right. The total amount increases with the size of the family. Because social assistance has second priority, child benefit (<i>Kindergeld</i>) will be offset as income against social assistance. Child-raising allowance (<i>Erziehungsgeld</i>) is granted in addition to social assistance benefits.	While determining the right to and the amount of benefit, family benefits (with the exception of one-off benefits and social benefits for the disabled persons) are taken into account as an income.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No general scheme.	Varies according to the Autonomous Communities (<i>Comunidades Autónomas</i>).	Exceptional remedial basic allocation in December 2003: € 152.45 for a single person and depending on the size of the household.	<p>Specific supplements may be paid in respect of rent and mortgage interest payments or if a person has exceptional heating expenses due to ill-health or has been prescribed a special diet due to a medical condition.</p> <p>Exceptional Needs Payments are designed to alleviate hardship by providing for essential, once-off exceptional expenditure. Payments may be made in respect of essential household equipment, funerals or other large unforeseen expenses. These payments are made at the discretion of the Health Board.</p> <p>Urgent Needs Payments may be paid to people who do not normally qualify for assistance under the scheme. These payments would usually be made to help with immediate needs such as food and clothing in the aftermath of fire or flood.</p>	<p><i>Local Authorities Social Services:</i> Housing allowances and subsidise of day care costs, see table IX "Family benefits". The rules from the local authorities differ but all take specific/unexpected situations into account (see below, Other specific non contributory minima).</p> <p><i>State social assistance:</i></p> <ul style="list-style-type: none"> • Single parent allowance (<i>mæðra-laun</i>), see table IX. • Child pension with respect to education (<i>barnalífeyrir vegna skólanáms</i>), see table IX. • Home Care allowance (<i>umönnunargreiðslur</i>), see table IX. • Death allowance (<i>dánarbætur</i>), see table VII. • Rehabilitation allowance (<i>endurhæfingarlífeyrir</i>), see table V. • Household supplement for a single person (<i>heimilisuppbót</i>) and further supplements (<i>frekari uppbætur</i>), see tables V and VI. • Spouse's benefits (<i>makabætur</i>) granted to the spouse of a pensioner in special circumstances. • Supplement to purchase a motor vehicle. • Supplement for the operating costs of an automobile. • Reimbursement for substantial expenses of medical and medicinal costs. 	2. Specific supplements and single benefits
No general scheme.	The guaranteed minimum will be increased for each dependant family member. The supplements vary in the different Autonomous Communities (<i>Comunidades Autónomas</i>).	Included. The Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>) take dependant children into account.	Family allowances (i.e. Child Benefit) are paid separately and do not affect entitlement to payments for dependants.	<p><i>Local Authorities Social Services:</i> General family allowances are granted but taken into account when the need is assessed. Basically all income is accounted for (see above).</p> <p><i>State Social Assistance:</i> General family allowances are granted independently.</p>	3. Guaranteed minimum and family allowances

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Examples	<p>Monthly amounts without family allowances which may differ depending on the situation:</p> <ul style="list-style-type: none"> • Person living alone: € 595.32 • Couple with or without children: € 793.76 • Single parent family: € 793.76 • Cohabitant: € 396.88 <p>Amounts incl. family allowances:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): € 931.25 • Couple with 2 children (8, 12 years): € 1,130.96 • Couple with three children (8-10-12 years): € 1,365.39 • Single parent with one child (10 years): € 931.25 • Single parent family with 2 children (8, 10 years): € 1,117.38 <p>Specific amounts in the salary of the employer for beneficiaries working in a back-to-work programme.</p> <p>These amounts are, however, limited to the net salary to which the insured person is entitled for the calendar month.</p>	<p>Single person household (no other income): 2,320+1,780 = CZK 4,100 (€ 126).</p> <p>One adult with one child aged 7 years (no other income): 2,320+1,890+2,320 = CZK 6,530 (€ 201).</p> <p>Two adults and two children age 5 and 11 years (no other income): 2,320+2,320+1,690+2,230+2,880 = CZK 11,440 (€ 351).</p>	<p>Monthly amounts not including housing allowance:</p> <ul style="list-style-type: none"> • Persons supporting at least one child: DKK 11,174 (€ 1,502); • Single person over 25 years: DKK 8,409 (€ 1,130); • Under 25 years of age, living with parents: DKK 2,616 (€ 352); • Under 25 years, living separately: DKK 5,419 (€ 728). • Young persons who are obliged to support their family: the amount is calculated as for persons over 25. <p>Case examples including Child benefit (<i>børnefamilieydelse</i>) (monthly amounts):</p> <ul style="list-style-type: none"> • Couple (>25) without children: DKK 16,818 (€ 2,260); • Couple with 1 child (10 years): DKK 22,348 (€ 3,003) + DKK 782 (€ 105) = DKK 23,130 (€ 3,108); • Couple with 2 children (8+12 years): DKK 22,348 (€ 3,003) + DKK 1,564 (€ 210) = DKK 23,912 (€ 3,213); • Couple with 3 children (8+10+12 years): DKK 22,348 (€ 3,003) + DKK 2,345 (€ 315) = DKK 24,694 (€ 3,318); • Single parent, 1 child (10 years): DKK 13,939 (€ 1,873) + DKK 782 (€ 105) = DKK 14,721 (€ 1,978); • Single parent, 2 children (8+10 years): DKK 13,939 (€ 1,873) + DKK 1,564 (€ 210) = DKK 15,503 (€ 2,083). <p>Supplements: see above (specific supplements and single benefits).</p> <p>For persons receiving assistance since 6 continuous months, the assistance will be limited by the following monthly maximum amounts including housing allowance and special benefits:</p> <ul style="list-style-type: none"> • Persons (married or cohabiting) supporting at least one child: DKK 11,174 (€ 1,502) • Persons (married or cohabiting) with no children: DKK 8,409 (€ 1,130) • Single persons supporting at least one child: DKK 13,939 (€ 1,873) • Single persons with no children: DKK 11,174 (€ 1,502) <p>Settlement benefit (<i>starthjælp</i>):</p> <ul style="list-style-type: none"> • Married (or cohabiting) persons over 25 years: DKK 4,493 (€ 604) • Single person over 25 years: DKK 5,419 (€ 728) • Under 25 years, living separately: DKK 4,493 (€ 604) • Under 25 years of age, living with parents: DKK 2,233 (€ 300) <p>Supplements for supporting a family (with one or more children): DKK 1,355 (€ 182) for single persons and DKK 1,124 (€ 151) for married or cohabiting persons. Maximum two supplements per household.</p>	<p>Average needs within the framework of assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>) - standard rate (<i>Regelsatz</i>), one-time benefits (<i>einmalige Leistungen</i>), supplement for special need (<i>Mehrbedarfszuschlag</i>) for single parents - in the old <i>Länder</i> (as of 1 July 2003) without taking account of the cost for housing.</p> <ul style="list-style-type: none"> • Single person: € 342 • Couple without children: € 618 • Couple with one child (10 years old): € 848 • Couple with 2 children (8 and 12 years old): € 1,078 • Couple with three children (8, 10 and 12 years old): € 1,308 • Single parent family with one child (10 years old): € 572 • Single parent family with 2 children (8 and 10 years): € 920 <p>In addition social assistance provides as a rule for the real costs for housing and heating. Housing allowance (<i>Wohngeld</i>) will be offset against this. Average additional amounts in the old <i>Länder</i> (as of 1 July 2003):</p> <ul style="list-style-type: none"> 1 person: € 306 2 persons: € 403 3 persons: € 471 4 persons: € 523 5 persons: € 584 	<p>Case examples, monthly amounts of Subsistence benefit (<i>toimetulekutoetus</i>) including child allowance for households with no other income:</p> <p>Single person: EEK 500 (€ 32),</p> <p>Couple without children: EEK 900 (€ 58),</p> <p>Couple with 1 child: EEK 1,600 (€ 102),</p> <p>Couple with 2 children: EEK 2,300 (€ 147),</p> <p>Couple with 3 children: EEK 3,150 (€ 201),</p> <p>Single parent, 1 child: EEK 1,200 (€ 77),</p> <p>Single parent, 2 children: EEK 1,900 (€ 121).</p>

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland																																							
<p>No general scheme.</p>	<p>The amount depends on:</p> <ul style="list-style-type: none"> • Autonomous Communities (<i>Comunidades Autónomas</i>). • The existence of dependant relatives. • Budgetary availability. 	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">• Single person:</td> <td style="text-align: right; padding: 2px;">€ 417.88</td> </tr> <tr> <td style="padding: 2px;">• Household without children:</td> <td style="text-align: right; padding: 2px;">€ 626.82</td> </tr> <tr> <td style="padding: 2px;">• Single parent family with 1 child:</td> <td style="text-align: right; padding: 2px;">€ 626.82</td> </tr> <tr> <td style="padding: 2px;">• Single parent family with 2 children:</td> <td style="text-align: right; padding: 2px;">€ 752.18</td> </tr> <tr> <td style="padding: 2px;">• Couple with 1 child:</td> <td style="text-align: right; padding: 2px;">€ 752.18</td> </tr> <tr> <td style="padding: 2px;">• Couple with 2 children:</td> <td style="text-align: right; padding: 2px;">€ 877.54</td> </tr> <tr> <td style="padding: 2px;">• Couple with 3 children:</td> <td style="text-align: right; padding: 2px;">€ 1,044.69</td> </tr> </table> <p>Family benefits are taken into account.</p> <p>The housing allowances are included in the family's resources up to a certain flat-rate:</p> <ul style="list-style-type: none"> • For a single person: 12% of the basis <i>RMI</i>, • for 2 persons: 16% of the <i>RMI</i> for 2 persons, • for three persons: 16.5% of the <i>RMI</i> for three persons. <p>If the housing allowance actually received is below these flat-rates, the consideration will be limited to this allowance.</p>	• Single person:	€ 417.88	• Household without children:	€ 626.82	• Single parent family with 1 child:	€ 626.82	• Single parent family with 2 children:	€ 752.18	• Couple with 1 child:	€ 752.18	• Couple with 2 children:	€ 877.54	• Couple with 3 children:	€ 1,044.69	<p>Basic minimum allowance (<i>monthly rates</i>):</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">• Single person:</td> <td style="text-align: right; padding: 2px;">€ 584</td> </tr> <tr> <td style="padding: 2px;">• Couple without children:</td> <td style="text-align: right; padding: 2px;">€ 987</td> </tr> <tr> <td style="padding: 2px;">• Couple with one child:</td> <td style="text-align: right; padding: 2px;">€ 1,060</td> </tr> <tr> <td style="padding: 2px;">• Couple with 2 children:</td> <td style="text-align: right; padding: 2px;">€ 1,133</td> </tr> <tr> <td style="padding: 2px;">• Couple with 3 children:</td> <td style="text-align: right; padding: 2px;">€ 1,206</td> </tr> <tr> <td style="padding: 2px;">• Single parent family with one child:</td> <td style="text-align: right; padding: 2px;">€ 657</td> </tr> <tr> <td style="padding: 2px;">• Single parent family with two children:</td> <td style="text-align: right; padding: 2px;">€ 730</td> </tr> </table> <p>All child dependants are treated the same. € 16.80 per week, regardless of age.</p> <p><i>Examples including family benefits (see table IX):</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">• Couple with one child:</td> <td style="text-align: right; 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General family allowances are expected to cover expenses for children besides child support for single parents.</p> <p><i>State social assistance:</i> See tables V "Invalidity" and VI "Old-age".</p>	<p>4. Examples</p>
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Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
5. Relations between the amounts	<ul style="list-style-type: none"> • Person cohabiting: 100% (basic rate). • Single person without dependent children: 150% of the basic rate. • Single person entitled to an increased amount due to the payment of child alimony or taking care alternatively of a child: 175% of the basic rate. • The person only cohabiting either with a dependent unmarried minor child or with several children among whom there is at least a dependent unmarried minor child: 200% of the basic rate. • Children (incl. guaranteed family allowances, average age supplement 12 years): 1 child: + 19% of basic rate for two cohabiting persons; 2 children: + 44% of basic rate for two cohabiting persons; 3 children: + 75% of basic rate for two cohabiting persons. 	<p>The individual amount is tallied per individual, the household amount is increased on a sliding scale.</p>	<ul style="list-style-type: none"> • Single person: 60% of maximum unemployment benefit. • Couple with joint children: 2 x 80% of maximum. • Childless couple: 2 x 60% of minimum. • 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. 	<p>The amounts of the standard rates (<i>Regelsätze</i>) vary according to the age and the beneficiary's position in the household:</p> <ul style="list-style-type: none"> • 100% basic standard rate (<i>Eckregelsatz</i>) for the head of the household as well as for a person living alone, • 50% for child aged under 7 (55% in single-parent families), • 65% for child aged 7 - 14, • 90% for child aged 14 - 18, • 80% for adult members of the household. <p>If the costs for housing were to be included, the picture would be different.</p>	<ul style="list-style-type: none"> • Single person: 100%, • each following household member: 80%.
Recovery	<ul style="list-style-type: none"> • 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. • At the cost of the beneficiary in the event of voluntary omission or material error. • Party responsible for accidents or sickness entailing the payment of the integration income (<i>revenu d'intégration / leefloon</i>). • From certain persons obliged to pay maintenance. 	<p>In the case of fraud or false declarations.</p>	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying 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>	<p>In cases of fraud and submission of incorrect information.</p>

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland																													
No general scheme.	The amounts granted to different members of the household differ between the autonomous regions: 10 to 42% of the basic amount for the 2nd member; 7 to 37% for the 3rd member; 4 to 32% for the 4th member of the family.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Single person:</td> <td style="width: 50%; text-align: right;">100%</td> </tr> <tr> <td>Couple with no children:</td> <td style="text-align: right;">+ 50%</td> </tr> <tr> <td>Couple + 1st child:</td> <td style="text-align: right;">+ 30%</td> </tr> <tr> <td>Couple + 2nd child:</td> <td style="text-align: right;">+ 30%</td> </tr> <tr> <td>Couple + 3rd child:</td> <td style="text-align: right;">+ 40%</td> </tr> <tr> <td colspan="2">Family allowances included except for some special benefits.</td> </tr> </table>	Single person:	100%	Couple with no children:	+ 50%	Couple + 1 st child:	+ 30%	Couple + 2 nd child:	+ 30%	Couple + 3 rd child:	+ 40%	Family allowances included except for some special benefits.		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Single person:</td> <td style="width: 50%; text-align: right;">100%</td> </tr> <tr> <td>2nd adult of couple:</td> <td style="text-align: right;">+ 66%</td> </tr> <tr> <td>1st child</td> <td></td> </tr> <tr> <td>(incl. family benefits):</td> <td style="text-align: right;">+ 35%</td> </tr> <tr> <td>2nd child</td> <td></td> </tr> <tr> <td>(incl. family benefits):</td> <td style="text-align: right;">+ 35%</td> </tr> <tr> <td>3rd child</td> <td></td> </tr> <tr> <td>(incl. family benefits):</td> <td style="text-align: right;">+ 41%</td> </tr> </table>	Single person:	100%	2 nd adult of couple:	+ 66%	1 st child		(incl. family benefits):	+ 35%	2 nd child		(incl. family benefits):	+ 35%	3 rd child		(incl. family benefits):	+ 41%	<p><i>Local Authorities Social Services:</i> The guidelines from the Ministry of Social Affairs include the identical amount, which would be paid from the national pension scheme and state social assistance to a single pensioner with full pension rights who lives alone (basic pension + income supplement and household supplement from the state social assistance).</p> <p><i>State social assistance:</i> Not applicable.</p>	5. Relations between the amounts
Single person:	100%																																
Couple with no children:	+ 50%																																
Couple + 1 st child:	+ 30%																																
Couple + 2 nd child:	+ 30%																																
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(incl. family benefits):	+ 35%																																
3 rd child																																	
(incl. family benefits):	+ 41%																																
No general scheme.	Irrecoverable subsidy.	Recovery of wrongly or unnecessarily granted payments from future allowances; recovery in the case of the cession of financial means or from the inheritance of a deceased beneficiary.	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><i>Local Authorities Social Services:</i> Financial assistance is either a loan or a grant. It is granted as a loan if the applicant so wishes or if an evaluation of the circumstances reveals that it is reasonable to demand repayment. Financial assistance which has been provided on the basis of false or misleading information is always recoverable.</p> <p><i>State social assistance:</i> Reimbursement according to general rules. Deduction also possible from benefits the beneficiary may subsequently become entitled to. Retroactive corrections of calculation of benefits are also made upon receipt of income information or tax declarations.</p>	Recovery																												

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
Indexation	Automatic readjustment of 2% of the allowance occurs when the Consumer Price Index varies by 2% in relation to the previous pivot index. The King can increase the basic amounts, link them to the welfare through the adjustment coefficient.	The amounts are adjusted regularly (on January 1, every year), according to the real price increase. Amounts do not have to be adjusted if the real increase would not exceed 2%. In the case of extremely high real price increasing (at least 10%) the amounts can be indexed sooner.	Adjustment once a year according to the adjustment rate (<i>satsreguleringsprocenten</i>).	Adjustment of standard rates (<i>Regelsätze</i>) on 1 July each year based on the respective statistical annual changes to the net income, consumer practices and the cost of living. Limited increase for period between 1 July 1996 and 30 June 2005.	The coping line is established by the Government. No automatic indexation.
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No contributions.	No contributions.	Contributions to the supplementary pension scheme (<i>arbejdsmarkedets til-lægspension, ATP</i>). • 1/3 of the benefit paid by the beneficiary • 2/3 paid by the commune. No contributions for persons receiving the settlement benefit (<i>starthjælp</i>).	No contributions.	No contributions.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No general scheme.	Adjustment generally yearly by decision of the Government of the Autonomous Community (<i>Comunidad Autónoma</i>), taking account of the Consumer Price Index development.	Adjustment once a year according to consumer price index.	Adjusted once each year.	<i>Local Authorities Social Services:</i> The Ministry of Social Affairs recommends adjustments according to changes in the national pension. <i>State social assistance:</i> Adjustment in accordance with the current state budget.	Indexation
No general scheme.	Benefits are subject to taxation.	The Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>), the family benefits and the housing allowance are not subject to taxation.	Benefits are not subject to taxation.	General taxation rules.	Taxation and social contributions 1. Taxation of cash benefits
No general scheme.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	2. Limit of income for tax relief or tax reduction
No general scheme.	No contributions.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
Measures stimulating social and professional integration	<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 amount of € 192.41.</p> <p>Income up to € 2,308.89 per year proceeding from irregular artistic activities on a period of maximum 3 years is not taken into account.</p> <p>Immunity of net income proceeding from jobs done by students during their studies, in order to enable them acquiring professional experience:</p> <ul style="list-style-type: none"> • students with a scholarship: € 53.67 per month; • students without a scholarship: € 192.41 per month. <p>Partial immunity of benefits drawn within the framework of the local employment offices.</p>	<p>Striving to improve one's situation is a condition of entitlement to benefit. Social work with individuals or families precedes the grant of benefit.</p>	<p>Re-training, flexible jobs, job training, education/training and other activation measures. Municipalities must offer a flexible job to the persons whose capacity for work is permanently reduced.</p>	<p>A part of the earnings from work is not taken into account for the calculation of social assistance payments. It is possible to pay a benefit for 12 months to recipients of social aid who take up an employment as an encouragement for them to take up a new job.</p> <p>Back to work assistance (<i>Hilfe zur Arbeit</i>):</p> <p>In order to encourage people to take up work it is possible to offer an employer allowance or other appropriate means (e.g. hiring-out of labour or temporary employment contracts). Creation of jobs as regular employment relationships (employment contracts which are liable to social insurance – social assistance fund may cover the costs), creation of additional jobs and jobs which are of benefit to the public (employment relationships subject to social insurance legislation or compensation for additional expenditure without employment contract). Co-operation with the labour offices. In case the beneficiary refuses to take up reasonable work, the standard rate (<i>Regelsatz</i>) allowance shall be reduced imperatively by 25% and further reductions to follow.</p> <p>Counselling and support should help to prevent and overcome the need of social assistance.</p>	<p>Rehabilitation or education programmes arranged by the local municipality.</p>

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
<p>No general scheme.</p>	<p>These measures are part of the various social programmes of the Autonomous Communities (<i>Comunidades Autónomas</i>) to combat poverty and social exclusion. The benefits are almost always accompanied by occupational integration measures, re-training, integration programmes, etc.</p>	<p>Integration contract (<i>Contrat d'insertion</i>) and Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>): During the contract period, the person concerned receives minimum income (<i>SMIC</i>) corresponding to the number of hours worked. During the whole contract period, this person continues to receive the Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>) from which the aid paid to the employer is deducted (amount guaranteed only for a single).</p>	<p>Back to Work Allowance: A scheme for long-term recipients (5 years or more) of unemployment payments and recipients (15 months or more) of lone parent and disability payments (3 years or more for Disability Benefit) who take up employment. A percentage of the qualifying payment (75% in year one, 50% in year two and 25% in year three) is payable. If self-employment is commenced, the rate payable in year one is 100% with reducing amounts (as above) in the following three years. Unemployed persons taking up self-employment need only be in receipt of unemployment payments for 3 years or more. Back to Education Allowance: This is a second and third level education opportunities scheme for persons who have been in receipt of unemployment/lone parent or long-term disability payments for at least six months. Payment is made at the same level as the qualifying payment for the duration of the academic terms.</p>	<p><i>Local Authorities Social Services:</i> No general scheme. Several local authorities invite clients to take part in different programs aimed at improving their living conditions. The local authorities provide social counselling, consisting of guidance in the field of finances, housing, upbringing of children, divorce etc. Local employment Agencies assist the unemployed with their search for employment, supply information and advice on job choice and vocational training and ensure that the unemployed have access to advice and remedial measures such as education programs or vocational training, based on individual needs. <i>State social assistance:</i> See table V "Invalidity", Rehabilitation.</p>	<p>Measures stimulating social and professional integration</p>

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
Associated rights	Free voluntary sickness insurance.	Health care is free of charge.	Free health care services for all residents (not an associated right).	Comprehensive protection in case of sickness by taking over sickness insurance contributions or equalization of non-insured social assistance recipients in respect to benefits with statutorily insured persons and taking over statutory medical treatment by the statutory sickness funds.	First aid for persons not covered by health insurance is provided from the general budget revenues. For access to services, a guarantee letter from the local municipalities may be required.
1. Health			Supplement possible for dental costs or pharmaceutical products to cover the insured person's participation in these costs (see "Assistance in special cases").		
2. Housing and heating	No associated rights.	Housing Allowance (<i>Přispěvky na bydlení</i>): Designed to assist low-income families and individuals in covering expenditure connected with housing. It is paid as a differential benefit that reflects the income situation of the family and the number of persons in the household. Housing benefits are paid to the owner or tenant of a flat, who is registered as a permanent resident, provided that the family income does not exceed the amount of the family minimum living standard multiplied by a coefficient of 1.6. Housing benefits are provided irrespective of the type of housing, i.e. whether it is a community, co-operative or privately owned. The actual cost of housing is irrelevant. The amount of housing benefit for a calendar month is computed as the difference between the family's household amount and a quotient, in which the numerator is the family's household Minimum Subsistence Amount (<i>Částka životního minima</i>) multiplied by the family's relevant income, and the denominator is the amount of the family's minimum subsistence amount multiplied by a coefficient of 1.6.	Supplements for persons with important accommodation costs and housing allowances in accordance with special legislation (law concerning housing allowances).	Costs for adequate housing and heating are completely covered; housing allowance (<i>Wohngeld</i>) (including flat-rate allowances) is taken into account.	While determining the entitlement to and amount of benefit, housing expenses are taken into account within established limits.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No general scheme.	Protection in case of sickness on the basis of national laws since the beneficiaries are persons without resources.	Benefits in kind from the general regulations of sickness-maternity insurance (general system) or the intermediary system of the basic Universal Health Coverage (<i>Couverture Maladie Universelle, CMU</i>) and benefit from the complementary <i>CMU</i> .	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.	Public health care available to all residents. See table II "Health care". Possible to seek reimbursement according to the law on state social assistance for substantial expenses of medical and medicinal costs, see above, specific supplements.	Associated rights 1. Health
No general scheme.	No associated rights.	Extension of entitlement to social housing allowance (<i>allocation logement social</i>) to all <i>RMI</i> -recipients; the differential allowance of the <i>RMI</i> is not taken into account when determining resources in housing allowance matters.	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.	<i>Local Authorities Social Services:</i> Housing allowances see Table IX "Family benefits". <i>State social assistance:</i> Special supplements for pensioners living alone, see tables V "Invalidity" and VI "Old-age".	2. Housing and heating

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
Other specific non-contributory minima:	Guarantee of income for elder persons (<i>garantie de revenus aux personnes âgées/inkomensgarantie voor ouderen</i>), law of 22nd March, 2001.	No special scheme.	No specific minimum: covered by the national pension (<i>Folkepension</i>) (see table VI "Old-age").	Needs-oriented sufficient resources during old-age and in the event of incapacity to work, Law of 26 June 2001.	National Pension (<i>Rahvapension</i>).
I. Old-age					
1. Designation					
2. Principle	To institute a guaranteed minimum income for all elderly persons. Resources of pensioner and of the person sharing the same main residence are taken into account.	No special scheme.	No special scheme.	Persons who, for objective reasons, have no possibility to secure their own living and do neither receive the necessary support by others to be able to live in conditions fit for human beings. Simplified benefit claim by partial lump-sum payment. Benefit granted independent of the parents' or children's income if their income does not exceed € 100,000. Differential amount. Subjective right, non-discretionary.	To provide a guaranteed minimum income to persons who are not entitled to receive an Old-age Pension (<i>vanaduspension</i>) because they have not completed a sufficient number of years of pensionable service. The National Pension (<i>rahvapension</i>) is granted for life.
3. Main conditions of eligibility	Man and women must be aged 63 (progressive increasing to 65 years from now to 2009) and actually resident in Belgium. Resources must be below a certain ceiling.	No special scheme.	No special scheme.	Persons from the age of 65 or persons from the age of 18 if permanently incapable of work for medical reasons. Usual residence in the Federal Republic of Germany.	Fixed pension amount paid to permanent residents of Estonia, or aliens residing in Estonia on the basis of temporary residence permits and legal refugees under the following conditions: <ul style="list-style-type: none"> • pensionable age (63 years for men and women), • no right to receive any other class of pension, • 5 years of residence in Estonia before making a pension claim, and • no pension from another State.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No special scheme.	Non-contributory old-age pension (<i>Pensión de jubilación no contributiva</i>).	Special allowance (<i>allocation spéciale</i>) and supplementary allowance (<i>allocation supplémentaire</i>).	Old Age Non-Contributory Pension.	No specific minimum; covered by the National pension scheme, see table VI "Old-age".	Other specific non-contributory minima: I. Old-age 1. Designation 2. Principle 3. Main conditions of eligibility
No special scheme.	Pension for 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.	Differential allowances.	To provide an income for those 66 or over who do not qualify for a contribution-based pension.	No special scheme.	
No special scheme.	Age over 65 and no access to any pension or income higher than the maximum amount for the accumulation of statutory resources; 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 (<i>allocation spéciale</i>): Aged at least 65 (60 in the case of incapacity to work); resources are below a certain ceiling; not being entitled to any old-age benefit. Supplementary allowance (<i>allocation supplémentaire</i>): Being entitled to special allowance (<i>allocation spéciale</i>); resources below a ceiling.	<ul style="list-style-type: none"> • Age 66 or more, • not qualified for a contributory pension, • resident in Ireland, • means test. 	No special scheme.	

Table XI

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
4. Amount payable	Single: € 5,036.41 per year. Married couple: € 7,554.62 per year. Automatic revaluation by 2% when the Consumer Price Index varies by 2%.	No special scheme.	No special scheme.	The amount of the benefit corresponds to the assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>) (see social assistance, <i>Sozialhilfe</i>) including an additional lump-sum to the amount of 15% of the standard rate (<i>Regelsatz</i>) for heads of households, inter alia for one-time allowances.	100% of the National Pension Rate (<i>rahvapensioni määr</i>) = EEK 990.00 (€ 63).
II. Invalidity					
1. Designation	Handicapped persons' allowances: <ul style="list-style-type: none"> Income Replacement Allowance (<i>allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming</i>). Integration Allowance (<i>allocation d'intégration/integratietegemoetkoming</i>) Allowance for Assistance to the Elderly (<i>allocation pour l'aide aux personnes âgées/tegemoetkoming voor hulp aan bejaarden</i>). 	Services and special benefits for the disabled.	A special unemployment benefit (<i>Le-dighedsydelse</i>) is paid during the unemployed period in between two flexible jobs, as well as during sickness or holiday leave while employed.	Needs-oriented sufficient resources during old-age and in the event of incapacity to work, Law of 26 June 2001.	National pension (<i>Rahvapension</i>).
2. Principle	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.	The Act No 100/1988 on Social Security (<i>Zákon o sociálním zabezpečení</i>) provides that persons with severe disabilities have the right to services, benefits in cash and in kind and interest-free loans enabling them to solve problems and inconveniences caused by their handicap. Directive MOLSA No 182/1991 which provides the act on social security. Social assistance services and allowances for handicapped people which compensate their social needs, especially in the field of mobility, accommodation, special aids, etc.	Compensation of income loss in case of sickness or unemployment.	Persons who, for medical reasons, have no possibility to secure their own living and do neither receive the necessary support by others to be able to live in conditions fit for human beings. Simplified benefit claim by partial lump-sum payment. Benefit granted independent of the parents' or children's income if their income does not exceed € 100,000. Differential amount. Subjective right, non-discretionary.	To provide a guaranteed minimum income to persons who are not entitled to a Pension for Incapacity for Work (<i>töövõimetuspension</i>) because they have not completed a sufficient number of years of pensionable service or their accumulation period is insufficient. National Pension (<i>rahvapension</i>) is granted for the period of permanent incapacity for work but ceases when the age for an Old-age Pension (<i>vanaduspension</i>) is attained.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No special scheme.	One eligible person: € 3,868.20 per year.	Special allowance (<i>allocation spéciale</i>): € 2,898.28 per year. Supplementary allowance (<i>allocation supplémentaire</i>): • Single beneficiary: € 4,154.67 per year. • Couple: € 6,855.79 per year.	<ul style="list-style-type: none"> • Up to € 154 per week maximum. • Up to € 101.80 per week maximum for adult dependants. • € 16.80 per week for child dependants. Supplements: Living Alone Allowance of € 7.70 per week; Over 80 Allowance of € 6.40 per week; Free Travel and, if eligible, Electricity, Television Licence and Telephone Rental Allowances.	No special scheme.	4. Amount payable
Several "programmes" providing for benefits for the handicapped, depending on type of handicap.	Non contributory invalidity pension (<i>Pensión de invalidez no contributiva</i>).	Allowance for handicapped adults (<i>allocation aux adultes handicapés, AAH</i>).	Disability Allowance.	No specific minimum. Covered by the National Pension Scheme, see table V "Invalidity".	II. Invalidity 1. Designation
No special scheme.	Pension for invalid persons aged between 18 and 65 years without a claim to a contributory pension.	Differential allowance.	To provide income for a disabled person who is unable to work by reason of that disability.	No special scheme.	2. Principle

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Main conditions of eligibility	Handicapped persons aged between 21 and 65 for Income Replacement Allowance (<i>allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming</i>) and Integration Allowance (<i>allocation d'intégration/integratietegemoetkoming</i>) or over 65 for the Allowance for Assistance to the Elderly (<i>allocation pour l'aide aux personnes âgées/ tegemoetkoming voor hulp aan bejaarden</i>), whose resources are below a certain ceiling; not payable in conjunction with certain other allowances; also certain health, nationality and residence requirements.	Conditions vary.	Having worked in a flexible job or being entitled to such a job.	Persons from the age of 18 if permanently incapable of work for medical reasons. Usual residence in the Federal Republic of Germany.	Fixed pension amount paid to permanent residents of Estonia, or aliens residing in Estonia on the basis of temporary residence permits and legal refugees under the following conditions: <ul style="list-style-type: none"> • resident in Estonia for at least 1 year prior to claiming pension, • at least 40% of loss of working capacity as certified by the Medical Commission, and • not entitled to a pension from another State.
4. Amount payable	<p><i>Income Replacement Allowance (allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming):</i></p> <ul style="list-style-type: none"> • beneficiary living with a partner: € 4,764.96 • single beneficiary: € 7,147.44 • beneficiary with dependants: € 9,529.93 <p><i>Integration Allowance (allocation d'intégration/integratietegemoetkoming), depending on classification of lack of independence:</i></p> <ul style="list-style-type: none"> € 942.34 € 3,211.12 € 5,130.98 € 7,475.18 € 8,480.13 <p><i>Allowance for Assistance to the Elderly (allocation pour l'aide aux personnes âgées/tegemoetkoming voor hulp aan bejaarden), depending on classification of lack of independence:</i></p> <ul style="list-style-type: none"> € 805.28 € 3,073.95 € 3,737.43 € 4,400.71 € 5,405.66 	Amounts vary.	91% of the maximum unemployment benefit.	The amount of the benefit corresponds to the assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>) (see social assistance, <i>Sozialhilfe</i>) including an additional lump-sum to the amount of 15% of the standard rate allowance (<i>Regelsatz</i>) for heads of households, inter alia for one-time allowances.	The amount of the National Pension equals the percentage of loss of capacity applied to the National Pension Rate (<i>rahvapensioni määr</i>) of EEK 990.00 (€ 63) per month.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No special scheme.	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 maximum amount for the accumulation of statutory resources.	Persons aged between 20 and 60 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.	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.	No special scheme.	3. Main conditions of eligibility
No special scheme.	€ 3,868.20 per year for disability of 65% or more. € 5,802.30 per year for disability of more than 75% and when constant assistance is required.	€ 587.74 per month.	Weekly amounts: Disabled person: € 134.80 Adult dependant: € 89.40 Child dependant: € 16.80	No special scheme.	4. Amount payable

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
III. Other specific non-contributory minima	<p>Advance on maintenance payments (<i>avance sur le terme de la pension alimentaire/voorschot op de termijn van onderhoudsgeld</i>): Differential amount paid by the Public Centres for Social Assistance (<i>Centres publics d'Action sociale, C.P.A.S./Openbare Centra voor maatschappelijk welzijn, O.C.M.W.</i>), which also have the task of recovering the maintenance payment due.</p> <p>Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances.</p> <p>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 € 11,544.09 by more than 15%.</p> <p>Amounts: The equivalent of the alimony payment due, but no more than € 125 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 € 125 - and the amount actually received. Should the maximum amount of resources be exceeded by less than 15%, entitlement to the previous terms is maintained but will be reduced by the same percentage as that by which the resources are exceeded. No advance will be awarded for less than € 10 per month.</p> <p>90% of the not reimbursed advance will be assumed by the State. 10% is assumed by the Public Centres for Social Assistance.</p>	<p>Social Allowance for Families (<i>Sociální příspěvek</i>): Designed for the low-income families with dependent children. The system is universal and financed by general taxation, providing benefits to all permanent residents whose child (children) reside(s) in the Czech Republic.</p> <p>Paid to a person caring for at least one dependent child, where the relevant family income does not exceed the family Minimum Subsistence Amount (<i>Částka životního minima</i>) multiplied by a coefficient of 1.6.</p> <p>The amount of monthly social allowance is the difference between the dependent child's Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb</i>) and an amount set as a quotient whose numerator is the said child's (children's) Personal Needs Amount (amounts) multiplied by the family's relevant income, and whose denominator is the family Minimum Subsistence Amount (<i>Částka životního minima</i>) multiplied by a coefficient of 1.6. Thus the amount of social allowance gradually decreases with rising family income.</p> <p>When determining the amount for the specific groups of the population the relevant Minimum Subsistence Amount for Personal Needs Amount of the dependent child is multiplied by a set coefficient of:</p> <ul style="list-style-type: none"> • 2.7 in case of a long-term severely incapacitated child, • 2.4 in case of a long-term incapacitated child, • 1.2 in case of a child suffering from a long-term illness, • 1.1 in case of multiple births until the children reach 3 years of age. <p>The minimum of the Personal Needs Amount of the child is further increased by a coefficient of:</p> <ul style="list-style-type: none"> • 1.4 if both parents have a severe long-term incapacity, • 1.4 if a single parent has a severe long-term incapacity, • 1.1 if one of the parents has a severe long-term incapacity, • 1.05 If recipient is a single parent. 	<p>Assistance in particular situations:</p> <ul style="list-style-type: none"> • To cover personal expenses (health care, help or education for children, removal to better accommodation, travel costs). • For people who have a handicapped child under 18 living at home (payment of a compensatory income and of some additional expenses). • For physically or mentally handicapped persons who have their own home (additional expenses). See table V "Invalidity", Benefits, 8. Other Benefits: <i>merudgiftsydelse</i>. • Law of 25 April 1990: compensation for loss of income to people who look after a terminally ill person at home. 	<p>Benefits for blind persons: In most <i>Länder</i>, blind people 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 <i>Länder</i>. It equals between € 133 and € 585 per month.</p> <p>Federal Child-raising Allowance Act (<i>Bundeserziehungsgeldgesetz</i>).</p> <p>Federal Act on promotion of further education (<i>Bundesausbildungsförderungsgesetz</i>).</p> <p>Housing Allowances Act (<i>Wohngeldgesetz</i>).</p>	<p>National Pension in Case of Survivorship: Paid to dependent family members in case of the death of the breadwinner (see table VII "Survivors"), if the breadwinner concerned lacked the qualification period required for Survivors' Pension (<i>toitjakaotuspension</i>). The amount of the national pension depends on the number of entitled family members, this amount is shared equally between all those entitled:</p> <ul style="list-style-type: none"> • one family member: 50% of NPR; • two family members: 80% of NPR; • three or more family members: 100% of NPR.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
<ul style="list-style-type: none"> • Unemployment allowance for first-time job seekers and for certain categories of repatriates. • Flat-rate allowance for children who are not supported (decree 147/1989). • Decree 57/1973: repatriates (flat-rate living allowance). • Law 1331/1983: people undergoing severe hardship (extraordinary circumstances). • Law 1331/1984: mothers with no financial support (flat-rate maternity allowance). • Housing benefit: flat-rate payment. • Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested). • Family allowances for Greek emigrants returning to the country. • OGA family allowances. • Decree 147/1989: flat-rate allowance for single-parent families. • Heating allowance for handicapped people. 	<p>Non-contributory child benefit (<i>Prestaciones no contributiva por hijo a cargo</i>), see table IX "Family benefits": means-tested Child Benefit (exception: handicapped children).</p>	<ul style="list-style-type: none"> • Integration allowance (<i>allocation d'insertion</i>): Means-tested flat-rate benefit for certain groups of Job-seekers. Amount: € 9.69 per day. • Single Parent Allowance (<i>allocation de parent isolé, API</i>): Means-tested differential allowance for pregnant women living alone or single parents with a dependant child. Amounts: € 530.39 per month for a pregnant woman without dependant children, plus € 176.80 per dependant child. 	<p>One Parent Family Payment: Non-contributory benefit to provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means. Weekly amounts:</p> <p>Lone parent: € 134.80 Child dependant: € 19.30</p> <p>Widow's and Widower's (Non-Contributory) Pension: Tax financed pension to provide support to widows and widowers without children (those with children would qualify for one-parent family payment instead) who do not qualify for a social insurance widow's or widower's pension, and who are without sufficient means. Amount: € 134.80 per week. A higher rate is paid to those over 66 and living alone.</p> <p><i>Several special allowances for certain groups or needs:</i></p> <ul style="list-style-type: none"> • Carer's Allowance. A means tested payment for carers on low incomes who look after certain people who need full-time care and attention. See table XII "Long-term care". • Blind Person's Pension. is payable to blind people and others with low vision. 	<p><i>Local Authorities Social Services:</i> Financial assistance in particular situations. Needs are assessed on an individual basis. Examples of financial assistance according to the rules in the municipality of Reykjavík:</p> <ul style="list-style-type: none"> • Special child allowance ISK 10,000 (€ 113) for parents with children whose income is ISK 77,083 (€ 875) or less than ISK 123,333 (€ 1,400) for couples. • Study allowances: Assistance to 18-24 years old that have not completed elementary or secondary school because of financial hardship. • Assistance to single parents who have not completed elementary or secondary school and have income under ISK 77,083 (€ 875) per month. • Assistance to individuals who have been unemployed or received financial assistance for 6 months or longer and have not finished elementary school. • Assistance to youngsters 16-17 years old who live with parents that have income under the minimum according to the rules. • Furniture/household allowances paid once to individuals ISK 50,000 (€ 567). • Special allowances to cover dental costs of ISK 40,000 (€ 454) and sessions with psychologists, social workers and psychiatrists of ISK 55,000 (€ 624). • Burial grants of ISK 160,000 (€ 1,816). • Cost for personal emergency alarm system. • Assistance in trauma/unexpected situations, such as loss of household, max. ISK 100,000 (€ 1,135). 	<p>III. Other specific non-contributory minima</p>

Guarantee of sufficient resources

	Belgium	Czech Republic	Denmark	Germany	Estonia
Other specific minima (Cont.)	<p>Guaranteed family benefits (<i>prestations familiales garanties/gewaarborgde gezinsbijslag</i>), subject to income conditions and age restrictions:</p> <p><i>A. Children not benefiting under any other scheme:</i></p> <p>Basic amount:</p> <p>1st child: € 74.06 2nd child: € 137.03 3rd child: € 204.60</p> <p>Supplement:</p> <p>1st child: € 37.70 2nd child: € 23.37 3rd child: € 4.10 Orphans: € 284.50</p> <p>Age supplement:</p> <p>aged 6 to 12 years: € 25.73 aged 12 to 18 years: € 39.31 aged 18 or more: € 49.99</p> <p>Special allowance for foster children: € 49.69</p> <p><i>B. Children already benefiting under another scheme:</i></p> <p>1st child: € 37.67 2nd child: € 137.03 3rd child: € 204.60</p> <p>Age supplement (not applicable to single child or the last-born child):</p> <p>aged 6 to 12 years: € 25.73 aged 12 to 18 years: € 39.31 aged 18 or more:</p> <p>for the eldest of a group: € 43.38 for the other: € 49.99</p> <p>Special allowance for foster children: € 37.67</p> <p>The amounts listed are reduced in proportion to the family income.</p> <p><i>Public Centres for Social Assistance (Centres publics d'Action sociale C.P.A.S./Openbare Centra voor maatschappelijk welzijn, O.C.M.W.): additional benefits possible.</i></p>	No other specific minima.	No other non-contributory minima.	No other non-contributory minima.	No other specific minima.

Guarantee of sufficient resources

Table XI

Greece	Spain	France	Ireland	Iceland	
No other non-contributory minima.	No other non-contributory minima.	No other non-contributory minima.	<p><i>Other benefits include:</i></p> <ul style="list-style-type: none"> • Rent/Mortgage Interest Supplements. • Supplements for Special Needs. • Exceptional Needs Payments. • Back to School Clothing and Footwear Allowance etc. 	No other non-contributory minima.	Other specific minima (Cont.)

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources

XII Long-term care

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Applicable statutory basis	<p>No specific legislation on long-term care; however, certain benefits are provided for in particular in the corresponding legislation on sickness and invalidity insurance and on guaranteeing sufficient resources.</p> <p>Some benefits are also foreseen at local and regional levels.</p>	<p>Act No. 100/1999 on Social Security (<i>Zákon o sociálním zabezpečení</i>).</p> <p>Act No. 114/1999 on Activity of the Czech Republic Authorities in Social Security (<i>Zákon o působnosti orgánů České republiky sociálním zabezpečení</i>).</p> <p>Decree of the Ministry of Labour and Social Affairs No. 192/1991 concerning the Implementation of the Social Security Act and the Role of the Czech Republic Authorities in this Process.</p> <p>Decree of the Ministry of Labour and Social Affairs No. 32/1993 concerning the Reimbursement of Costs while Staying in Social Care Institutions.</p> <p>Decree of the Ministry of Labour and Social Affairs No. 30/1993 concerning the Catering in Social Care Institutions.</p>	<p>Social Services Benefits Act of 6 August 1999 (<i>Loi on social services</i>).</p>	<p>Statutory long-term care insurance (<i>Gesetzliche Pflegeversicherung</i>): Social long-term care insurance for persons insured under statutory sickness insurance and private compulsory long-term care insurance for persons insured under private sickness insurance: Social Code (<i>Sozialgesetzbuch</i>), Book XI.</p> <p>Social assistance (<i>Sozialhilfe</i>): Federal Social Assistance Act (<i>Bundessozialhilfegesetz, BSHG</i>).</p>	<p>Social Welfare Act (<i>Sotsiaalkaitsealaadus</i>) 1995.</p> <p>Social Benefits for Disabled Persons Act 1999.</p>
Basic principles	<p><i>Sickness and invalidity insurance:</i> Compulsory social insurance scheme for employees.</p> <p><i>Guaranteeing sufficient resources:</i> Social assistance scheme financed by the State budget.</p>	<p>Long-term care is mostly organised on a regional basis. There are only 5 institutions providing long-term care that are organised centrally by Ministry of Labour and Social Affairs (<i>Ministerstvo práce a sociálních věcí</i>) (MPSA). All other institutions are guaranteed by regional, municipal or non-governmental organisations.</p> <p>Long-term care is covered by specific legislation based on a philosophy of social assistance (entitlement is based on need). The scheme is financed from the State budget and provides both benefits in-kind and cash benefits.</p>	<p>Universal scheme.</p>	<p><i>Statutory long-term care insurance:</i> Compulsory social insurance system financed by contributions, in accordance with compulsory affiliation and sickness insurance limits (see table I "Financing").</p> <p><i>Social assistance:</i> Tax financed.</p>	<p>Long-term care is provided as in-kind social service and it is organised regionally. It is provided as social assistance based upon need. Long-term care is provided by the Social Welfare Act (<i>Sotsiaalkaitsealaadus</i>) among other risks. Long-term care services are financed by the local government from local government budget and by the person or his/her family.</p>

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	
<p>Old-age and invalidity: No special legislation. The Law No. 1140/1991 (revised version), JO 696/20 March 1991, provides for some benefits.</p> <p>Guaranteeing sufficient resources: The statutory orders No. 16273 (measures for the protection of the elderly and the chronically ill) and No. 5773 (measures for the protection of persons with little financial means) provide for some benefits. Further measures are provided for by a number of ministerial orders.</p>	<p>Legislative Royal Decree No. 1794 of 20 June 1994, in which the amended version the Social Security General Act (<i>Ley General de Seguridad Social</i>) is approved.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration par aide constante d'une tierce personne</i>): Articles L. 341-4, L. 351-9, L. 355-1, and L. 413-4 of the Social Security Code (<i>Code de la sécurité sociale</i>).</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): Article L. 541-1 of the Social Security Code.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice par l'aide d'une tierce personne</i>): Law 94-43 of 14 January 1994.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): Law 2001-647 of 20 July 2001.</p>	<p>Social Welfare (Consolidation) Act, 1992</p> <ul style="list-style-type: none"> • Constant Attendance Allowance • Carer's Benefit • Carer's Allowance <p>Health Act, 1970:</p> <ul style="list-style-type: none"> • Domiciliary Care Allowance • Home Care <p>Health (Nursing Homes) Act, 1990: Nursing Home Subvention.</p>	<p>Law on the affairs of the aged (<i>Lög um málefir aldraðra</i>) no. 125/1999, of December 1999.</p> <p>Disability Act (<i>Lög um málefir fatlaðra</i>) no. 57/1992 of June 1992.</p> <p>Local Authorities' Social Services Act (<i>Lög um hlífðgjöfnunni sveitarfélaga</i>) no. 40/1991, of March 1991.</p> <p>Social Security Act (<i>Lög um almannatryggingar</i>) no. 117/1993 of December 1993.</p> <p>Public Health Services Act (<i>Lög um heilbrigðisgjöfnunni</i>) no. 97/1990 of September 1990.</p>	<p>Applicable statutory basis</p>
<p>Old-age and invalidity: Insurance scheme.</p> <p>Guaranteeing sufficient resources: Social welfare scheme.</p>	<p>This risk has not been independently established in Spain.</p> <p>Social insurance system: Compulsory insurance system for all employees. Benefits depend on contributions.</p> <p>Guaranteeing sufficient resources: System for all residents. Tax financed.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration par aide constante d'une tierce personne</i>): Compulsory social insurance scheme.</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): General scheme.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice par l'aide d'une tierce personne</i>): Social assistance at regional level.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): General scheme.</p>	<p>Carer's Benefit and Constant Attendance Allowance:</p> <p>Compulsory social insurance scheme for all employees with flat rate benefits.</p> <p>Carer's Allowance:</p> <p>Tax financed scheme for all carers with means tested flat rate benefits.</p> <p>Domiciliary Care Allowance:</p> <p>Tax financed scheme for all carers of a child with a severe disability.</p> <p>Home Care and Nursing Home Subvention:</p> <p>Tax financed care services for all inhabitants.</p>	<p>Universal security scheme</p>	<p>Basic principles</p>

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Risk covered					
Definition	A person who is not able to perform the basic activities of daily life. Aid is provided according to an individual appreciation of each case.	Long-term care is defined as "Inability to perform the following tasks: dressing, washing, shopping...".	Any person that is suffering from an injury or an infirmity and is not capable to provide herself/himself personal care, cleaning, shopping or any other necessary function. In individual cases care is provided according to an assessment.	<i>Statutory long-term care insurance:</i> Persons in need of care who, as a result of a physical, emotional or mental disease or handicap, permanently and regularly need substantial long-term assistance or to an even higher degree to execute usual and regularly recurring activities in their daily lives. <i>Social assistance:</i> In principle as for long-term care insurance. Additional provision: Assistance to care shall also be granted to ill and handicapped persons who will be in need of care for less than six months, whose need for care is less, or who are in need of care for other activities. This applies to care provided in institutional care or in day-care centres only if this is individually required, in particular if ambulatory or day-patient care is neither acceptable nor sufficient. Medical benefits provided by sickness insurance are also possible (see table II "Health care").	The means of subsistence and the abilities to cope of the individual and his/her family are insufficient. The benefits to support the ability of disabled persons to cope independently, social integration and equal opportunities through partial compensation for the additional expenses caused by the disability.
Field of application	<i>Sickness and invalidity insurance:</i> Beneficiaries of sickness and invalidity insurance: See corresponding tables. <i>Guaranteeing sufficient resources:</i> Disabled persons from the age of 21 who are resident in Belgium.	<ul style="list-style-type: none"> • Elderly people, • people with physical or mental disabilities, • children with physical or mental disabilities, • families, • people with special needs. Services aimed at special target groups (drug abusers, people in mental crises etc.) are usually provided by NGO's.	All residents.	<i>Statutory long-term care insurance:</i> Nearly the entire population is insured. <i>Social assistance:</i> <ul style="list-style-type: none"> • Persons not insured under long-term care insurance, • insured persons who do not meet certain criteria (see above) or • insured persons receiving (supplementary) benefits because the limited benefits of long-term care insurance (e.g. for cost-intensive most severe category of care) are not sufficient or because the insurance does not cover certain costs occurring in the case of institutional care (costs of room and board, investment costs). 	All residents.

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	
<p><i>Old-age and invalidity:</i> Pensioners and persons affiliated to social insurance institutions, suffering from paraplegia/tetraplegia and absolute disability if the person is in permanent need of supervision, care and support provided by a third party.</p> <p><i>Guaranteeing sufficient resources:</i> Elderly persons in need of care.</p>	<p><i>Social insurance system:</i> Situation of a worker affected by a permanent disability for any job, who because of anatomical or functional losses, needs the help of another person to carry out the most essential daily tasks (severe incapacity, <i>Gran invalidez</i>).</p> <p><i>Guaranteeing sufficient resources:</i> Non contributory invalidity pension with a supplement of 50% to persons between 18 and 65 years with a degree of disability or chronic disease equal or over 75% and who, due to anatomical or functional losses, need the help of a third person to carry out essential daily tasks. These persons must have been legally resident in Spain for at least 5 years, 2 of which must be immediately prior to the benefit claim.</p>	<p>Persons requiring regular aid of a third party in order to accomplish the basic daily tasks.</p>	<p>Carer's Benefit: Insured workers who have to leave employment in order to provide care for ill or incapacitated persons.</p> <p>Constant Attendance Allowance: Beneficiaries of Disablement Benefit who are so severely disabled so as to require another person to care for them for a period of at least 6 months.</p> <p>Carer's Allowance: Persons with insufficient means, who are providing ill or incapacitated persons with full-time care and attention.</p> <p>Domiciliary Care Allowance (DCA): Children with a severe disability who are living at home and who need constant care.</p> <p>Home Care: General services provided to older people.</p> <p>Nursing Home Subvention: The costs of nursing home care.</p>	<p>Existing continuous need for long-term care or need for nursing or other care in the home.</p>	Risk covered
					Definition
<p><i>Old-age and invalidity:</i> Persons affiliated to social insurance institutions.</p> <p><i>Guaranteeing sufficient resources:</i> Permanent residents.</p>	<p><i>Social insurance system:</i> Certain total incapacity for any job pensioners.</p> <p><i>Guaranteeing sufficient resources:</i> Residents, who have been legally resident in Spain for at least five years, two of which must be immediately prior to benefit claim.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Recipients of pensions for invalidity, (under certain conditions) old-age or work injury.</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): Disabled children up to the age of 20 years with a degree of disability of at least 80%.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Disabled persons with a degree of disability of at least 80% who are older than 16 years and who do not meet the conditions for drawing family benefits or a special allowance for long-term care and whose resources are beyond a certain limit.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): Elderly persons residing in France and in a situation of loss of autonomy.</p>	<p>Carer's Benefit: Insured employees who care for a minimum of 6 weeks up to a maximum of 15 months.</p> <p>Constant Attendance Allowance: Recipients of a Disablement Benefit.</p> <p>Carer's Allowance: Carers of ill/incapacitated persons over the age of 16 years of age and children in respect of whom a Domiciliary Care Allowance is payable.</p> <p>Domiciliary Care Allowance: Children with severe physical/intellectual disabilities who are not maintained in an institution.</p> <p>Home Care: Persons requiring care in the home.</p> <p>Nursing Home Subvention: Persons who have inadequate means to pay for nursing home care.</p>	<p>All residents.</p>	Field of application

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Conditions					
1. Age	Sickness and invalidity insurance: Necessary conditions for access to sickness and invalidity insurance: See corresponding tables. Guaranteeing sufficient resources: From the age of 21 years.	No age limits.	No age conditions. The law also provides for the care of children.	<i>Statutory long-term care insurance:</i> No age conditions. <i>Social assistance:</i> No age conditions.	No age limits.
2. Qualifying period	<i>Sickness and invalidity insurance:</i> Necessary conditions for access to sickness and invalidity insurance: see corresponding tables. <i>Guaranteeing sufficient resources:</i> No waiting period.	No qualifying period required.	No qualifying period.	<i>Statutory long-term care insurance:</i> 5 years. The pre-insurance period for children is fulfilled if one of the parents has carried it out. Benefits have an unlimited duration as long as entitlement conditions are fulfilled. <i>Social assistance:</i> No qualifying period.	No qualifying period required.

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	Conditions
No age conditions.	<p><i>Social insurance system:</i> No age conditions.</p> <p><i>Guaranteeing sufficient resources:</i> People aged from 18 to 65.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Less than 65 years at the time of examination of entitlement.</p> <p>Special supplement (<i>complément d'allocation spéciale</i>): No minimum age. Maximum age 20 years.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Between 16 and 60 years of age.</p> <p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): From the age of 60 years.</p>	<p>Carer's Benefit: Insured employees aged 18 and over.</p> <p>Constant Attendance Allowance: Recipients of Disablement Benefit aged 16 and over.</p> <p>Carer's Allowance: Carers aged 18 and over.</p> <p>Domiciliary Care Allowance: Eligible children from birth (or date of medical confirmation) to 16 years of age.</p> <p>Home Care: Age not relevant.</p> <p>Nursing Home Subvention: Age not relevant.</p>	No age conditions.	1. Age
<p><i>Old-age and invalidity:</i> 4,050 days of insurance.</p> <p><i>Guaranteeing sufficient resources:</i> No qualifying period.</p>	<p><i>Social insurance system:</i> See table V "Invalidity".</p> <p><i>Guaranteeing sufficient resources:</i> Being a recipient of a non-contributory invalidity pension.</p>	No qualifying period.	<p>Carer's Benefit: The employee must have paid a minimum of 156 contributions since entry into insurance and:</p> <ul style="list-style-type: none"> • 39 contributions paid in the Relevant Tax Year or • 39 contributions paid in the 12 months period before the commencement of the Carer's Benefit or • 26 contributions paid each of the last two Relevant Tax Years. <p>Constant Attendance Allowance: No qualifying period.</p> <p>Carer's Allowance: Payable indefinitely while care contingency exists and carer continues to qualify under a means test.</p> <p>Domiciliary Care Allowance: No qualifying period.</p> <p>Home Care: Available while caring requirement exists.</p> <p>Nursing Home Subvention: Available while caring requirement exists.</p>	No qualifying period.	2. Qualifying period

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Benefits in kind					
1. Home care	<p><i>Sickness and invalidity insurance:</i> Measures of home care: Measures are provided according to the decree of the physical need for long-term care in accordance with a specific scale:</p> <ul style="list-style-type: none"> • care level A: € 14.12 with preferential scheme, € 10.74 no preferential scheme; • care level B: € 27.01 with preferential scheme, € 20.41 no preferential scheme; • care level C: € 37.02 with preferential scheme, € 27.92 no preferential scheme. 	<p>Home care services provided by:</p> <ul style="list-style-type: none"> • trained personnel, • help in household, • delivery of meals, • shopping for frail or housebound people etc. <p>Services such as personal assistance and respite care are provided in the recipient's home.</p> <p>Provision of services: municipalities, NGO's.</p>	<ul style="list-style-type: none"> • Personal hygiene. • Domestic help. • Assistance to a person to maintain his/ her capacities (rehabilitation). • In some cases accompanying persons (for persons who are severely disabled the accompanying service includes 15 hours monthly). 	<p><i>Statutory long-term care insurance:</i> Monthly benefits in kind (basic care and housework provided by itinerant care centres or isolated persons) for the value of:</p> <ul style="list-style-type: none"> • Category I: up to € 384, • category II: up to € 921, • category III: up to € 1,432, • in cases of particular hardship: up to € 1,918. <p>Cash benefits and benefits in kind may be combined.</p> <p><i>Social assistance:</i> Benefits up to the amount of need.</p>	<p>Provided by local government, includes provision of help in housework and care by social worker.</p>
2. Semi stationary care	<p>In the concerned regulations, there are no benefits in kind in the case of semi-stationary care.</p>	<p>The duration of the provision of this care varies, usually from 4 to 8 hours per day. There are institutions providing day-care for elderly people, for children and adults with disabilities, also for other people in need such as homeless people (the kind of services provided are derived from the recipient's needs - usually a combination of social care, physiotherapy, ergotherapy, counselling, etc.).</p>	<p>These benefits can be granted as a relief to the caregivers of disabled or dying persons.</p>	<p><i>Statutory long-term care insurance:</i> Monthly benefits in kind for care in day and night centres in addition to residential care for a value of:</p> <ul style="list-style-type: none"> • Category I: up to € 384, • category II: up to € 921, • category III: up to € 1,432. <p><i>Social assistance:</i> Benefits up to the amount of need.</p>	<p>Provided by local government. In day care centres and in social care homes the social care includes physiotherapy, occupational therapy, etc.</p>

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	
<ul style="list-style-type: none"> • Medical treatment and entitlement to home visits, • home care provided by nurses, psychologists, social workers and physiotherapists. 	<p><i>Social insurance system:</i> Pensioners, disabled, handicapped: benefits in the framework of sickness insurance.</p> <p><i>Guaranteeing sufficient resources:</i> Handicapped persons and elderly people lacking enough income and with a difficult social and family situation; allowances or services, subject to limited credit or to vacancies availability.</p>	<p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): The benefit varies according to the long-term care costs and the person's resources.</p>	<p>Carer's Allowance: Free Travel, Telephone Rental Allowance, Electricity Allowance and Television Licence.</p> <p>Home Care:</p> <ul style="list-style-type: none"> • Public health nursing; • Home help and meals-on-wheels services; • Physiotherapy, occupational therapy, and chiropody services; • Hospital services, including assessment and rehabilitation; respite care. 	<p>Home care provided by municipalities and health care authorities.</p>	<p>Benefits in kind</p> <p>1. Home care</p>
<p>Day care for external pension recipients in special institutions (in particular for severely disabled or mentally handicapped children).</p>	<p>See above: home care.</p>	<p>No specific provisions.</p>	<p>Day care centres providing services such as midday meal, a bath, physiotherapy, occupational therapy, chiropody, laundry and hairdressing services.</p>	<p>Care in day-care centres.</p>	<p>2. Semi stationary care</p>

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Nursing home care	<p><i>Sickness and invalidity insurance:</i> Rest and nursing homes, psychiatric homes, and homes for the aged: one single lump sum, determined by the institution.</p>	<p>These services are mostly provided by the municipalities.</p>	<p>Homes or special apartments for disabled or elderly persons.</p>	<p><i>Statutory long-term care insurance:</i> Care, medical treatment and social support expenses fully paid through a monthly benefit in kind for a maximum value of € 1,432. At present, benefit is modulated according to 3 dependence categories: category I € 1,023, category II € 1,279 and category III € 1,432. Up to € 1,688 in cases of hardship.</p> <p><i>Social assistance:</i> All costs as required for care and lodging for persons who are not covered by long-term care insurance. For the insured: Costs as required for board and lodging as well as the investment costs for care facilities. If necessary, also supplementary benefits, in case the limited benefits of the long-term care insurance are not sufficient to fund basic care, social care and medical care treatment.</p>	<p>Provided by local government.</p>
4. Other benefits	<p>No other benefits.</p>	<p>Some other services, for example guidance and interpreting service.</p>	<ul style="list-style-type: none"> • Adaptation of the apartments and provision of special equipment. • Replacement and relief of a person who is providing care to his/ her partner or a close relative at home. • Care of a person in need of long-term care (if necessary around the clock). 	<p><i>Statutory long-term care insurance:</i></p> <ul style="list-style-type: none"> • Aids and appliances to facilitate the provision of care, unless, as a result of illness or disability, they have to be provided by another fund, e.g. the statutory sickness fund. • Courses of instruction in the provision of care for caring family members and other voluntary carers. • Respite care (<i>Pflegevertretung</i>): payment up to an amount of € 1,432 during a maximum of 28 days for the substitution of a carer, if he/she is away on holiday or for illness. • Short term care (<i>Kurzzeitpflege</i>) In case of absence of the carer or following a home care, the costs of residence in care centre during a short period up to a maximum of 28 days per year are covered for an amount of € 1,432. • Additional benefit to the amount of € 460 per calendar year in the event of need for special care (e.g. Alzheimer's disease). <p><i>Social assistance:</i> Aids and appliances, short-term care.</p>	<p>Technical appliances (incl. prosthesis) financed by the State and community based mental health services for people with special mental needs, provided partially by the State and partially by the local government. Staff from day centres or local government social workers visit people also at home providing everyday living service.</p>

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	
<p>Hospitalisation in a public hospital or in a clinic for the chronically ill or in a social welfare centre for those who are no longer entitled to hospitalisation.</p>	<p>See above: home care.</p>	<p>Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): The benefit varies according to the long-term care costs and the person's resources.</p>	<p>Persons who have very limited means may receive free nursing home care in a state owned nursing home.</p>	<p>Care in nursing and residential homes.</p>	<p>3. Nursing home care</p>
<p>Countrywide there are 320 Centres for the Protection of the Elderly (KAPI); on the one hand, these persons have the possibility to develop creative activities during their leisure time and on the other hand, they can profit from the medical and social services on the spot.</p>	<p>Pharmaceutical products are free.</p>	<p>No other benefits.</p>	<p>No other benefits.</p>	<p>Short-term care in nursing homes in order to provide relief for the nearest relatives.</p>	<p>4. Other benefits</p>

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Cash benefits	No cash benefits.	Cash contribution available for the following types of social services: institutional care for the elderly and handicapped people, the contribution to home care and to houses for mothers with children in need. The recipient's contribution to the care is limited to 30% of the Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb občana</i>) of the minimum living standard, which has to be available to everyone in the institutional care. Care Allowance (<i>Rodinné příspěvky, příspěvky na děti</i>) is an obligatory, non-contributory benefit paid from the State budget; provided by municipal authorities. It is paid to a family member or another person who provides care to someone in need of it (person who is fully or predominantly helpless; or a long-term sick child). Basic conditions: personal and full-day care; limited possibility of working activity and limited stay in day centres etc. The level of care allowance is: • 1.6 times the carer's Personal Needs Amount (see table XI "Guaranteeing sufficient resources") for those caring for one person (total benefit CZK 3,712 (€ 114) per month); • 2.75 times the carer's Personal Needs Amount for those caring for two or more people (total benefit CZK 6,380 (€ 196) monthly). + Helplessness Supplement (<i>bezmocnost</i>).	Cash benefit can be granted instead of home care so that the disabled person himself/herself can provide for care aids, assistance and accompanying service.	<i>Statutory long-term care insurance:</i> Instead of residential benefits in kind, the patient in need of care can decide to receive care benefits for a monthly amount of: • Category I: € 205 • category II: € 410 • category III: € 665 Cash benefits and benefits in kind may be combined. <i>Social assistance:</i> The same benefit amounts as under the long-term care insurance.	No cash benefits.
1. Home care					
2. Semi stationary care	No cash benefits.	No cash benefits.	See "Benefits in kind, 2. semi-stationary care".	<i>Statutory long-term care insurance:</i> No cash benefits. <i>Social assistance:</i> No cash benefits.	No cash benefits.

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	Cash benefits
<p><i>Old-age and invalidity:</i> The amount of the disability benefit is increased by 50% in the case of total disability.</p> <p><i>Guaranteeing sufficient resources:</i> Disabled persons can profit from 7 basic from an amount of € 192 up to € 490 and 3 complementary benefits from an amount of € 58 up to € 131.</p>	<p><i>Social insurance system:</i> Minimum pension: € 617.64 per month and with a dependent spouse: € 727.34. Maximum pension: € 2,086.10 per month.</p> <p><i>Guaranteeing sufficient resources:</i> Non-contributory invalidity pensioners in need of help from another person to perform daily activities receive the pension with 50% supplement. In 2004 it amounts to € 5,802.30 per year, paid in 14 monthly instalments.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Supplements of 40% to add to the various pensions, with a monthly amount of at least € 945.87.</p> <p>Special education supplement (<i>complément d'allocation d'éducation spéciale</i>): Supplement to the special education allowance 6 categories from € 84.86 to € 945.87 per month.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): The amount is fixed according to the resources and can reach € 1,166.77.</p>	<p>Carer's Benefit:</p> <ul style="list-style-type: none"> • For a single care recipient: € 149.70 per week. • Several cared recipients: € 224.60 per week. <p>Constant Attendance Allowance: € 149.70 per week.</p> <p>Carer's Allowance: Maximum amounts</p> <ul style="list-style-type: none"> • For a single cared recipient: € 139.60 per week. • For several cared recipients: € 209.40 per week. <p>Domiciliary Care Allowance: Maximum rate per month: € 179.80 per child with disability.</p>	<p>No cash benefits.</p>	<p>1. Home care</p>
<p>In case of a temporary stay in a hospital or in a special institution the cash benefits are provided on a regular basis. The costs for hospitalisation are borne by the insurance institutions.</p>	<p>See home care.</p>	<p>Special education supplement (<i>complément d'allocation d'éducation spéciale</i>): Allowance and supplement are granted during the periods when the child returns to the family.</p>	<p>No cash benefits.</p>	<p>No cash benefits.</p>	<p>2. Semi stationary care</p>

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
3. Nursing home care	Reduction of the integration allowance (<i>allocation d'intégration/integratietegemoetkoming</i>) by 1/3 and the allowance for assistance to the elderly (<i>allocation pour l'aide aux personnes âgées/tegemoetkoming voor hulp aan bejaarden</i>) by 2/3 (amounts see above).	No cash benefits.	See "Benefits in kind, 3. Nursing home care".	<i>Statutory long-term care insurance:</i> No cash benefits. <i>Social assistance:</i> No cash benefits.	No cash benefits.
4. Other benefits	<p><i>Sickness and invalidity insurance:</i> A single person or a person living with a partner without dependent family receiving invalidity benefit (<i>indemnité d'invalidité/invaliditeitsuitkering</i>), receives a higher compensation rate (65% instead of 50% or 40%) if the need of constant care is recognised. A beneficiary of invalidity benefit (at the rate of 65%) with a dependent person is entitled to a flat-rate allowance (that at present is fixed at € 5.26 per day) for the assistance of a third party.</p> <p><i>Guaranteeing sufficient resources:</i> Income replacement allowance (<i>allocation de remplacement de revenus/inkomensvervanger de tegemoetkoming</i>) (oer year): Beneficiary with dependent persons: € 8,980 Single: € 6,735 Partner: € 4,490</p> <p>Integration allowance (<i>allocation d'intégration/integratietegemoetkoming</i>) (oer year): Level I: € 906 Level II: € 3,087 Level III: € 4,932 Level IV: € 7,185</p> <p>Allowance for assistance to the elderly (<i>allocation pour l'aide aux personnes âgées/tegemoetkoming voor hulp aan bejaarden</i>) (oer year): Level 0: € 774 Level I: € 2,955 Level II: € 3,592 Level III: € 4,230 Level IV: € 5,196</p>	<ul style="list-style-type: none"> • Non-recurrent benefits in cash and in kind. • Non-recurrent benefit towards purchase of special aids, including guide dogs. • Subsidy towards adaptation of flat. • Subsidy towards the purchase of a motor vehicle. • Subsidy towards a general overhaul of a motor vehicle. 	In exceptional cases benefits are granted to persons who do not receive a social pension. A working person can be hired by the commune to take care of a close handicapped relative at home for a maximum period of six months.	<p><i>Statutory long-term care insurance:</i> Payment of pension insurance contributions for caring family members and other carers by the long-term care insurance. A protection without contribution is also provided for these persons by the accident insurance.</p> <p><i>Social assistance:</i></p> <ul style="list-style-type: none"> • Old age provision: Payment of the contributions for the carer or special care provider for adequate old age provision, unless this is not provided for otherwise, • adequate assumption of the costs occurring to the carer, • adequate allowances, • assumption of the costs for special care providers. 	Caregiver's Benefit (<i>hooldajatoetus</i>) provided by the State. Allowance paid to the carer directly. Carer supports person in everyday activities also provides care service at home.

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	
<p>In case of a permanent stay in a hospital the cash benefits are provided on a regular basis. In case of a stay in a hospice for the incurable (asylum) the payment will be suspended if the duration of the stay is longer than 30 days.</p>	<p>See above: home care.</p>	<p>Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): Payment till the last day of the calendar month following the hospitalisation of the insured.</p> <p>Special education supplement (<i>complément d'allocation d'éducation spéciale</i>): Suspension of the supplement from the last day of the calendar month following the child's hospitalisation.</p> <p>Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): Payment during the first 45 days following the hospitalisation.</p>	<p>Nursing Home Subvention: There are three rates of subvention payable (€ 114.30, € 152.40, € 190.50 per week) in accordance with three levels of dependency (medium, high and maximum).</p>	<p>No cash benefits.</p>	<p>3. Nursing home care</p>
<p>No other benefits.</p>	<p>No other benefits.</p>	<p>No other benefits.</p>	<p>Carer's Benefit and Carer's Allowance: Respite Care Grant of € 835 per annum. Constant Attendance Allowance: No other benefits. Domiciliary Care Allowance: Respite Care Grant of € 835 per annum up to a maximum of 2 eligible children.</p>	<p>No cash benefits.</p>	<p>4. Other benefits</p>

Table XII

Long-term care

	Belgium	Czech Republic	Denmark	Germany	Estonia
Participation of the beneficiary	No share borne by the insured.	There are not any cash payments made by the State.	Persons in need of care pay for domestic help according to their financial situation if the help is temporary. In the case of permanent need of care the help is free of charge. The insured pay the rent for accommodation in a home or in special apartments for the disabled or the elderly. In addition they pay for heating, electricity, meals and laundry services, etc. The afore mentioned services only have to be paid if they are provided at home. Payment is adjusted to the person's financial situation.	<i>Statutory long-term care insurance:</i> No participation. <i>Social assistance:</i> According to income and assets.	Beneficiary pays for accommodation and catering in social welfare institutions according to the contract with the institutions. In case of technical appliances included in the list established by the Minister of Social Affairs (<i>sotsiaalminister</i>), the State covers 50% - 90% of the price, the rest is paid by the beneficiary.
Accumulation	Accumulation is not possible between: <ul style="list-style-type: none"> The income replacement allowance (<i>allocation de remplacement de revenus/inkomensvervangen de tegemoetkoming</i>) and benefits to disabled persons replacing earnings from occupational activities. The integration allowance (<i>allocation d'intégration/integratietegemoetkoming</i>), the allowance for assistance to the elderly (<i>allocation pour l'aide aux personnes âgées/ tegemoetkoming voor hulp aan bejaarden</i>) and compensatory benefits for the reduction of autonomy. 	Care Allowance (<i>Rodinné příspěvky, příspěvky na děti</i>) cannot be combined with pensions for old-age, total invalidity, widow or widower pension of recipient (somebody who cares for somebody else). Pensions are not reduced but there is no eligibility for care allowance. Working activity of recipient is limited by an earnings ceiling (1.5 times their Personal Needs Amount (<i>Částka k zajištění výživy a ostatních základních osobních potřeb občana</i>)).	All benefits are paid according to the person's needs and regardless of other social benefits. Nevertheless, double benefits are not accepted.	<i>Statutory long-term care insurance:</i> The payment of benefits is suspended if damages benefits as a result of the need of care or comparable benefits from abroad are received. <i>Social assistance:</i> Benefits under this scheme are granted in addition to other benefits.	Not applicable: no cash benefits.
Taxation	Benefits provided to disabled persons are not subject to taxation.	Benefits are not subject to taxation.	Generally, benefits in cash are not subject to taxation.	Benefits granted under the statutory long-term care insurance and under guaranteeing minimum resources are not subject to taxation for the person in need of care.	Not applicable: no cash benefits.

Long-term care

Table XII

Greece	Spain	France	Ireland	Iceland	
With the exception of certain cases there is as a rule no participation borne by the insured.	No share borne by the beneficiary.	Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): Means related contribution to long-term care costs.	Carer's Benefit, Constant Attendance Allowance, Carer's Allowance, Domiciliary Care Allowance and Home Care: No share borne by the beneficiary. Nursing Home Subvention: The excess cost of nursing home care. Amount varies.	Nursing in the home free of charge. Home assistance charged in relation to income. Recipients of day-care centre services pay ISK 550 (€ 6.24) per day. Persons in nursing and residential homes pay part of the cost in relation to income according to certain rules, up to the maximum level of ISK 166,620 (€ 1,891) per month.	Participation of the beneficiary
Benefits are granted independent of the income. It is possible to accumulate the benefits, in particular in the case of persons suffering from more than one disability.	<i>Social insurance system:</i> Accumulation is possible. <i>Guaranteeing sufficient resources:</i> Accumulation is not possible.	Supplement for permanent assistance of a third party (<i>majoration pour aide constante d'une tierce personne</i>): No accumulation of two supplementary allowances, but a differential allowance can be paid if necessary. Special supplement (<i>complément d'allocation spéciale</i>): The same accumulation rule applies as for family benefits; if necessary, payment of a differential allowance. Compensatory allowance for assistance by a third party (<i>allocation compensatrice pour l'aide d'une tierce personne</i>): No accumulation with the supplement for permanent assistance of a third party or with household services. Allowance for loss of autonomy (<i>allocation personnalisée d'autonomie</i>): No accumulation with the mentioned allowances or household services.	Constant Attendance Allowance: The care recipient may accumulate the allowance with other benefits. Carer's Benefit, Carer's Allowance, Domiciliary Care Allowance, Home Care, Nursing Home Subvention: No accumulation possible.	In case of stay for 6 months or longer in an institution or residential home financed under the State Budget or where costs are paid by the health insurance, the pension is suspended. The pensioner may instead receive a monthly personal allowance of ISK 21,249 (€ 241).	Accumulation
Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Carer's Benefit/Allowance and Constant Attendance Allowance all taxable. Domiciliary Care Allowance, Home Care and Nursing Home Subvention: Not subject to taxation.	Not applicable.	Taxation

Comparative Tables on Social Protection

Part II:

Italy

Cyprus

Latvia

Liechtenstein

Lithuania

Luxembourg

Hungary

Malta

The Netherlands

Norway

Situation on 1 May 2004

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Financing principle	Contributions (employers).	Taxes.	Ear marked part of personal income tax and subsidy from state budget.	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.
1. Sickness and maternity: Benefits in kind					
2. Sickness and maternity: Cash benefits	Contributions (employers).	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers).	Sickness insurance (<i>Krankenversicherung</i>): Contributions (insured persons and employers). Maternity allowance (<i>Mutterschaftszugabe</i>): Taxes.	Contributions (insured persons and employers). Death Grant (<i>Laikymo paaušpa</i>): Taxes.
3. Long-term care	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Specific benefits are financed by the State budget.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Financed by the municipalities and state as a part of health care and social services.
4. Invalidity	Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.	First pillar (<i>1. Stūpe</i>): Contributions (insured persons and employers) and taxes. Second pillar (<i>2. Stūpe</i>): Contributions (insured persons and employers).	Disability Pension (<i>Invalidumo pensija</i>): Contributions (insured persons and employers). Other benefits: Taxes.

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
Contributions (insured persons and employers) and state subsidies.	Contributions (insured persons and employers) and taxes.	Overall contributions from employers, employees, self-employed persons and the State.	Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): Contributions (employees, employers and self-employed). General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) (insurance against serious risks): Contributions (all residents).	Taxes and contributions (insured and employers).	Financing principle 1. Sickness and maternity: Benefits in kind 2. Sickness and maternity: Cash benefits 3. Long-term care 4. Invalidity
Contributions (insured persons and employers) and state subsidies.	Contributions (insured persons and employers) and taxes.	Overall contributions from employers, employees, self-employed persons and the State.	Benefits under the Sickness Benefit Act (<i>Ziekewet, ZW</i>) are financed from the Redundancy Payment Fund (<i>Wachtgeldfonds, Wgf</i>) of the Administrative Institute for Workers Insurance (<i>Uitvoeringsinstituut werknemersverzekeringen, UWV</i>) and the General Unemployment Fund (<i>Algemeen werkloosheidsfonds, Awf</i>). These funds are financed through contributions.	Contributions (employees and employers).	
Special contribution (insured persons) and taxes.	No single, discrete long-term care scheme. Benefits in kind financed by (general and local) taxes.	Overall contributions from employers, employees, self-employed persons and the State.	No single, discrete long-term care scheme. The risk is covered by the health insurances.	No single, discrete long-term care scheme. Financed by local authorities as a part of health care and social services.	
Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.	Overall contributions from employers, employees, self-employed persons and the State.	Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>): Contributions (employers). Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): Contributions (insured persons). Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jong gehandicapten, Wajong</i>): Tax financed.	Contributions (insured persons and employers) and taxes.	

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
5. Old-age	Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) plus state budget (covers contributions on behalf of certain categories of individuals).	First pillar (1. Säule): Contributions (insured persons and employers) and taxes. Second pillar (2. Säule): Contributions (insured persons and employers).	Contributions (insured persons and employers).
6. Survivors	Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) plus state budget (covers contributions on behalf of certain categories of individuals).	First pillar (1. Säule): Contributions (insured persons and employers) and taxes. Second pillar (2. Säule): Contributions (insured persons and employers).	Contributions (insured persons and employers).
7. Employment injuries and occupational diseases	Contributions (employers).	Contributions (insured persons and employers) and taxes.	Contributions (employers).	Contributions (employers).	Contributions (employers). For risks before January 1, 2000: Employer.
8. Unemployment	Contributions (employees and employers).	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) plus state budget (covers contributions on behalf of certain categories of individuals).	Contributions (employees and employers) and taxes.	Contributions (employers).
9. Family allowances	Contributions (employers).	Taxes.	Taxes.	Contributions (employers, self-employed persons, not gainfully employed persons).	Taxes.

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
Contributions (insured persons and employers) and taxes.	<i>First pillar:</i> Contributions (insured persons and employers) and taxes. <i>Second pillar:</i> Contributions (insured persons).	Overall contributions from employers, employees, self-employed persons and the State.	Contributions (employees and self-employed).	Contributions (insured persons and employers) and taxes.	5. Old-age
Contributions (insured persons and employers) and taxes.	<i>First pillar:</i> Contributions (insured persons and employers) and taxes. <i>Second pillar:</i> Contributions (insured persons).	Overall contributions from employers, employees, self-employed persons and the State.	Contributions (employees and self-employed).	Contributions (insured persons and employers) and taxes.	6. Survivors
Premiums [contributions] (employers and self-employed, and taxes.	Contributions (employers) and taxes.	Overall contributions from employers, employees, self-employed persons and the State.	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.	Contributions (employers).	7. Employment injuries and occupational diseases
Special tax plus state subsidy.	Contributions (insured persons and employers).	Overall contributions from employers, employees, self-employed persons and the State.	Contributions (employees and employers).	Contributions (employers) and taxes.	8. Unemployment
Employers' contributions (reimbursed by the State) and taxes.	Taxes.	Overall contributions from employers, employees, self-employed persons and the State.	Taxes.	Taxes.	9. Family allowances

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Contributions of insured and employers Rates and ceiling 1. Overall contributions	No overall contribution.	<p>Rates:</p> <p>Employer: 6.3% of insurable earnings,</p> <p>Employee: 6.3% of insurable earnings,</p> <p>Self-employed: 11.6% of notional income, Voluntary home contributors: 10.0% of declared income, Voluntary contributors working abroad: 12.6% of insurable earnings.</p> <p>Ceiling on insurable earnings: CYP 441 (€ 752) per week or CYP 1,911 (€ 3,258) per month.</p> <p>Definitions:</p> <p><i>Insurable Earnings:</i> Earnings on which contributions and benefits are calculated, these are the gross earnings up to a maximum ceiling of six times the Basic Insurable Earnings (Βασικές Ασφαλιζόμενες Αποδοχές) of CYP 73.47 (€ 125) per week. Basic Insurable Earnings and ceilings are determined annually by regulations. The 13th month paid at the end of the year, or any similar bonuses, are included as earnings.</p> <p><i>Notional Income:</i> The insurable earnings of self-employed persons are fixed by regulations according to occupational category. A compulsory minimum insurable income is prescribed for each category of self-employed but the individual self-employed person has the right to opt for a higher income up to the maximum insurable earnings. If a self-employed person proves that his actual income is lower than the minimum insurable income of his occupational category, he is allowed to pay contributions on his actual income.</p> <p><i>Declared Income:</i> Voluntary contributors are entitled to pay a contribution of 10% on an amount of earnings which they fix, but this amount cannot exceed their insurable earnings in the last year or their average insurable earnings in the last three years, if higher.</p> <p><i>Voluntary home contributors</i> are those who wish to continue their insurance after a prescribed period of compulsory insurance.</p> <p><i>Voluntary contributors working abroad</i> are the persons who work abroad in the service of Cypriot employers.</p>	<p>Social insurance rate for sickness, maternity, invalidity, old-age, survivor's, unemployment, employment injuries and occupational diseases:</p> <ul style="list-style-type: none"> • Employees who are covered by all types of social insurance: 33.09% of gross earnings total, of which: <ul style="list-style-type: none"> 9.00% employee, 24.09% employer. • Self-employed persons: 30.27% of declared earnings. Earnings ceiling: the minimum for self-employed persons is LVL 1,320 (€ 2,024), the maximum amount is LVL 19,900 (€ 30,507) per year. • Voluntary insurance: The volunteer social insurance contributions rate is 25.51%, but for spouses of a self employed persons 31.11%. The contribution basis is declared by the voluntarily insured persons themselves. The minimum amount of earnings subject to contributions is LVL 1,320 (€ 2,024) per year and maximum is LVL 19,900 (€ 30,507) per year. <p>Earnings ceiling: maximum amount LVL 19,900 (€ 30,507) per year.</p>	No overall contribution.	No overall contributions.

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
No overall contribution.	No overall contributions.	<p>Employers and employees are assessed on employee's basic weekly wage. The amount of contribution varies according to the employee's earnings. The lowest rate is MTL 2.84 (€ 6.66) per week and the highest rate is MTL 12.98 (€ 30) per week. The basic weekly wage is calculated on the basis of the gross wage that is payable to an employed person excluding any remuneration for overtime, any form of bonus, any extra allowances, and any remuneration in kind and commissions.</p> <p>Students who are following a full-time course of studies or instruction under the Student-Worker scheme, or other similar course of studies pay the equivalent of 10% of their basic weekly remuneration up to a maximum of MTL 1.88 (€ 4.41) (if under 18 years) or MTL 3.41 (€ 8.00) (if over 18 years) per week.</p> <p>A self-occupied means a self-employed person who is engaged in any activity earning more than MTL 390 (€ 915) per annum are being derived. A self-employed person is a person who has not passed his 65th birthday, is ordinarily resident in Malta and is neither an employed person nor a self-occupied person.</p> <p>Self-occupied persons only pay contributions if they earn more than MTL 390 (€ 915) per year, those who earn less are referred to as "self-employed persons".</p> <p>The Self-occupied contribution is 15% of the annual net income. The lowest rate is MTL 9.61 (€ 23) per week and the highest rate is MTL 19.47 (€ 46) per week. However self-employed persons who are single whose income is less than MTL 2,700 (€ 6,335) pay a fixed rate of MTL 7.79 (€ 18) per week.</p> <p>The rate of contribution regarding a self-occupied and a self-employed person is determined by the annual net income during the calendar year immediately preceding the year in which the contribution is paid.</p>	No overall contribution.	<ul style="list-style-type: none"> • Employees and freelancers: Overall contribution of 7.8% of gross income from work. No ceiling. • Self-employed: 10.7%. To income beyond 12 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 705,336 (€ 85,907), the 7.8% rate applies. • Employers: 14.1%. Lower rates, at four different levels, in certain areas. Certain branches of enterprise must pay the full rate even in these areas. At all levels a reduction of 4% for older employees (62 years or more). <p><i>Note:</i> The system of varying rates has been remodelled to gradually eliminate the three intermediate levels over a 3-year period starting in 2004, leaving in 2007 only the full rate and a zero-rate for the county of Finnmark and seven municipalities of the county of Troms. The "old" system is upheld for agriculture and fisheries and a formula for sheltering small businesses of other sectors from the effects of the rate increases has been introduced.</p> <p>An additional employers' contribution of 12.5% applies to the exceeding of salaries beyond 16 times the Basic Amount (<i>Grunnbeløpet</i>), i.e. NOK 940,448 (€ 114,542).</p>	<p>Contributions of insured and employers Rates and ceiling</p> <p>1. Overall contributions</p>

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Sickness and maternity: Benefits in kind	<p><i>Manual workers:</i> 2.88% only employer's contribution. Including contributions for maternity (0.66% in industry, 0.44% in commerce) and the contribution for cash benefits (2.22% in industry, 2.44% in commerce). No ceiling.</p> <p><i>White-collar workers:</i></p> <ul style="list-style-type: none"> • Industry 0.66% employer's contribution. • Commerce 0.44% employer's contribution. <p>No ceiling.</p>	No contributions, tax financed.	Ear marked part of personal income tax and state subsidy.	<p>Insured person: Fixed amounts per insured person (with the exception of children under 15 years of age). In 2004 the adult average contribution amounts monthly to CHF 204 (€ 131) and CHF 102 (€ 66) for the young people.</p> <p>Employer: Employer: Half of the country average amount of contributions for each employee, this means in 2004 per month CHF 102 (€ 66) for the adults and CHF 51 (€ 33) for young people.</p>	<p>Employers: 3% of gross earnings (no ceiling),</p> <p>Employees: 0% of gross earnings, but 30% of personal income tax are directed to health insurance as a contribution.</p> <p>Self-employed persons: Pay for themselves compulsory health insurance monthly contributions equalling to at least 30 % of the natural persons income tax amount and not less than 1/12 of the annual contributions paid by the state for the insured by the state.</p> <p>Farmers and their family members employed on the farm: 3.5% of official minimum wage.</p> <p>Small land users and their family members: 1.5% of official minimum wage.</p> <p>Other: 10% of national average gross wage.</p>
3. Sickness and maternity: Cash benefits	Contributions included in the rates shown under "Sickness and maternity: benefits in kind".	Included in the overall contribution.	Included in overall contributions: employee and employer contributions for this branch amount to 2.37% of gross earnings.	<ul style="list-style-type: none"> • Insured person: Contributions are raised in fixed amounts or in percentages of wages. • Employer: Half of the contribution made by their employees. <p>Ceiling: CHF 106,800 (€ 68,797) per year.</p>	<p>3.3% total, of which 0.5% employee, 2.8% employer. No ceiling.</p>
4. Long-term care	No single, discrete long-term care scheme.	No contributions, tax financed.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>5.10% total, of which 2.55% employee, 2.55% employer. Ceiling: € 84,177.48 per year.</p>	<p>Health Insurance (<i>Egészségbiztosítás</i>): 15% of gross earnings total, of which 4% employee, 11% employer. No ceiling.</p> <p>Flat-rate contribution paid by the employer of HUF 3,450 (€ 14) per month and employee.</p>	<p>Included in the overall contribution.</p>	<p>Health Insurance Act (<i>Ziektefondswet, ZFW</i>): 8.00% total, of which 1.25% employee, 6.75% employer. Annual ceiling: € 29,493.</p> <p>8.00% self-employed. Annual ceiling (taxable income): € 20,800.</p> <p>Pensioners pay a contribution of 8.00% of the general old-age pension (<i>Algemene Ouderdomswet, AOW</i>) and 6.00% of eventual wages or supplementary pensions.</p> <p>Next to the health insurance contributions, a flat-rate contribution of annually € 307.77 (average amount, set by the health insurance per adult).</p> <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): 13.25%, paid by all residents. Annual ceiling: € 29,573.</p>	<p>Included in the insured persons' overall contribution.</p>	<p>2. Sickness and maternity: Benefits in kind</p>
<ul style="list-style-type: none"> • Manual workers: 4.70% total, of which 2.35% worker, 2.35% employer. • White-collar workers: 0.20% total, of which 0.10% worker, 0.10% employer. <p>Ceiling: € 84,177.48 per year.</p> <p>The difference in contribution rates results from the fact that white-collar workers 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>Contributions included in the rates shown under "Sickness and maternity: benefits in kind".</p>	<p>Included in the overall contribution.</p>	<p>Benefits under the Sickness Benefit Act (<i>Ziekwet, ZW</i>) are financed from the Redundancy Payment Fund (<i>Wachtgeldfonds, Wgf</i>) of the Administrative Institute for Workers Insurance (<i>Uitvoeringsinstituut werknemersverzekeringen, UWV</i>) and the General Unemployment Fund (<i>Algemeen werkloosheidsfonds, Awf</i>). Contributions are included in the rates shown under "unemployment".</p>	<p>Included in the employers' overall contribution.</p>	
<p>Special contribution (insured persons): 1%.</p>	<p>No single, discrete long-term care scheme.</p>	<p>Included in the overall contribution.</p>	<p>No single, discrete long-term care scheme.</p>	<p>No single, discrete long-term care scheme.</p>	<p>4. Long-term care</p>

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
5. Invalidity	Contributions included in the rates shown under "Old-age".	Included in the overall contribution.	Included in overall contributions: employee and employer contributions for this branch amount to 3.23% of gross earnings.	<p>First pillar (1.2%):</p> <p>1.2% of gross salary (total), of which 0.6% employee, 0.6% employer.</p> <p>1.2% of the professional income for the self-employed.</p> <p>No ceilings for income resulting from a professional activity.</p> <p>People not engaged in paid employment pay a contribution between CHF 36 (€ 23) and CHF 1,200 (€ 773) per year, according to their social conditions.</p> <p>Second pillar (2.03%):</p> <p>Invalidity (and survivors): as a rule 2%, of which 1% employee share and 1% employer share.</p>	Contributions included in the rates shown under "Old-age".
6. Old-age	<p>32.70% total, of which 8.89% employee, 23.81% employer.</p> <p>Including supplementary contribution (0.5%).</p> <p>No ceiling.</p>	Included in the overall contribution.	Included in overall contributions: employee and employer contributions for "Old-age" and "Survivors" amount to 25.51% of gross earnings.	<p>First pillar (1.14%):</p> <p>7.6% of gross salary (total), of which 3.8% employee, 3.8% employer.</p> <p>7.6% of the professional income for the self-employed (reduced rate for low income).</p> <p>No ceilings for income resulting from a professional activity.</p> <p>People not engaged in paid employment pay a contribution between CHF 228 (€ 147) and CHF 7,600 (€ 4,896) per year, according to their social conditions.</p> <p>Second pillar (2.37%):</p> <p>10.0% of gross salary (total), 5.0% employee, 5.0% employer.</p> <p>These contributions cover the risks of old-age, death and invalidity. At least 4/5 is to be used for "old-age".</p>	<p>Contributions for Old-age, invalidity and survivors pensions:</p> <p>Employers:</p> <p>23.4% of gross earnings (no ceiling).</p> <p>Employees:</p> <p>2.5% of gross earnings (no ceiling).</p> <p>Self-employed persons:</p> <p>50% of the basic pension and 15% of the declared taxable income (but not less than 15% of 12 minimum wages per year).</p> <p>Self-employed owners of license contribute 50% of the official amount of basic pension.</p>

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Contributions included in the rates shown under "Old-age".</p>	<p>Contributions included in the rates shown under "Old-age": First pillar.</p>	<p>Included in the overall contribution.</p>	<p>Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>): This contribution consists of two separate components:</p> <ul style="list-style-type: none"> • the basic contribution (<i>basispremie</i>): the same for all employers, namely 5.10%; • the differentiated contribution (<i>ge-differentieerde premie</i>): it differs per company depending on the number of employees receiving WAO-benefits; small companies pay the calculated contribution, large companies pay the maximum of 8.52%. <p>Ceiling: € 167 per day. An employer may decide to take the risk of WAO himself during the first five years. In that case he pays the basic premium only. An employer who employs a large number of people who are incapacitated for work may claim remission/reduction. Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): 8.80% paid by the insured persons. Ceiling: per year € 38,118. Franchise: € 13,160 per year. Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>): No contributions, tax financed.</p>	<p>Included in the overall contribution.</p>	<p>5. Invalidity</p>
<p>24.0% total, of which 8.0% employee, 8.0% employer, 8.0% State. Ceiling: € 84,177.48 per year.</p>	<p><i>First pillar:</i> Pension Insurance (<i>Nyugdíjbiztosítás</i>) contribution for old-age, survivors and invalidity: Employee: <ul style="list-style-type: none"> • 8.5% of gross earnings if only insured in First pillar, or • 0.5% of gross earnings if insured in First and Second Pillar. Employer: 18% of the gross earnings. <i>Second pillar:</i> Employee: 8% of gross earnings Employer: No contribution. Ceiling for both pillars: <ul style="list-style-type: none"> • Employee: maximum contribution HUF 14,500 (€ 58) per calendar day. • Employer: No ceiling. </p>	<p>Included in the overall contribution.</p>	<p>19.15% total contribution of employees for "Old-age" and "Survivors", of which 17.90% for the old-age scheme (<i>Algemene Ouderdomswet, AOW</i>). Annual ceiling: € 29,543.</p>	<p>Included in the overall contribution.</p>	<p>6. Old-age</p>

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
7. Survivors	Contributions included in the rates shown under "Old-age".	Included in the overall contribution.	Included in overall contributions: employee and employer contributions for "Old-age" and "Survivors" amount to 25.51% of gross earnings.	Contributions included in the rates shown under "Old-age".	Contributions included in the rates shown under "Old-age".
8. Employment injuries and occupational diseases	Collective rates according to the degree of risk in the various occupational sectors. The rate, varying between 0.5% and 16%, is calculated on the basis of the total wage. Paid exclusively by the employer.	Included in the overall contribution.	Included in overall contributions: employer contributions for this branch amount to 0.09% of gross earnings.	Contributions depending on risk paid by the employers.	Employer: 0.3% of gross earnings. No ceiling.
9. Unemployment	<p>Industry (<i>with over 50 employees</i>): 4.71% total, of which 0.30% employee, 4.41% employer.</p> <p>Commerce (<i>with over 50 employees</i>): 2.51% total, of which 0.30% employee, 2.21% employer.</p> <p>The rate includes 1.61% contribution for unemployment benefit and 3.1% (industry) for topping up earnings in case of partial unemployment; this supplement made up as follows: 2.2% ordinary earnings supplement (<i>Cassa integrazione guadagni ordinaria</i>), 0.9% extraordinary earnings supplement (<i>Cassa integrazione guadagni straordinaria</i>), (0.3% of which is from the employee, 0.6% from the employer). No ceiling.</p>	6% of the global contribution in respect of employed persons is transferred out of the Social Insurance Fund (<i>Ταμείο Κοινωνικών Ασφαλίσεων</i>) paid into a separate Unemployment Benefit (<i>Επίδομα Ανεργίας</i>) Account.	Included in overall contributions: employee and employer contributions for this branch amount to 1.89% of gross earnings.	0.50% total, of which 0.25% employee, 0.25% employer. Annual ceiling: CHF 97,200 (€ 62,613).	Employer: 1.5% of gross earnings. No ceiling.
10. Family allowances	2.48%, paid by the employers. No ceiling. Lower contributions for certain types of employers.	No contributions, tax financed.	No contributions, tax financed.	Employer: 2.1% of gross wages. Self-employed: 2.1% of the professional income for the self-employed. No ceilings for income resulting from a professional activity. Non-active persons: The contributions are calculated according to their resources from CHF 63 (€ 41) to CHF 2,100 (€ 1,353) a year.	No contributions, tax financed.

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
Contributions included in the rates shown under "Old-age".	Contributions included in the rates shown under "Old-age".	Included in the overall contribution.	19.15% total contribution of employees for "Old-age" and "Survivors", of which 1.25% for the survivors' scheme (<i>Algemene Nabestaandenwet, Anw</i>). Annual ceiling: € 29,543.	Included in the overall contribution.	7. Survivors
Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.66% and 6%. The premium is calculated on the basis of the total gross wage (minimum: € 1,402.96 per month, maximum: € 84,177.48 per year).	<p>The following entities must pay 5% of gross earnings towards the expenses of work accident-related social security services:</p> <ul style="list-style-type: none"> • companies who employ pensioners engaged in supplementary activity, • private entrepreneurs considered to be engaged in supplementary activities. <p><i>Engaged in supplementary activities:</i> entrepreneurial or self-employed activities performed by old-age pensioners or surviving spouses reaching the retirement age.</p>	Included in the overall contribution.	No specific insurance against employment injuries and occupational diseases.	<ul style="list-style-type: none"> • Included in the employers' overall contribution. • Employers' premiums to a compulsory occupational injury insurance (<i>yrkesskadeforsikring</i>) legally bound to refund National Insurance (<i>folketrygden</i>) expenses, see below and table VIII "Employment injuries and occupational diseases". 	8. Employment injuries and occupational diseases
The employment fund is financed by solidarity taxes from individuals and legal persons and by a general annual contribution from the State.	Labour Market Fund (<i>Munkaeröpiaci Alap</i>): 4% of gross earnings total, of which 1% employee, 3% employer. No ceiling.	Included in the overall contribution.	<p>The contributions to unemployment insurance (<i>Werkloosheidswet, WW</i>) consists of two separate components: one is paid into the General Unemployment Fund (<i>Algemeen werkloosheidsfonds, Awf</i>); the other, into the social security agency's Redundancy Payment Fund (<i>Wachtgeldfonds, Wgf</i>).</p> <p><i>Awf</i> contribution: 7.35% total, of which 5.80% employee, 1.55% employer.</p> <p><i>Wgf</i> contribution: 1.89% paid by the employer.</p> <p>Ceiling for <i>WW</i>-contributions: The <i>WW</i> contribution is paid over a maximum of € 167 per day with a contribution-free allowance of € 58 per day.</p> <p>The mentioned <i>Wgf</i>-contribution is an average; it may vary according to branch of industry.</p> <ul style="list-style-type: none"> • 	Included in the employers' overall contribution.	9. Unemployment
1.7%, paid by the employers. Ceiling: € 84,177.48 per year. The State covers the cost of the employers' and of the self-employed contributions.	No contributions, tax financed.	Included in the overall contribution.	No contributions, tax financed.	No contributions, tax financed.	10. Family allowances

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
11. Other special contributions	No other special contributions.	Contribution to the Social Cohesion Fund (2% of gross earnings) that is financed entirely by the employer. The aim of this fund is the provision of social benefits.	No other special contributions.	Invalidity, Old-age: First pillar (1. Säule): Contributions to cover administrative costs. Second pillar (2. Säule): If necessary, contributions to cover administrative costs. Employment injuries and occupational diseases: Possibility of establishing a supplementary premium for the prevention of employment injuries and occupational diseases. Family benefits: Contributions to cover administrative costs.	No other special contributions.
Public authorities' participation	No participation of public authorities.	Financed by the State.	Financed by general taxation from personal income tax revenue.	<ul style="list-style-type: none"> • Contributions to the insurance provider. • Contributions to hospitals under contract (Vertragsärzte). • Income-dependant contributions for the premiums of low-income persons (reductions of premium costs). • No premiums for children. • Contributions to the premiums for unemployed persons. 	Partial participation in financing (contributions are made by the State on behalf of specific groups of persons).
1. Sickness and maternity: Benefits in kind					
2. Sickness and maternity: Cash benefits	No participation of public authorities.	Global State contribution: 4% of insurable earnings up to the ceiling of CYP 441 (€ 752) per week or CYP 1,911 (€ 3,258) per month for all benefits provided under the Social Insurance Scheme.	No participation of public authorities.	The state assumes the full cost of maternity allowance (Mutterschaftsurlaub).	State subsidy to cover deficit.
3. Long-term care	No single, discrete long-term care scheme.	Financed by the State.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Financed by the municipalities and state as a part of health care and social services.

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Long-term care: Special contribution of 1% levied on professional earnings, replacement earnings and income from property.</p>	<p>Sickness Benefit Contribution (<i>Táp-pénz hozzájárulás</i>): Employers are obliged to pay as contribution one third of the short-term sickness cash benefit disbursed to any insured person during the period in which the person is incapable of work or undergoing treatment in a hospital (clinic).</p>	<p>A self-occupied person who is engaged to perform services as a home-worker, a tourist guide or a driver of a Government impressed vehicle (any vehicle hired by the Government) is entitled to receive from Government or another person (for example, tourist agencies which hire tourist guides to conduct guided tours throughout the country) an amount corresponding to 1/16 of the remuneration, towards the payment of a self-occupied contribution.</p> <p>A self-occupied person who is a member of a farmer's or fishermen's co-operative and employed on a full-time basis is entitled to receive ½ of the amount of the contribution from the Department of Agriculture & Fisheries which he would have been liable to pay under this Act in that part of his annual net income derived from farming or fishing.</p>	<p>No other special contributions.</p>	<p>Increase of NOK 350 (€ 43) in the annual motor vehicle tax (<i>årsavgiften</i>) to cover National Insurance (<i>folketrygden</i>) expenses related to traffic accidents.</p>	<p>11. Other special contributions</p>
<p>The state covers 37% of the contributions owed for health care. The state fully covers the flat rate of maternity care during normal childbirth.</p>	<p>State guarantee to cover deficit.</p>	<p>State contribution of:</p> <ul style="list-style-type: none"> • 50% of the combined contributions of employers and employee (see "Overall contributions"). • 50% of contributions paid by self-employed and self-occupied groups (see "Overall contributions"). <p>The State also covers all deficits.</p>	<p>No single, discrete long-term care scheme. The risk is covered by the health insurances.</p>	<p>Health and maternity care is mainly a tax financed responsibility of municipalities and the State.</p>	<p>Public authorities' participation</p> <p>1. Sickness and maternity: Benefits in kind</p>
<p>The state covers 10% of the contributions owed for cash benefits. The state fully covers cash maternity allowance.</p>	<p>State guarantee to cover deficit.</p>	<p>See "Sickness and maternity: benefits in kind".</p>	<p>No participation of public authorities.</p>	<p>Only the lump-sum Maternity Grant (<i>engangsstønad ved fødsel</i>) to the non active is tax financed.</p>	<p>2. Sickness and maternity: Cash benefits</p>
<p>State contribution covers 40% of total long-term insurance expenditures.</p>	<p>State guarantee to cover deficit.</p>	<p>See "Sickness and maternity: benefits in kind".</p>	<p>No single, discrete long-term care scheme. The risk is covered by the health insurances.</p>	<p>Financed by local authorities.</p>	<p>3. Long-term care</p>

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
4. Invalidity	Partly financed by the State.	See "Sickness and maternity: cash benefits".	Financed by the State.	First pillar (1. Säule): The state covers deficits to a maximum of 50% of annual expenditure.	State subsidy to cover deficit. Also partial participation in financing (contributions are made by the State on behalf of specific individuals).
5. Old-age	The State covers completely the social pensions (<i>pensioni sociali</i>), early retirement pensions (<i>pensioni di anzianità</i>) and the minimum pension supplement (<i>complemento di pensione</i>) and partly the pensions of the general system.	See "Sickness and maternity: cash benefits".	The state budget pays compulsory contributions of 20% of LVL 50 (€ 77) per month on behalf of: <ul style="list-style-type: none"> • Active military conscripts and alternative service conscripts; • individuals taking care of a child under 1.5 years of age; • spouses residing abroad with their partners who are on diplomatic or consular duties; • persons during child-care period receiving child care benefit for adoptee; • spouses of persons in the military service residing in the respective foreign country. The state social insurance special budget covers the compulsory contributions on behalf of: <ul style="list-style-type: none"> • recipients of Unemployment Benefit (<i>bezdarbības pabalsts</i>): 20% of unemployment benefit; • unemployed disabled persons: the rate is 20% from 50% of the national average insurance contribution earnings of the previous year or 20% of the indemnity (compensation) for the loss of the capacity of work; • recipients of Maternity Benefit (<i>maternitātes pabalsts</i>) or Sickness Benefit (<i>sārmības pabalsts</i>): 20% of sickness or maternity benefit. 	First pillar (1. Säule): State contribution of 20% of annual expenditure. To this, $\frac{2}{3}$ of the tax revenue from traffic fees on heavy lorries (<i>Verkehrsabgabe Schwerverkehrsabgabe, LSV</i>), are to be added annually, and anyway at least CHF 4.2 Mio. (€ 2.71 million).	State subsidy to cover deficit. Also partial participation in financing (contributions are made by the State on behalf of specific individuals).
6. Survivors	Partly financed by the State.	See "Sickness and maternity: cash benefits".	See "Old-age".	See "Old-age".	State subsidy to cover deficit. Also partial participation in financing (contributions are made by the State on behalf of specific individuals).

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
1/3 of the total contribution rate and 50% of the administrative and staff costs.	State guarantee to cover deficit.	See "Sickness and maternity: benefits in kind".	Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>): Financed by the State.	Grants to improve functional ability (<i>stønad til bedring av funksjonsevnen</i>), basic benefit (<i>grunnstønad</i>), attendance benefit (<i>hjelpetønad</i>) and guaranteed supplementary pension (<i>garantert tilleggspensjon</i>) for young disabled are financed by the State. Pensions are in part financed by the State.	4. Invalidity
1/3 of the total contribution rate and 50% of the administrative and staff costs.	<i>First pillar:</i> State guarantee to cover deficit. <i>Second pillar:</i> No participation of public authorities.	See "Sickness and maternity: benefits in kind".	No participation of public authorities.	Partly financed by the State.	5. Old-age
1/3 of the total contribution rate and 50% of the administrative and staff costs.	<i>First pillar:</i> State guarantee to cover deficit. <i>Second pillar:</i> No participation of public authorities.	See "Sickness and maternity: benefits in kind".	No participation of public authorities.	Partly financed by the State.	6. Survivors

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
7. Employment injuries and occupational diseases	No participation of public authorities.	See "Sickness and maternity: cash benefits".	No participation of public authorities.	No participation of public authorities.	State subsidy to cover deficit. Also partial participation in financing in case of employer's bankruptcy (for those employers who have to pay benefits to victims those who have had employment injuries and occupational diseases before January 1, 2000).
8. Unemployment	Annual State subsidies.	See "Sickness and maternity: cash benefits".	<p>The state budget pays compulsory contributions of 1.89% of the LVL 50 (€ 77) per month on behalf of:</p> <ul style="list-style-type: none"> • active military conscripts and alternative service conscripts; • those caring for a child under 1.5 years of age; • persons during child-care period receiving child care benefit for adoptee; • spouses of persons in the military service residing in the respective foreign country. <p>The state social insurance special budget pays the compulsory contribution on behalf of the recipients of Sickness Benefit (Sickness benefit) amounting to 1.89% of sickness benefit.</p>	20% of payments, if the resources of the insurance fund are less than double the total of the overall expenditure in the last 4 years. In any case, deficits in the insurance fund up to 20% of payments will be covered.	State subsidy to cover deficit. Also partial participation in financing (contributions are made by the State on behalf of specific individuals).
9. Family allowances	Partly financed by the State.	Financed by the State.	Financed by the State.	Deficit guarantee by the State, if the resources of the Families' compensation fund (Families' compensation fund) fall to less than the annual expenditure (not in fact necessary).	Financed by the State.
10. General non-contributory minimum	Financed by taxes at local level.	Public assistance (Δημόσιο Βοήθημα): Financed by the State.	Financed by municipalities.	Supplementary benefits (Supplementary benefits) (such as income- and resource-dependant payments for pensioners) are financed 60% by the State and 40% by local communities.	Financed by the State.

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
1/3 of costs of adapting and adjusting pensions, and 50% of the administrative and staff costs.	State guarantee to cover deficit.	See "Sickness and maternity: benefits in kind".	No specific scheme for employment injuries and occupational diseases.	No participation of public authorities.	7. Employment injuries and occupational diseases
Financed by an employment fund, alimanted - among others - by annual contributions from the state and a social contribution included in the price for fuel.	No participation of public authorities.	See "Sickness and maternity: benefits in kind".	No participation of public authorities.	Partly financed by the State.	8. Unemployment
The State finances: <ul style="list-style-type: none"> • all benefits except the family benefits; • the administrative costs; • a subsidy equal to the amount of the contributions; • the employers' and the self-employed contributions; • the remaining deficit. 	Financed by the State.	See "Sickness and maternity: benefits in kind".	Financed by the State.	Financed by the State.	9. Family allowances
Mainly financed by the State.	No special scheme.	See "Sickness and maternity: benefits in kind".	90% State, 10% local authorities.	Financed by local municipalities.	10. General non-contributory minimum

Table I

Financing

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Financing systems for long-term benefits					
1. Invalidity	Current income financing ("pay as you go").	Basic Pension <i>ιΒασική Σύνταξη</i> : Current income financing ("pay as you go"). Supplementary Pension <i>ιΣυμπληρωματική Σύνταξη</i> : Partially funded (general level premium).	Current income financing ("pay as you go").	First pillar <i>ι1. Στήλη</i> : Current income financing ("pay as you go"). Second pillar <i>ι2. Στήλη</i> : Funded.	Current income financing ("pay as you go").
2. Old-age	Current income financing ("pay as you go").	Basic Pension <i>ιΒασική Σύνταξη</i> : Current income financing ("pay as you go"). Supplementary Pension <i>ιΣυμπληρωματική Σύνταξη</i> : Partially funded (general level premium).	1 st tier: Current income financing ("pay as you go"). 2 nd tier: funded.	First pillar <i>ι1. Στήλη</i> : Current income financing ("pay as you go"). Second pillar <i>ι2. Στήλη</i> : Funded.	Current income ("pay as you go") and accumulation financing.
3. Survivors	Current income financing ("pay as you go").	Basic Pension <i>ιΒασική Σύνταξη</i> : Current income financing ("pay as you go"). Supplementary Pension <i>ιΣυμπληρωματική Σύνταξη</i> : Partially funded (general level premium).	Current income financing ("pay as you go").	First pillar <i>ι1. Στήλη</i> : Current income financing ("pay as you go"). Second pillar <i>ι2. Στήλη</i> : Funded.	Current income financing ("pay as you go").
4. Employment injuries and occupational diseases	Mixed system: "pay as you go" and funded system. Formation of a mathematical reserve representing the current values of permanent pensions.	Basic Pension <i>ιΒασική Σύνταξη</i> : Current income financing ("pay as you go"). Supplementary Pension <i>ιΣυμπληρωματική Σύνταξη</i> : Partially funded (general level premium).	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").

Financing

Table I

Luxembourg	Hungary	Malta	Netherlands	Norway	
Common system of financing the contributory pensions (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).	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").	Financing systems for long-term benefits 1. Invalidity 2. Old-age 3. Survivors 4. Employment injuries and occupational diseases
Common system of financing contributory pensions: see "Invalidity".	<i>First pillar:</i> Current income financing ("pay as you go"). <i>Second pillar:</i> Funded.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").	
Common system of financing contributory pensions: see "Invalidity".	<i>First pillar:</i> Current income financing ("pay as you go"). <i>Second pillar:</i> Funded.	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing ("pay as you go").	
"Pay as you go" and creation of a reserve fund (minimum: 3.5 times the amount of annual pensions of the general scheme, excluding the redemption of annuities).	Current income financing ("pay as you go").	Current income financing ("pay as you go").	No specific scheme for employment injuries and occupational diseases.	Refunds from private insurance companies, financed through employers' premiums to a compulsory occupational injury insurance (<i>yrkesskadeforsikring</i>), cover the main part of National Insurance (<i>folketrygden</i>) expenses. Refunds are determined according to a general formula, see table VIII "Employment injuries and occupational diseases".	

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	<p>Law No. 833 of 23 December 1978 instituting the National Health Service (<i>Servizio Sanitario Nazionale S.S.N.</i>).</p> <p>Statutory Order No. 502 of 30 December 1992.</p> <p>Statutory Order No. 517 of 7 December 1993.</p> <p>Statutory Order No. 229 of 19 June 1999.</p> <p>Statutory Order No. 230 of 22 June 1999.</p>	<p>The Government Medical Institutions and Services General Regulations (<i>Οι περί Κυβερνητικών Ιατρικών Ιδρυμάτων και Υπηρεσιών Γενικοί Κανονισμοί</i>) of 2000 and 2002.</p>	<p>Law on General Practitioners (<i>Likums "Par praktes ārstiem"</i>) of 24 April 1997.</p> <p>Law on Medical Treatment (<i>Ārstniecības likums</i>) of 12 June 1997.</p>	<p>Sickness Insurance Act (<i>Gesetz über die Krankenversicherung</i>), LGBl. 1971, No. 50.</p> <p>School Dental Care Act (<i>Gesetz über die Schulzahnpflege</i>), LGBl. 1981 No. 17.</p>	<p>Law on Health System (<i>Sveikatos sistema įstatymas</i>) of 19 July 1994 (No. I-552).</p> <p>Law on Health Insurance (<i>Sveikatos draudimo įstatymas</i>) of 21 May 1996 (No. I-1343).</p> <p>Law on Health Care Institutions (<i>Sveikatos priežiūros įstatymas</i>) of 6 June 1996 (No. I-1367).</p>
Basic principles	<p>Public health service for all inhabitants (based on residency).</p>	<p>The scheme is financed by the government budget providing benefits in-kind to certain categories of the Cypriot citizens who reside in Cyprus (including EU citizens and EEA citizens covered by EU Regulation 1408/71).</p>	<p>Tax financed compulsory health care system for all inhabitants (based on residency).</p>	<p>Compulsory social insurance scheme for all persons with residence or economic activity (employees and self-employed) in Liechtenstein.</p>	<p>Urgent health care is provided for all residents. Other health services are available for insured persons with the main costs of treatment covered by insurance. People who do not pay compulsory contributions and are not insured by State must cover the cost of treatment personally.</p>

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Book I of Social Insurance Code (Code des assurances sociales) in the terms following the Law of 27 July 1992</p>	<p>Act LXXXIII of 1997 on the Benefits of Compulsory Health Insurance (Az új kötelező egészségügyi biztosításról)</p>	<p>Medical and Kindred Professions Ordinance (Ordinanza dwar i-Professjonijiet Medika u i-Professjonijiet i-Għandhom xliqgħu magħha) (Cap. 311) Hospital Fees (Foreign Patients) Regulations (Regolament dwar Ordnijet ta' Hospiti għal-pazjenti minn Paesijiet Barrani), 1999 (Cap. 35) Health Care Fees Regulations (Regolament dwar Ordnijet Għal Mira Tas-saħħa), 2004.</p>	<p>Health Insurance Act (Ziektenwet, ZFW); Law of 15 October 1964. General Exceptional Medical Expenses Act (Algemene wet bijzondere ziektekosten, AWBZ); Law of 14 December 1967.</p>	<p>National Insurance Act (Folkehjelpeloven) of 29 February 1997, Chapter 5. Municipal Health Services Act (lov om helsehjenseter i kommunene) of 19 November 1992. Specialised Health Services Act (lov om spesialisthelsetjenester) of 2 July 1999. Mental Health Care Act (lov om psykisk helsevern) of 2 July 1999. Patients' Rights Act (lov om pasientrettigheter) of 2 July 1999. Health Enterprises Act (lov om helseforetak) of 15 June 2001.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) and the recipients of a social security benefit</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) and assimilated groups, financed by employer and employee contributions.</p>	<p>Universal system funded by government, employers and employees. All persons covered by the National Insurance Act of 1956 are eligible for free health care.</p>	<p>Insurance under the Health Insurance Act (Ziektenwet, ZFW) is statutory. Everyone meeting the criteria set by the legislation is automatically insured and must pay the statutory contribution. The General Exceptional Medical Expenses Act (Algemene wet bijzondere ziektekosten, AWBZ) introduced a general insurance for serious risks. All residents are insured.</p>	<p>Mainly tax-financed public health service for all inhabitants (based on residency) in municipal or State responsibility.</p>	<p>Basic principles</p>

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Field of application 1. Beneficiaries	<ul style="list-style-type: none"> All the Italian residents or detached abroad for professional reasons (law No. 398 of 03.10.1987). All EU residents, except for those who are entitled to health care through the appropriate bodies in the other member States of the EU, according to the regulation EEC 1408/71. Extra-EU citizens and their dependant family, when holder of a residence permit issued for one of the reasons stipulated in the frame of the compulsory registration at the National Health Service (Συνταξιοδότηση Ασφαλιστικής Σ.Σ.Α.), art. 34 of Statutory Order No. 286 of 25.07.98. Italian and EU non residents and their dependant family, who are employed or self-employed in Italy and subject to the Italian law. Extra-EU citizens and their dependant family, registered at the National Health Service, according to a Social Security agreement with their origin country. 	<p>Free of charge:</p> <ul style="list-style-type: none"> Active and retired civil servants, members of the police and the armed forces, members of the educational service, dependants of these groups and certain other groups, recipients of Public Assistance (Δημόσιο Βοήθημα) and their dependants, single persons whose income does not exceed CYP 9,000 (€ 15,345) and families whose income does not exceed CYP 18,000 (€ 30,691) per year, plus CYP 1,000 (€ 1,705) for each dependant child, families with at least four children, and patients suffering from certain chronic diseases. <p>At reduced fees:</p> <p>Single persons whose income is between CYP 9,001 (€ 15,347) and CYP 12,000 (€ 20,460) per year and families whose total income is between CYP 18,001 (€ 30,692) and CYP 22,000 (€ 37,511) per year plus CYP 1,000 (€ 1,705) for each dependant child.</p>	<ul style="list-style-type: none"> Citizens of the Republic of Latvia, foreign nationals and stateless persons who have been granted a permanent residence permit, others foreign nationals and stateless persons who have been granted a temporary residence permit and have paid personal income tax for at least half a year. 	<ul style="list-style-type: none"> All persons with a legal residence in Liechtenstein. Employed persons. 	<p>All persons insured by health insurance:</p> <ul style="list-style-type: none"> Persons in paid employment, those who make contributions for themselves (self-employed, farmers and other interested persons); self-employed are compulsorily insured. <p>Persons who are insured by State means (State pays benefits on their behalf):</p> <ul style="list-style-type: none"> recipients of any pension, those of working age who are registered at a Labour Exchange, pregnant women on Maternity Leave (Πρόσθετα αδειάζματα), parents when their child is under 8 years or parents with 2 or more children under 18 years, persons under 18 years, students, persons entitled to means tested Social Benefit (Σοσιαλνέ παύσια), disabled persons, those suffering from zymotic diseases which are on an official list compiled by the Ministry of Health (Συντάξεις Ασθενών Υπηρεσιών), rehabilitated political prisoners, deportees and persons who suffered injuries during the events of January 13th, 1991 and other events while defending Lithuania's independence and statehood, persons who assisted at the scene of the nuclear accident at Chernobyl, former inmates of the ghetto and juvenile prisoners of the fascist forced confinement institutions, priests of official religious communities, students of religious schools, novices of monasteries, other persons who are fit for work but are unemployed for valid reasons specified by law. <p>Health care for the following is covered by the National Budget:</p> <ul style="list-style-type: none"> Active service men of the Ministry of National Defence and Ministry of the Interior servicemen, persons detained by the police, kept in pre-trial detention and convicted prisoners.

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	Field of application
<ul style="list-style-type: none"> • All persons in paid employment (salaried or self-employed worker). • Pensioners. • Persons in receipt of a replacement income from which contributions are deducted. • Beneficiaries of a supplement to the guaranteed minimum income. • Certain other groups. 	<ul style="list-style-type: none"> • Gainfully employed persons (employees and self-employed) and assimilated groups; • minors; • dependant close relatives whose income is less than 30% of the national minimum wage; • pensioners; • beneficiaries of various benefits and allowances; • persons in military or civilian service; • students; • persons in detention. 	<p>Permanent residents.</p>	<p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>):</p> <ul style="list-style-type: none"> • All persons under 65 in paid employment whose income is below the ceiling of € 32,600. • All self-employed under 65 whose taxable income is below € 20,800 per year. • Recipients of social security benefits up to the age of 65: Beneficiaries of incapacity pensions if the incapacity is over 45%; beneficiaries of widows' or orphans' pensions; beneficiaries of unemployment benefits calculated to 70% of reference earnings if they were member of the compulsory scheme. • Persons of 65 or older when insured under the Health Insurance Act before reaching the age of 65. • Option for persons of 65 or older if taxable household income is below € 20,750. <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>):</p> <ul style="list-style-type: none"> • All residents. • Non residents liable to Dutch wages and salaries tax in connection with employment in the Netherlands. 	<p>All residents.</p>	<p>Field of application</p> <p>1. Beneficiaries</p>

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Exemptions from the compulsory insurance	<ul style="list-style-type: none"> Italian and foreign citizens residing abroad but temporarily in Italy. Foreign workers holding a residence permit for business and others who are not taxed in Italy. Foreign citizens holding a residence permit for medical reasons. 	Not applicable. There is no health insurance scheme in Cyprus.	No exemptions.	Cross-border workers from third countries. Persons insured abroad and benefiting from a similar coverage are exempted from compulsory insurance, on their request.	No exemptions.
3. Voluntarily insured	<ul style="list-style-type: none"> Foreign citizens holding a residence permit valid more than 3 months. Foreign citizens in Italy for studying or working au pair, despite the length of their residence permit. 	Not applicable. There is no health insurance scheme in Cyprus.	Voluntary insurance for coverage of patient's co-payments.	No possibility for voluntary insurance.	Voluntary health insurance is possible as supplementary to the compulsory one.
4. Eligible dependants	Beneficiary's dependant family, co-habitant and/or dependant.	<ul style="list-style-type: none"> Husband or wife, single child under the age of 18 years old. 	Independent entitlement, no derived rights.	Not applicable: universal system. All residents are individually covered.	Dependant spouse if a child is under 8 years or if there are 2 or more children until 18 years. Dependant children under 18 years are individually covered.
Conditions	Membership as of registration with the National Health Service (Servizio Sanitario Nazionale - SSN).	Permanent residence and citizenship. These conditions do not apply to recipients of Public Assistance (Δημόσιο Βοήθημα).	No qualifying period required.	No qualifying period required.	No qualifying period required.
1. Qualifying period					
2. Duration of benefits	Unlimited for Italian residents. Same duration of the residence permit or card validity for foreign citizens.	Unlimited.	Unlimited.	Unlimited.	Unlimited.

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
No exemptions.	No exemptions.	No exemptions.	No exemptions.	Not applicable: universal system.	2. Exemptions from the compulsory insurance
Possibility to subscribe to a voluntary insurance.	Available for foreign residents and their dependent children residing in Hungary. The contribution is equal to <ul style="list-style-type: none"> adults: 75% of the minimum wage per adult per month, children (aged less than 18 years): 30% of the minimum wage per child per month. <p>Hungarians pursuing an activity exempted from statutory insurance who do not have any other entitlement due to their supplementary activities or social status are obliged to pay a flat-rate contribution (11% of the minimum wage) in order to ensure their entitlement to health care services.</p>	Not applicable: universal system.	Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): Option for persons of 65 or older if taxable household income is below € 20,750. General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): In a restricted number of cases a voluntary insurance is possible.	Not applicable: universal system.	3. Voluntarily insured
Children as long as they are entitled to family allowances (in other cases, extensions possible); spouse; a parent or relative of the 1 st /2 nd /3 rd degree who, in the absence of a spouse, look after the insured person's house.	<ul style="list-style-type: none"> Dependant spouse, children (legitimate, illegitimate or adopted), adoptive parents, brother or sister, brother's and sister's spouse, co-habitant. 	Direct entitlement based on residence, no derived rights.	Subject to certain conditions, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) can be extended to the partner (up to the age of 65) of an insured person (subject to the insured person being the breadwinner) and children (depending on their being largely maintained by the insured person).	Not applicable: universal system. All residents are individually covered.	4. Eligible dependants
No qualifying period required, except for voluntary insurance where a three-month period is applicable.	No qualifying period required.	No qualifying period required.	No qualifying period required. Entitlement to care subject to registration with a health insurance fund.	No qualifying period required.	Conditions 1. Qualifying period
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. The right is also maintained for sicknesses during the treatment.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	2. Duration of benefits

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Organisation	Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.	Qualified doctors employed by the Government.	All doctors registered in accordance with the Law on Medical Treatment (<i>Arstniecības likums</i>) and contracted by a sickness fund.	All licensed doctors.	Doctors employed by State, regional and municipal health establishments or private doctors with whom a Patients' Fund (<i>Pacientų fondas</i>) has entered into a contract.
1. Doctors:					
• Approval					
• Remuneration	Employed doctors and hospital doctors: variable monthly wages, determined by the government according to professional categories. Generalists and paediatrician of free choice (family doctors): Flat-rate amount per capita. Approved specialists: Flat-rate amount per capita.	Government doctors are salaried employees.	<ul style="list-style-type: none"> Hospitals: Combination of two methods: fee-for-service and DRG's (diagnosis related groups under which there is a fixed reimbursement for particular types of sickness). Out-patient departments: mainly capitation but fee-for-service in Riga (capital city of Latvia). 	Remuneration is regulated in a tariff agreement between the Chamber of medical doctors and the association of sickness insurers (remuneration per service) and approved by the government.	Doctors in State and municipal health care institutions are salaried. Patients' Funds (<i>Pacientų fondas</i>) pay for services to health care institutions.
2. Hospitals	Hospital structures depend from local Health Centres (<i>Unità Sanitarie Locali</i>), except for those acting as a company with a proper legal status in each region. <i>Financing:</i> statutory order 502/92, art. 8. Guaranteed by a price scale for benefits provided. <i>Access:</i> Direct in cases of emergency or under prescription from a general practitioner. <i>Planning:</i> Based on the population residing in each region.	State hospitals and institutions. Limited use of private hospitals under contracts with the Ministry of Health (<i>Υπουργείο Υγείας</i>).	State owned hospitals and municipal hospitals financed by the state through the Health Compulsory Insurance State Agency. Private hospitals may also form contractual relations with Health Compulsory Insurance State Agency.	All hospitals. The government concludes tariff agreements with health care institutions. Limited acceptance of costs in non-contract hospitals.	State or municipalities' public or budgetary health care institutions (budgetary institution is an institution totally or in part supported from state or local authority budgets. It also may receive funding from the compulsory health insurance fund, health funds and receive other non-budgetary funds). Private health care institutions contracted by Patients' Fund (<i>Pacientų fondas</i>).

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>All doctors qualified to practise.</p>	<p>Doctors employed by local governments; or private doctors contracted by the Health Insurance Fund (<i>Egészségbiztosítási Pénztár</i>).</p>	<p>Doctors providing social health care at the General Hospitals and the Health Clinics are employed by the State. Private Doctors registered to work in Malta by the state.</p>	<p>All doctors qualified to practise with whom a health insurance fund has entered into a contract.</p>	<p>All doctors qualified to practise can in principle be connected to the public system. However, a doctor who wants to set up a practice, can only obtain refunds from National Insurance (<i>folketrygden</i>), if he has an agreement with the municipality, or, when a specialist, with the State owned regional health enterprise. The number of agreements depends on the need for health services in the area, as seen by municipal and regional health authorities.</p>	<p>Organisation</p> <p>1. Doctors:</p> <ul style="list-style-type: none"> • Approval
<p>Fees according to collective agreements. Scales of fees are index linked to the evolution of the cost of living and annually adapted after negotiations on tariff. Fee for service.</p>	<ul style="list-style-type: none"> • Employed doctors: salaried. • Contracted doctors: capitation (per capita financing), fee-for-service, paid by the Health Insurance Fund (<i>Egészségbiztosítási Pénztár</i>) on a contractual basis, and lump sum provided by public authorities. 	<p>Doctors are paid a fixed salary irrespective of how many patients are treated.</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>Some doctors are in public employment in municipal primary health service (<i>primærhelsetjenesten</i>). Others are private practitioners in part remunerated through municipal or State grants, in part by National Insurance (<i>folketrygden</i>) through direct settlement arrangements. Fee rates for private practitioners are negotiated between the government and the doctors' organisations. The patient pays cost-sharing charges directly to the doctor in both cases.</p>	<ul style="list-style-type: none"> • Remuneration
<p>Separate budget for each hospital on the basis of its predicted activities. Doctors in hospitals are remunerated by fees per act.</p>	<p>Public hospitals contracted by the Health Insurance Fund (<i>Egészségbiztosítási Pénztár</i>).</p>	<p>Only State owned Hospitals offer free services subsidised by the State.</p>	<p>Public hospitals: Rates fixed by the public authority.</p>	<p>With effect from 2002, hospitals are owned and run by the State through five regional health enterprises. Private hospitals exist, some have agreements with the regional health enterprises.</p>	<p>2. Hospitals</p>

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Benefits	Free choice of general practitioner among those approved for the region. The choice is confirmed unless the insured decides otherwise.	Free choice of government doctors. Patients are not obliged to register with one general practitioner.	Patients may register with a new General Practitioner (family doctor) up to twice a year (excluding change of address).	Free choice between all licensed doctors.	Free choice of doctor at all health care levels.
1. Medical treatment:					
• Choice of doctor					
• Access to specialists	For specialists a prescription made out by a general practitioner is needed and only specialists at the local Health Centres (<i>Unità Sanitarie Locali, USL</i>) are covered for.	Upon referral from their practitioner.	Referral from GP required (except dentists for children, psychiatrist, TB specialist, endocrinologist, dermatologist and narcologist).	Free access to licensed specialists.	With referral of the primary health care doctor, except dermatovenereologist.
• Payment of doctor	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.	Benefits in-kind system.	Benefits in-kind system.	The insured person pays no fee; the insurer pays the doctor directly.	Benefits in-kind system.
• Patient's participation	Insured persons pay up to € 36 for each test carried out or each visit to a specialist, to a physiotherapist or a water cure; by prescription there can be a maximum of 8 services rendered in the same specialised field and a maximum of 6 for sports medicine or rehabilitation benefits.	<ul style="list-style-type: none"> Persons entitled to medical care at reduced fees pay CYP 3.00 (€ 5.12) and CYP 4.00 (€ 6.82) per visit to a general practitioner and specialist respectively plus 50% of prescribed fees for laboratory, x-ray and other examination. Patients entitled to free of charge medical care (see "Beneficiaries: Field of application" above) make no contribution toward fees but do have to pay CYP 1.00 (€ 1.71) per visit at outpatients departments. 	Patient co-payment system (for adult patients): <ul style="list-style-type: none"> Out-patient visit to polyclinic: LVL 0.50 (€ 0.77), home visit: LVL 2 (€ 3.07), in-patient treatment: according to a list of co-payments for various medical treatments. 	Patients' participation in the costs for services in the form of a franchise and a percentage paid by the individual. Maximum contribution CHF 800 (€ 515) each year. Voluntary contributions of a maximum of CHF 1,500 (€ 966) each year.	Basically, health care is free of charge. There is a list of health care services, which are approved as paid services that are financed entirely from by the person's own resources according to a set price list. For example: <ul style="list-style-type: none"> Abortion (unless performed on medical indications): LTL 70 (€ 20) - LTL 115 (€ 33), manual therapy: LTL 6 (€ 1.74), cosmetic surgery: LTL 500 (€ 145) - LTL 1,500 (€ 434).

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
Free choice of doctor for each complaint.	Free choice of (employed or contracted) doctors. Patients have to register with one general practitioner. There are no geographical restraints. Patients are allowed to change doctor once in a year, they may only change more than once a year for good reason.	Free choice of doctor.	Free choice of doctor by registering with a doctor who has entered into contract with a health insurance fund.	All residents are individually linked to a regular primary doctor of their own choice, where possible. Change of regular primary doctor can be made up to twice a year. Opt out possibility exists.	Benefits 1. Medical treatment: <ul style="list-style-type: none"> • Choice of doctor • Access to specialists • Payment of doctor • Patient's participation
No restriction for seeing a specialist.	Upon referral by primary health care provider except in cases of emergency and for specified treatments that are specifically exempt from the referral requirement (such as dermatology, gynaecology, laryngology, ambulatory surgery and accident/emergency surgery, ophthalmology, oncology, urology, psychiatry). However, it shall be noted that the referral is addressed to the type of specialty, thus even upon referral, the patient can entirely enjoy the free choice of specialists.	Upon referral by a State Doctor or by the Family Doctor.	Access via the general practitioner.	Regular primary doctor referral. If the patient consults a specialist directly, he must pay higher cost-sharing charges, and the specialist may get a lower refund.	
Fees first paid by the insured person which are in turn refunded by sickness funds.	Benefits in-kind system.	Benefits in-kind system.	Benefit in kind: No fees. Direct payment (flat-rate per insured person) by the health insurance fund.	The patient pays cost-sharing charges directly to the doctor. For private practitioners, the part falling to National Insurance (<i>folketrygden</i>) is paid through the direct settlement arrangement. As for municipal and county grants, see above.	
Share borne by insured person: 20% of the ordinary tariff for visits for the first medical visit in any 28 days period; 5% for other visits or consultations. Share borne by insured person of 5% for medical treatment expenses up to a ceiling of € 48.92 (maximum of € 2.45 per visit). This measure does not concern haemodialysis, chemotherapy, radiotherapy treatments nor preventive medical tests.	Co-payments are only charged in the following circumstances: <ul style="list-style-type: none"> • Obtaining prescription treatment without a referral from a primary health care provider (unless exempt, see "Access to Specialists" above), • using a health care provider other than the one specified by the prescribing doctor, • unnecessarily changing the contents of prescription treatment, causing extra costs, • extra services (better room, meal condition etc.), • accommodation, nursing, pharmaceuticals and meal costs for those suffering from designated ailments, confirmed by primary health care provider. The amount of the co-payment is fixed by the service provider.	No charges.	Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): No charges. General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): A share must be borne by insured persons over 18, for nursing home care with a maximum of € 1,700 per month. Patient's participation is also required in case of homecare and psychotherapy.	<ul style="list-style-type: none"> • Up to a ceiling of NOK 1,550 (€ 189) a year, the patients pay cost-sharing charges for consultation of doctors, psychologists, for important medicines and nursing articles, radiological examinations/treatment, laboratory tests and travel expenses. • For a standard GP consultation NOK 117 (€ 14) is paid by the patient, for a specialist consultation NOK 245 (€ 30). For a telephone consultation the patient pays NOK 35 (€ 4.26) in both cases. • A second ceiling of NOK 4,500 (€ 548) applies to cost-sharing charges for physiotherapy, reimbursable non orthodontic dental treatment, organised health travels and stays in medical rehabilitation centres. 	

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<ul style="list-style-type: none"> • Exemption or reduction of patient's participation 	<p>Tests, visits to a specialist and medication of group B are free of charge for:</p> <ul style="list-style-type: none"> • civil disabled (more than 2/3 of invalidity); • service disabled (categories 1 to 5); • war disabled (cat. 1 to 8); • children up to 6 years; • and persons aged over 65 if they come from a family whose income is below € 36,152; • recipients of minimum pensions (<i>πενσιόνες μινιμουμ</i>) aged over 60 and unemployed persons with an annual family income of less than € 8,263: this limit amounts to € 11,362 for a couple and is increased by € 516 for each dependant child; • recipients of social pensions (<i>πενσιόνες σοσιαλε</i>) and their dependant family; • blind and deaf mute. <p>Are partly free of charge for:</p> <ul style="list-style-type: none"> • those suffering from a chronic illness and inducing a disability; • civil disabled less than 2/3; • service disabled (categories 6 to 8); • in the case of pregnancy and maternity. 	<ul style="list-style-type: none"> • Recipients of Public Assistance (<i>Δημόσιο Βοήθημα</i>) benefit, invalidity pensioners and war pensioners and persons over 65. • military personnel, • medical personnel. 	<p>No co-payments required from:</p> <ul style="list-style-type: none"> • Prophylaxes services for the population, • children under 18 years, • pregnant women when receiving medical treatment services related to pregnancy, postnatal observation and delivery, • victims of Chernobyl, • those persecuted for their political beliefs, • those in desperate financial need, • suffers of TB, AIDS, syphilis and other infectious diseases (only for the treatment required for these diseases), • those who require emergency treatment, • residents of state and municipality social care centres. 	<ul style="list-style-type: none"> • Half contributions for: insured persons who have reached regular retirement age. • No contributions for: children under the age of 20. • No contribution for chronically ill persons. • No contribution for certain services. 	<p>No exemptions or reductions.</p>
<p>2. Hospitalisation:</p> <ul style="list-style-type: none"> • Choice of hospital 	<p>Free choice of a public or private hospital under contract.</p>	<p>Referral by the treating doctor is needed for State hospitals and institutions. The patient is referred to the hospital at which the treating doctor is employed.</p>	<p>For hospitalisation referral is required from a GP or specialist. Patients can choose from hospitals which are contracted by Health Compulsory Insurance State Agency (there are no regional constraints).</p>	<p>Free choice of hospital.</p> <p>Full coverage of the costs of examinations, treatments, meals and accommodations in the general section of a hospital under contract. Limited coverage of costs in hospitals not under contract.</p>	<p>Patient is directed to the hospital by general practitioner or secondary level doctor. Referral system except in case of emergency.</p>

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>In a whole year, participation can not exceed 3% of the yearly contribution income.</p>	<p>According to the principle equity the burden of co-payment can be reduced. This discretion is explicitly exercised by the Director of Administration of the National Health Fund (<i>Egészségbiztosítási Alap</i>) according to the limits set in the annual budget of National Health Insurance Fund (<i>Országos Egészségbiztosítási Pénztár</i>).</p> <p>According to the equity principle the Director of the NHIF can:</p> <ul style="list-style-type: none"> • undertake the full or partial burden of co-payment of medical treatment from patients, • raise the percentage of the subsidy for pharmaceuticals, prosthesis and services, • offer subsidies for medicines and prosthesis which are not normally subsidised by the Health Insurance Fund, • raise the frequency of subsidies for therapeutic prosthesis. <p>Those in an economically vulnerable position (typically low income elderly people) whose needs are acknowledged by the local government and certified by a special card are exempt from certain co-payments.</p>	<p>Not applicable: no charges.</p>	<p>Not applicable: no charges.</p>	<ul style="list-style-type: none"> • Charges for children under 16 are added to those of a parent to meet the ceiling. Children under 7 are exempt from certain charges. • Special exemptions from cost-sharing charges apply to a limited number of diseases and groups of patients. • No charges in the case of occupational injury or disease. 	<ul style="list-style-type: none"> • Exemption or reduction of patient's participation
<p>Free choice of hospital (hospital abroad subject to approval of sickness fund).</p>	<p>Patients do not have a free choice of hospital, except in cases of emergency. Special home nursing is available to replace care in an inpatient institution upon prescription by a competent doctor.</p>	<p>Due to the geographic size of the country there are only a limited number of hospitals available. For instance there is one general hospital in Malta and another one on the sister island of Gozo. There is one hospital for Mental Care and another for serious cases necessitating long-term treatment such as cancer and other malignant diseases. In addition, there is a hospital for the rehabilitation of the elderly and a residential hospital for the elderly people as well as 7 homes for the elderly.</p>	<p>Free choice among hospitals or institutions approved by the Minister of Health. Admission must be authorised by the health insurance fund.</p>	<p>Free choice of hospital (does not apply in cases of emergency).</p>	<p>2. Hospitalisation:</p> <ul style="list-style-type: none"> • Choice of hospital

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<ul style="list-style-type: none"> • Patient's participation 	Direct assistance free (sharing a room).	Active and retired civil servants, members of the police, members of the educational service, dependants of these groups, the dependants of the armed forces personnel and certain other groups pay CYP 3.00 (€ 5.12), CYP 5.00 (€ 8.53) and CYP 10.00 (€ 17) per inpatient day respectively for 3 rd , 2 nd and 1 st class accommodation. Persons entitled to medical care at reduced fees pay 50% of the prescribed fees subject to an annual ceiling depending on the patient's income.	<p>Patient co-payment: Hospital board and lodging: LVL 5 (€ 7.67) admission fee plus LVL 1.50 (€ 2.30) per day from the second day (this charge does not apply to psychiatric, onkological, and haematological patients who pay LVL 0.45 (€ 0.69) per day) plus allowance according to a list of co-payments for various medical treatments. Maximum co-payment for board and lodging is LVL 25 (€ 38) for any one period of hospitalisation.</p> <p>Total annual co-payments for hospital treatment in one calendar year should not exceed LVL 80 (€ 123) (excluding the purchasing of drugs, spectacles and dental services).</p> <p>Day centre board and lodging LVL 2.50 (€ 3.83) admission fee + LVL 1 (€ 1.53) per day from the second day plus allowance according as a list of co-payments for various medical manipulations.</p>	See Point 1. "Medical treatment". Patients' participation in the costs for services in the form of a franchise and a percentage paid by the individual. Maximum contribution CHF 800 (€ 515) each year. Voluntary contributions of a maximum of CHF 1,500 (€ 966) each year.	No charge for insured persons.
<ul style="list-style-type: none"> • Exemption or reduction of patient's participation 	Not applicable: no charges.	Military and medical personnel are exempted from paying any fees.	No co-payments required from those listed above under "Medical treatment: exemption or reduction of patient's participation".	<ul style="list-style-type: none"> • Half contributions for: insured persons who have reached regular retirement age. • No contributions for children under the age of 20. • No contribution for chronically ill persons. • No contribution for certain services. 	Not applicable: no charges.

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Participation in maintenance costs: € 9.31 per day of hospitalisation and for a maximum period of 30 days.</p>	<p>Co-payments are only charged in the following circumstances:</p> <ul style="list-style-type: none"> • Obtaining prescription treatment without a referral from a primary health care provider (unless exempt, see "Access to Specialists" above), • using a health care provider other than the one specified by the prescribing doctor, • unnecessarily changing the contents of prescription treatment, causing extra costs, • extra services (better room, meal condition etc.), • accommodation, nursing, pharmaceuticals and meal costs for those suffering from designated ailments, confirmed by primary health care provider. 	<p>No participation.</p>	<p>No share borne by the beneficiary in the lower class of accommodation.</p>	<p>No cost-sharing charges for patients admitted to hospital. For outpatients' departments at hospitals normal cost-sharing charges apply, see above. For treatment in a private clinic with no arrangement with the public health system, the full cost falls on the patient himself.</p>	<p>• Patient's participation</p>
<p>Not applicable: no charges.</p>	<p>Reduction can be partly or entirely be provided by the General Director of the National Health Insurance Fund (<i>Országos Egészségbiztosítási Pénztár</i>), on individual basis, as a discretionary competence.</p>	<p>Not applicable: no charges.</p>	<p>Not applicable: no charges.</p>	<p>Outpatients:</p> <ul style="list-style-type: none"> • Charges for children under 16 are added to those of a parent to meet the ceiling. Children under 7 are exempt from certain charges. • Special exemptions from cost-sharing charges apply to a limited number of diseases and groups of patients. • No charges in the case of occupational injury or disease. 	<p>• Exemption or reduction of patient's participation</p>

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Dental care: <ul style="list-style-type: none"> • Treatment 	<p>Free treatment in the centres of the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>) and from registered doctors.</p>	<p>The groups entitled to treatment free of charge (see "Field of application" above) make no co-payments for:</p> <ul style="list-style-type: none"> • Fillings and extractions, • preventive care for school children. <p>Those who are entitled to treatment at reduced rates (see "Field of application" above) pay a 50% co-payment for dental services. No other dental treatment is provided by the State hospitals or institutions.</p>	<ul style="list-style-type: none"> • Free of charge for children up to 18 years except for some services (described in the Regulations of the Cabinet of Ministers on Financing of Health Care) such as orthodontic treatment, • victims of Chernobyl accident receive 50% coverage by the sickness fund. <p>Patient co-payment - see "Medical treatment: Patient's participation" above.</p>	<p>Treatments</p> <ul style="list-style-type: none"> • necessary because of serious and unavoidable chewing problems; • necessary because of serious disease or its consequences; • necessary to treat a serious illness or its consequences; • for persons whose chewing system have lesions due to an accident not covered by the injuries insurance. <p>For children of compulsory school age: educational and investigative measures, treatment of cavity damages and jawbone corrections.</p> <p>General: voluntary insurance possible.</p>	<p>Dental treatment is partially covered for adults (co-payment is needed for dental treatment). Treatment is free for children under 18 years.</p>

Luxembourg

Hungary

Malta

Netherlands

Norway

Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements.
95% reimbursement in excess of an annual sum of € 41.33 which is fully covered.

Co-payments made with respect to the costs of certain materials used and to certain treatments.

Treatment is free of charge for:

- Patients under 18 years of age,
- patients studying at secondary school or training school,
- pregnant patients (from the date of recognition of pregnancy until 90 days after the birth), except: technical costs, e.g. dental prosthesis,
- patients above 18 years: emergency treatment; dental surgery; plaque removal and treatment of gum deformity,
- patients above 60 years: emergency treatment; dental surgery; plaque removal and treatment of gum deformity plus full scale of basic and specialized treatment, (except: technical costs),
- without age limit: dental and dental surgical treatment relating to a basic medical problem and search for the origin of dental infection (referral is required),
- dental protection (according to a special regulation).

Co-payments are charged in the following circumstances:

- orthodontic brace (under age 18),
- dental prosthesis (needed to restore the patient's ability to chew).

Amounts are fixed by service providers.

Free for persons suffering from a list of prescribed conditions including tuberculosis, leprosy, poliomyelitis and diabetes mellitus. In addition the following population groups are entitled to these services free-of-charge:

- Members of religious orders,
- inmates of charitable institutions,
- certain grades of employees in the Health Division,
- certain grades of employees in the police and armed forces,
- prisoners,
- persons injured on government duty (for a condition resulting from the injury).

Those who satisfy a means and asset test are entitled to a Pink card and may obtain dental treatment free of charge.

Asset Test: This comprises capital invested not exceeding MTL 6,000 (€ 14,078) for a single person and MTL 10,000 (€ 23,463) for a married or cohabiting couple. If the head of household is self-occupied or employed the capital assets of the whole household are assessed. However, half of the property belonging to children is excluded. If the children's property is the future home of any child who is about to marry it is totally excluded. If the head of the household is not in insurable employment or self-occupation, any member of that household who has means of his own which would disqualify him personally are excluded from the composition of the household provided that such assistance is not required for himself, in which case the assets of the whole household are taken into account. The assets do not include the house of permanent residence, the summer residence, a car and garage for personal use.

Means Test includes the

- total income from employment of the head of the household and his spouse (excl. social security contributions),
- 19.3% of the net wages of children,
- any income derived from any investments or rents (less the first MTL 40 (€ 94) per annum) and estimated income from property, which is not being made use of (estimated using 5% per annum after deducting MTL 250 (€ 587) from such capital).

Exempted from the means test are Social Assistance (*Ghajnuna Socjali*), Sickness Assistance, Tuberculosis Assistance, Leprosy Assistance, Milk Grant, and the equivalent to the rate of National Minimum Pension.

Comprising dental care for children including preventive maintenance work, fluoride applications up to twice a year from the age of six, sealing, periodontal care and surgical treatment.

Comprising for adults dentures and specialist surgical treatment.

Children up to 20 years of age are entitled to public basic dental care, free of charge up to 18, and against a limited charge for the remaining 2 years. Orthodontic treatment can be paid for fully or partially according to the gravity of the condition.

For adults the dental care coverage is very limited. Some coverage exist for dental surgery and treatment of patients carrying certain diseases or in particular need of free treatment (nursing home and long term hospital patients).

Surgical interventions and cleansing in the case of gum disease/periodontitis are covered when part of a systematic treatment series.

3. Dental care:
• **Treatment**

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
• Dental prosthesis	Paid by the beneficiary.	Dental prosthesis is provided for certain low-income groups.	Full price. Exception: acrylic dentures for victims of Chernobyl accident are provided free of charge.	According to the law on sickness insurance: same conditions as for treatments (see above).	Dental prosthesis expenses are covered for disabled and retired persons once every 3 years.
4. Pharmaceutical products	<p>Classification of permitted and registered medication:</p> <ul style="list-style-type: none"> • <i>Group A</i>: Medication termed "essential" for the treatment of more serious complaints. Free for all insured persons, except for the fixed amount for the prescription. • <i>Group B</i>: Medication for the treatment of serious complaints but less serious than those referred to in group A. Free of charge for some categories of persons as mentioned under item „Patient's contributions towards medical expenses" and for the disabled. The rest of the population pays half price. • <i>Group C</i>: Other medication and medication for which a prescription is not required: The cost is borne fully by the insured person. 	Pharmaceutical products are provided by hospitals/institutions. Drugs prescribed are included in an approved list. Beneficiaries entitled to care at reduced fees pay 50% of the cost.	<p>In 1998 the Cabinet of Ministers formulated new regulations "On the procedure for compensating expenses incurred in the purchase of medicinal products, medical devices and goods for treatment at out-patient clinics" which were to be implemented gradually by 2002. These regulations introduce essential changes in the procedure of prescribing medicinal products for out-patient care. There will be a significant increase in the number of inhabitants who will be able to receive medicinal products for outpatient treatment at a discount. Specific social categories of the population will not be distinguished, instead the specific disease, its character and the degree of gravity will be taken into account when determining the amount of compensation for medication:</p> <ul style="list-style-type: none"> • Glaucoma, cancer, endocrine and metabolic disease, infectious and parasitical disease: 100%. • Gastrointestinal disease, muscle, bone and conjunctive tissue diseases: 100% - 75%. • Dermatological disease, respiratory disease: 75%. • Cardiovascular disease: 75%. 	<p>Medications prescribed by the doctor on a speciality list (including medications therapeutically equivalent to these medications).</p> <p>Participation: See Point 1. "Medical treatment".</p>	<p>Full coverage of pharmaceutical products for:</p> <ul style="list-style-type: none"> • children under 18, • persons with group 1 disability, • hospitalised insured persons. <p>100%, 90%, 80% or 50% reimbursement levels for those suffering from specific illnesses (special list).</p> <p>50 % of the price of pharmaceuticals covered for:</p> <ul style="list-style-type: none"> • old-age pensioners • persons with group 2 disability and • other persons entitled to a social insurance pension.

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Prostheses are 100% covered, unless the insured person did not regularly consult a dentist, in which case patient's participation is 80%. Supplements for prostheses and benefits are for necessary treatment only; any extra treatment is not covered.</p>	<p>For dental prosthesis necessary to restore the patient's ability to chew, co-payments are charged. Amounts are fixed by service providers.</p>	<p>All health care beneficiaries are covered for full dental examination, investigations, preventive treatment, emergency treatment and surgery requiring general anaesthesia. This is provided to this specific group without a means test.</p> <p>Comprehensive dental services are offered to Pink Card holders, special population groups described above and persons suffering from coagulation disorders, valvular heart disease, physical or mental disability and head and neck cancer.</p> <p>The Pink Card is issued as the Medical Aids Grant (<i>Ghajnuna Medika bla Hlas</i>) under the Social Security Act (<i>Att dwar is-Sigurta' Soċjali</i>) and is based on an assessment of total household income which must fall below a certain threshold.</p> <p>School children are offered preventive care, restorative dentistry and orthodontic care.</p>	<p>Dentures: Patient's participation of 25%.</p>	<p>Generally not covered.</p> <p>Some coverage for persons not developing teeth as they grow up and for persons having lost their teeth traumatically as a consequence of certain diseases.</p> <p>Replacement of teeth lost in periodontitis is paid for according to fixed tariffs.</p>	<p>• Dental prosthesis</p>
<p>Reimbursement according classification of drugs:</p> <ul style="list-style-type: none"> • Normal reimbursement: 80% • Preferential reimbursement: 100% • Reduced reimbursement: 40% • Non-refundable products and drugs. 	<p>Pharmaceuticals used during in-patient treatment are free.</p> <p>The Health Insurance Fund (<i>Egészség-biztosítási Pénztár</i>) pays 50% - 100% of the price of out-patient medicines appearing on a set list (the percentage of the subsidy depends on a decision made by a professional body based on the type of the drug and not the circumstances of the patient). Low income elderly or disabled persons receive a special card giving entitling them to free medicine.</p> <p>100% coverage of all pharmaceuticals is given for victims of employment injuries and occupational diseases.</p>	<p>Free of charge during hospitalisation, otherwise on means tested basis.</p> <p>All pharmaceuticals within the approved formula are provided free-of-charge to Pink Card holders and persons belonging to special population groups described above.</p> <p>Drugs for specific chronic conditions are issued to persons suffering from conditions contained within an official list and include malignant diseases, respiratory diseases, schizophrenia and haemophilia.</p> <p>Diabetics are entitled to free diabetic treatment under a separate schedule.</p> <p>All persons who have illnesses that do not fall under the above schemes are required to pay the full cost of pharmaceuticals other than inpatient drugs and a three-day supply of drugs following hospital discharge which are provided free-of-charge.</p>	<p>Registration of insured person with a chemist who entered into contract with the health insurance fund.</p> <p>Benefit in kind. Insured person is entitled to a qualitatively good package of medicines without it being necessary to make additional payment. Besides this medical package medicines can be supplied and charged to the health insurance funds up to the average price per standard dosage of medicines which belong to a certain classified medical package, with an additional payment to be paid by the insured himself.</p>	<p>• Less important medicines: The patient pays the full cost, even when they are prescribed by a doctor.</p> <p>• Important medicines: For prescribed medicines on the important medicines list, the patient pays 36% of the cost up to a ceiling of NOK 450 (€ 55) for each 3-months period of consumption. National Insurance (<i>folketrygden</i>) pays, normally through direct settlement with the pharmacies, up to the full cost. Pensioners in receipt of a minimum old-age or disability pension are exempt from cost-sharing charges on important medicines and nursing articles.</p>	<p>4. Pharmaceutical products</p>

Table II

Health care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
5. Prosthesis, spectacles, hearing-aids	Prosthesis: supplied to the different categories of disabled (from work, war...) by the local Health Centres (<i>Unità Sanitarie Locali</i> ; USL).	Subsidy for hearing-aids is provided to: <ul style="list-style-type: none"> • Children until 18 years of age, • adults with congenital deafness, • persons over 65 years of age. The subsidies for hearing-aids vary according to the economic status of the patient. Artificial limbs are provided: <ul style="list-style-type: none"> • Free of charge for beneficiaries entitled to free of charge medical care, • 25% charge for beneficiaries entitled to care at reduced fees. 	Not provided by the national health care system. Exception: all kind of endoprosthesis.	Aid is prescribed by the doctor according to the list. Participation: See Point 1. "Medical treatment".	Prosthesis, spectacles, and hearing aids which are being purchased by the State Patient Fund (<i>Valstybinė ligoninė kasa</i>) are free to insured persons. If a person wishes a different from what State Patient Fund can offer device, he has to pay full price.
6. Other benefits	Thermal cures: subject to prior approval of the local Health Centre. Participation: € 3.10 for the prescription, plus 50% of fixed rates, with a maximum of € 36 for each course of treatment. Home care.	Internal prosthesis (pacemaker) and transport of the patient are provided: <ul style="list-style-type: none"> • Free of charge for beneficiaries entitled to free of charge medical care, • 50% charge for beneficiaries entitled to care at reduced fees. Free assistance and treatment given by psychiatric nurse at home. Free treatment for accidents and emergency cases at the "Accident and Emergency Departments of the Government Hospitals". Preventive medical examinations for infants, children, teenagers and adults including: <ul style="list-style-type: none"> • Mass screening for breast cancer , • screening of schoolchildren up to the age of 16. • Hearing test for infants 7 to 9 months of age. • Hearing and sight test for children 3 to 4 years of age. • mandatory national Thalassaemia carrier screening, • screening test for the detection for chromosomal abnormalities in all pregnant women. 	No other benefits.	<ul style="list-style-type: none"> • Preventive examinations. • Treatment benefit for cures at a spa prescribed by the doctor: at least CHF 50 (€ 32) per day. • Expenses for transport. • Domiciliary care (<i>Hausarztbesuch</i>) ordered by the doctor: costs of basic care and treatment. • Individual special medical measures (in particular for specific birth defects) are covered by the Act on supplementary benefits for Old-age, Survivors' and Invalidity Insurance (<i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung</i>, LGBl. 1965 No. 46. 	Compensation for transport expenses for disabled people. Treatment in sanatoria is paid by patients according to official basic prices. 90% compensation of treatment in sanatoria for children under 7 years of age or disabled children under 18 years. Rehabilitation: 100% compensation for: <ul style="list-style-type: none"> • Children under 18 years of age, • Group 1 disabled persons, • those recovering from a serious illness (according to official list) who have a referral from a doctor.

Health care

Table II

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Subject to sickness fund's prior approval: Refunds at the tariff rates fixed by agreements.</p>	<p>The Health Insurance Fund (<i>Egészségbiztosítási Pénztár</i>) subsidises 50%, 70%, 90% or 100% of the price depending on the on the type of the prosthetic device in question. 100% coverage for all victims of employment injuries and occupational diseases.</p>	<p>Sight tests are offered free-of-charge to all persons covered by primary health care. However visual aids and glasses are only offered to Pink Card holders. Contact lenses are only authorised in special cases. Hearing aids are also only made available to Pink Card holders.</p>	<p>Subject to prior approval of health insurer. No cost sharing except for:</p> <ul style="list-style-type: none"> • Orthopaedic shoes: share in cost of € 58 per pair up to age 16; per year € 116 for age 16 and over. • Hearing appliances: payment of cost in excess of € 462.50 up to the age of six, € 553.00 for the age of six and seven and € 644.00 for age seven and over. 	<p>Technical aids are provided by Technical Aid Centres (<i>hjelpemiddel-sentraler</i>) under the National Insurance Service (<i>trygdeetaten</i>). Each of the 19 counties (<i>fylker</i>) has a centre. Durable appliances are considered property of the National Insurance Scheme, and must be handed in after use.</p> <p>Aids related to medical treatment are provided by the Regional Health Enterprises.</p>	<p>5. Prosthesis, spectacles, hearing-aids</p>
<p>Transportation cost reimbursable under certain conditions.</p>	<ul style="list-style-type: none"> • Prophylactic medical examinations (cancer, pulmonary etc medical examinations), • transportation and costs of travel, • treatment and nursing at home, • medical rehabilitation, • obstetrical measures, • ambulance transport. 	<ul style="list-style-type: none"> • Free immunisation and vaccination services, • free ante-natal and post-natal care and treatment, • care of the elderly free of charge in government institutions if not in receipt of a pension. 	<p>Other benefits under the Health Insurance Act (<i>Ziektenfondswet, ZFW</i>):</p> <ul style="list-style-type: none"> • general practitioner and paramedic care, • obstetric care, • pharmaceutical services, • specialist medical care, • medical devices, • transport of patients, • maternity care, • services provided by an audiological centre, • services of a genetic testing centre, • non-clinical haemodialysis, • services for patients with chronic recurring respiratory problems, • rehabilitation, • thrombosis prevention. <p>Other benefits under the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>):</p> <ul style="list-style-type: none"> • general nursing and care, • mental health care, • care for the blind and partially sighted, • care for mentally handicapped, • healthcare for mother and child, • other kinds of care. 	<p>Necessary costs exceeding NOK 110 (€ 13) (return NOK 220 = € 27) for transport to the nearest place where the relevant health services can be obtained, are reimbursed, and the part not reimbursed counts toward the cost-sharing charge ceiling.</p> <p>When a patient is exercising his free choice of hospital, only transport costs exceeding NOK 220 (€ 27) (return NOK 440 = € 54) are reimbursed.</p>	<p>6. Other benefits</p>

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table III

Sickness - Cash benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	Law No. 833 of 23 December 1978 instituting the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).	Social Insurance Law (<i>Νομοθεσία Κοινωνικών Ασφαλίσεων</i>) Law 41/80 of 6 October 1980.	Law on State Social Insurance (<i>Valsts Sociālās apdrošināšanas likums</i>) of 1 October 1997. Law on Maternity and Sickness Insurance (<i>Maternitātes un slimības apdrošināšanas likums</i>) of 6 November 1995.	Sickness Insurance Act (<i>Gesetz über die Krankentageversicherung</i>) LGBl, 1971 No. 50.	Law on Sickness and Maternity Social Insurance (<i>Įstatymas dėl ligoninės socialinio draudimo</i>) of 21 December 2000 (No. IX-110). Law on Support in Case of Death (<i>Įstatymas dėl paramos mirėms atvejui</i>) of 23 December 1993 (No. I-348).
Basic principles	Compulsory social insurance scheme for employees with earnings-related benefits. Continuation of payment of salary by the employer.	Compulsory social insurance scheme covering the active population (employees and self-employed) with earnings-related benefits. Voluntary insurance possible for persons working abroad in the service of Cypriot employers.	Compulsory social insurance scheme providing earning related benefits.	Compulsory sickness insurance scheme for all persons domiciled or gainfully employed in Liechtenstein.	Compulsory social insurance scheme for employees and assimilated with earnings-related benefits. Voluntary membership for the self-employed.
Field of application	No cash benefits but statutory continuation of salary for employees. For tuberculosis: member of insured person's family.	Compulsory insurance for the active population (employees and self-employed). Voluntary insurance possible for persons working abroad in the service of Cypriot employers.	Compulsory insurance for all employees, self-employed and assimilated. Spouses of self-employed persons may join the insurance voluntarily.	Employees over 15 years of age until they receive their retirement pension at a full rate in the First pillar. Voluntary insurance: persons over 15 years of age, who are not covered by compulsory insurance.	Compulsory for all employees and assimilated. Self-employed persons may join the scheme voluntarily.
1. Beneficiaries					
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.
3. Exemptions from compulsory insurance	No exemptions.	No exemptions.	No exemptions.	No compulsory insurance if the employee is employed for less than 8 working hours per week with an employer or is employed for a maximum of three months.	No exemptions.
Conditions					
1. Proof of incapacity for work	The employee must deliver a medical certificate to his employer, who can decide to proceed to any control.	Incapacity for work certified by a doctor from the first day of illness. During the period of illness the insured person may be subject to further examination by an approved social security doctor or by a medical board.	Incapacity for work certified by the family doctor from the first day of illness.	Incapacity for work certified by the doctor.	Incapacity for work certified by a doctor from the first day of illness.

Sickness - Cash benefits

Table III

Luxembourg	Hungary	Malta	Netherlands	Norway	
Book I of Social Insurance Code (Code des assurances sociales) in the terms following the Law of 27 July 1992.	Act LXXXIII of 1997 on the benefits of Compulsory Health Insurance, (Nóvény a kötelező egészségbiztosításról -törvény)	1997 Social Security Act (Mikewar-Sigurtasogab) (Cap. 318)	Sickness Benefit Act (Ziektewet, ZW) of 5 June 1913.	National Insurance Act (Folkehjelpeloven) of 29 February 1997, Chapters 8 and 9.	Applicable statutory basis
Compulsory social insurance scheme for all active population (employees and self-employed) with earnings-related benefits.	Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related benefits. <i>Absence Fee (Távlatdíj)</i> paid by the employer.	Compulsory social insurance scheme for the active population (employees and self-occupied) with flat-rate benefits. Continuation of payment of salary paid by the employer.	Continuation of payment by employer for the first two years of sickness. The Sickness Benefit Act (Ziektewet, ZW) will continue to exist as a "safety net" for employees who do not or no longer have an employer, and in a few special circumstances.	Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related benefits. Continuation of payment of wages and salaries paid by the employer.	Basic principles
All active persons and pensioners in paid employment.	<ul style="list-style-type: none"> All employees and self-employed and assimilated groups; beneficiaries of income subsidy, unemployment benefit (választásdíj járék) or unemployment benefit paid prior to retirement. 	All gainfully occupied persons (employees and self-occupied persons) who have not yet reached retirement age.	All employees under the age of 65.	Employees, freelancers and self-employed. The insured must have an annual income from work of at least half the Basic Amount (Grundbeløp) i.e. NOK 29,399 (€ 3,579). This limit does not apply during the employer period, see below.	Field of application
No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	2. Membership ceiling
Persons who are only engaged occasionally, and not regularly in a professional activity. The period of activity should not exceed three months per calendar year.	No exemptions.	No exemptions.	No exemptions.	No exemptions.	3. Exemptions from compulsory insurance
Incapacity for work certified by a doctor from the 2nd day of illness.	Incapacity for work certified by a doctor. There is no formal time-limit for it, although practically it is needed to calculate the salary. The person has to be re-examined regularly (depends on the doctor's decision).	Incapacity for work certified by a General Practitioner from the first day of illness. Patient is re-examined by his/her GP every week if the period of sickness exceeds one week. After 60 days, the patient is examined by a Medical Panel constituted under the Social Security Act.	When reporting sick, one must comply with the following rules: <ul style="list-style-type: none"> stay at home until the implementation institution inspector has called in to see, allow the inspector visiting the patient at home, notify the implementation institution of ones whereabouts within 24 hours, facilitate his own recovery, keep ones appointment with the medical insurance Office of the Implementation Institution. 	Incapacity for work certified by a doctor. Employees have a right to give their employer notice of incapacity due to sickness for up to 3 calendar days at a time. Restrictions in case of frequent recurrence. Has the employer entered an Inclusive Workplace Agreement (Inkluderende Arbeidsavtale) with the National Insurance Service, the employee may give notice of incapacity for up to 9 calendar days at a time, up to a maximum of 24 days a year.	Conditions
					1. Proof of incapacity for work

Table III

Sickness - Cash benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Qualifying period	Neither work period nor qualifying period required.	<ul style="list-style-type: none"> The insured person has been insured for at least 26 weeks up to the date of incapacity. Lower part paid insurable earnings up to the date of incapacity equal to at least 26 times the weekly Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) of CYP 73.47 (€ 125) per week; and paid and credited insurable earnings in the benefit year are at least equal to 20 times the weekly amount of Basic Insurable Earnings. <p><i>Definitions:</i> <i>Lower part of insurable earnings:</i> insurable earnings up to Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> insurable earnings over Basic Insurable Earnings. <i>Benefit year:</i> Starts the first Monday of July and ends the last Sunday prior to the first Monday from which the next benefit year starts.</p>	Neither work period nor qualifying period required.	Neither work period nor qualifying period required.	Minimum period of insurance: 3 months during the last 12 months or at least 6 months during the last 24 months.
3. Other conditions	No other conditions.	<ul style="list-style-type: none"> Aged between 16 and 63 years unless Old-age Pension (Σύνταξη Γήρατος) conditions have not been fulfilled, in which case paid until 65 years, and not in receipt of full wages during incapacity. 	No other conditions.	At least 50% incapacity for work.	<p>Paid to those who:</p> <ul style="list-style-type: none"> fall ill, remain at home in order to nurse a sick family member, need treatment in a prosthetic-orthopaedic hospital, are not allowed to work for quarantine reasons or remain at home to take care of children who are not allowed to attend child care institution for quarantine reasons. <p>Benefits are not payable to persons:</p> <ul style="list-style-type: none"> who became injured committing an offence, who damaged their own health or whose sickness is the result of alcoholism or drug addiction (unless voluntarily receiving in-patient treatment for their addiction).

Sickness - Cash benefits

Table III

Luxembourg	Hungary	Malta	Netherlands	Norway	
Neither work period nor qualifying period required.	Neither work period nor qualifying period required.	Entitlement is subject to at least 50 paid weekly contributions of which 20 paid or credited contributions should fall in the preceding two years.	Neither work period nor qualifying period required.	Generally four weeks of work.	2. Qualifying period
No other conditions.	Incapacity for work must have occurred whilst insured or within three days of the lapse of insurance.	No other conditions.	No other conditions.	No other conditions.	3. Other conditions

Table III

Sickness - Cash benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Waiting period	3 days. None for TB.	Basic (Βασικό Επίδομα) and Supplementary Benefit (Συμπληρωματικό Επίδομα): • Employees: 3 days, • self-employed persons: 18 days (3 days if hospitalized or incapacitated by an injury – employment related or not).	One day.	2 days. The employer and employee can agree to defer initiation of benefits from the insurer.	No waiting period,
Benefits	Statutory continuation of payment of wage for a maximum of 180 days per year (and in some specific cases 180 days again in the next year).	No statutory continuation of payment.	The employers pay compensation of no less than 75% of average earnings for the 2nd and the 3rd day of temporary incapacity for work, and no less than 80% from the 4th until the 14 th day of incapacity. The total period of continued payments by the employer will not exceed 14 continuous calendar days (no ceilings).	Obligation to continue wage payments for the period that the initiation of the insurer's benefits is deferred.	Employer pays at least 80% (and not more than 100%) of the employee's Compensatory Wage (Kampanakima-ssas usras) for the first two days.
1. Benefits paid by employers					
2. Benefits of social protection	<i>Without hospitalisation:</i> 50%. From 21 st day 66.66% (earnings taken as basis: real earnings). <i>With hospitalisation:</i> Allowance is reduced to 2/5 for insured without dependants. <i>Tuberculosis:</i> • Daily benefit during treatment (ημερήσιο ποσό αμοιβής κατά τη διάρκεια της θεραπείας): Insured person: As the sickness benefit for 180 days, then € 10.54; members of the family: € 5.27. • Daily post-sanatorium benefit (ημερήσιο ποσό αμοιβής μετά την άρση της νόσου): Insured person: € 17.56; members of the family: € 8.78. • Cure allowance (αποδοχές μετά την άρση της νόσου): € 70.80 per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least 50%.	Basic Benefit (Βασικό Επίδομα): 60% of the lower part of weekly average insurable earnings over the benefit year, increased by 1/3 for the first dependant and by 1/6 for other dependants (maximum of three dependants). A spouse (male or female) is a dependant if he/she is neither working nor receiving any benefit from the Social Insurance Fund (Ταμείο Κοινωνικών Ασφαλίσεων). Supplementary Benefit (Συμπληρωματικό Επίδομα): 50% of the upper part of weekly average insurable earnings over the benefit year. Maximum weekly amount of supplementary benefit cannot exceed weekly Basic Insurable Earnings (Βασικές Ασφαλίστες Αποδοχές).	80% of the average gross wages upon which contributions have been paid during six months. This six-month period applies from two months before the month in which the incapacity occurred.	At least 80% of wages paid to the insured person including regular supplementary allowances (in the case of total incapacity for work). Upper contribution assessment ceiling: CHF 106,800 (€ 68,797) annual earnings.	After the first two days: 85% of average monthly Compensatory Wage (Kampanakima-ssas usras). Compensatory Wage: the average wage paid during a quarter before the last quarter of sickness from which contributions to sickness and maternity insurance have been collected. The compensatory wage cannot exceed 3.5 times the national average insured income (although contributions are paid on the full wage). The benefit must not be lower than ¼ of the average insured income of the current year.
• Amount of the benefits					

Sickness - Cash benefits

Table III

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No waiting period.</p>	<p>No waiting period.</p>	<p>3 days.</p>	<p>No waiting period.</p>	<p>No waiting period for employees. 16 days for freelancers and self-employed. A voluntary insurance supplement to cover the waiting period is available for both groups.</p>	<p>Waiting period</p>
<p>Continuation of payment of salary for white-collar employees in the private sector for the month in which the disease occurs and for the following 3 months.</p>	<p>Absence Fee (<i>Távolléti díj</i>), 80% of the daily gross earnings, for up to 15 working days annually. The calculation is based on the average daily gross earnings from the 1st of Jan the previous year in all cases of continuous insurance period. No ceilings.</p> <p>An employee, if eligible for Absence Fee (<i>Távolléti díj</i>), shall be paid the proportionate average of the total amount comprising his/her wage, the regular wage supplement(s) and the pay for extra work, applicable for the time (duration) of the absence.</p>	<p>The employer pays full wage/salary (or half-pay) for the maximum total number of full days (or half-days) of sick leave the employee is entitled to under the labour law (Wage Regulation Order) or the individual collective agreement.</p> <p>The amount of sickness benefit paid to the employee under the social security system, or the amount equivalent to the sick pay paid to the employee under the labour law/collective agreement if this is lower than the sickness benefit payable, is transferred to the employer until the exhaustion of full/half sick payments made by the employer.</p> <p>Payment of Sickness Benefit will continue as indicated below under "Duration of Benefits".</p>	<p>Continued payment of 70% of wages for 52 weeks. Maximum daily wage considered: € 167.</p> <p>With the minister's approval this percentage can be increased by the industrial boards.</p>	<p>The employer pays sickness cash benefit (<i>sykepenger</i>) for up to 16 calendar days.</p> <p>Where the employer continues to pay the salary beyond this period, the sickness cash benefit is paid to the employer.</p>	<p>Benefits</p> <p>1. Benefits paid by employers</p>
<p>The full salary which the insured person would have earned if he had continued to work.</p>	<p>Sickness benefit (<i>Táppénz</i>) paid as a percentage of average daily gross earnings (over the previous calendar year). The amount of the benefit depends upon length of previous insurance period:</p> <ul style="list-style-type: none"> • At least 2 years: 70% of the daily average, and • less than 2 years (or during inpatient treatment): 60% of the daily average. <p>No ceilings.</p>	<p>Benefit is paid in accordance with the number of days worked in a normal week up to a maximum of six days. The rates are:</p> <ul style="list-style-type: none"> • Single parent or a married person whose spouse is not employed on a full-time basis: MTL 6.32 (€ 15) per day. • Single person: MTL 4.08 (€ 9.57) per day. <p>The benefit is paid every week.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>) as safety net (see "Basic principles"): 70% of the daily wage. Maximum daily wage considered: € 167.</p>	<p>100% of the salary from the 1st day for employees, 100% of the income basis from the 17th day for freelancers and 65% from the 17th day for self-employed.</p> <p>A voluntary insurance supplement to cover a rate of 100% is available to the self-employed.</p> <p>A general maximum annual income basis of 6 times the Basic Amount (<i>Grunnbeløpet</i>) applies i.e. NOK 352,668 (€ 42,953).</p>	<p>2. Benefits of social protection</p> <ul style="list-style-type: none"> • Amount of the benefits

Table III

Sickness - Cash benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
• Duration of benefits	Maximum of 6 months (180 days) per year. For tuberculosis: No limit during treatment; maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years).	Basic (Βασικό Επίδομα) and Supplementary Benefit (Συμπληρωματικό Επίδομα): 156 days. If the beneficiary is still incapable to work after the 156 days but is not expected to remain permanently incapable to work, then the Sickness Benefit (Επίδομα Ασθενείας) may be extended to 312 days.	52 weeks from first day of incapacity if incapacity has been continuous, or 78 weeks over a 3 year period if incapacity has been repetitive with interruptions.	720 of 900 consecutive days. The initiation of benefits can be deferred for the period agreed upon between employer and employee with the continuation of wage payments for at most 360 days.	The sickness certificate may be extended for an established period of time (up to four months or 120 days). If the person has not recovered after that period it is obligatory to apply to the State Medical and Social Examination Commission (Valstybinė medicinos socialinės ekspertizės komisija) which is concerned with the determination of disability. Sickness benefits for employed disabled persons who receive State social insurance Disability Pension (Invalidumo pensija) are paid for no more than 90 days per year. This restriction is not applied for employment injuries or occupational diseases. In cases where a person voluntarily undergoes in-patient treatment for alcoholism or drug addiction he/she is entitled to receive sickness allowance for no longer than 14 days.
• Special conditions for unemployed	No special conditions.	No special conditions.	No special conditions.	Unemployed persons can exchange their existing insurance for one in which the payment of benefits begins after the 31 st day. During the first 30 sick days, they continue to receive unemployment benefit (Arbeitslosen-sicherungsgeld).	No special conditions.
• Death grant	No death grant.	A lump sum of CYP 303 (€ 517) for the death of an insured person or a pensioner. A lump sum of CYP 151.50 (€ 258) is paid upon the death of an insured person's or pensioner's dependant. For conditions see table VII "Survivors".	Funeral Benefit (Pasaules lauks paraksts): Lump sum • death of the insured person: double monthly average insurance contributions wage of the insured person (the death grant is calculated from the average contribution wage of six-month period which applies from two months before the month in which the incapacity occurred), however no less than average contribution wage set by state. • death of a dependent family member: triple monthly amount of the State Social Security Benefit (Valsts sociālā nodrošinājuma paraksts), i.e. LVL 105 (€ 161).	No death grant.	Death Grant (Laidgimio paraksts): Universal (non-contributory) grant of LTL 750 (€ 217) paid in case of death of permanent residents or of a stillborn child (after at least 22 weeks of pregnancy). The grant is equal to 6 times the Minimum Standard of Living (Minimumus gyvenimo lygis) fixed by the Government.

Sickness - Cash benefits

Table III

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Maximum: 52 weeks. Payment ends if an invalidity pension (<i>pension d'invalidité</i>) is granted.</p>	<p>Maximum 1 year (If the insurance period is less than 1 year, than the maximum duration equal to the period of insurance).</p>	<p>Maximum duration: up to an aggregate of 156 working days, but could be extended in certain cases when the claimant undergoes any major surgical operation or intervention or suffers a severe injury or is afflicted by some serious disease which requires a long treatment before such person can resume duties for any number of days not exceeding 312 days in a two year period.</p>	<p>104 weeks.</p>	<p>260 days (52 weeks) for employees, 248 days for freelancers and self-employed.</p>	<p>• Duration of benefits</p>
<p>No entitlement for unemployed persons. They receive unemployment benefit (<i>indemnité de chômage</i>).</p>	<p>No entitlement for unemployed persons.</p>	<p>Sickness Benefit paid to unemployed persons on a 6-day week basis in any period of sickness during unemployment.</p>	<p>No special conditions.</p>	<p>The unemployment benefit (<i>dagpenger under arbeidsløshet</i>) per week is taken as income basis for sickness cash benefit (<i>sykepenger</i>).</p>	<p>• Special conditions for unemployed</p>
<p>Funeral grant (<i>Indemnité funéraire</i>): € 1,086.31. For children under 6: 50% For children dead at birth: 20%</p>	<p>No death grant.</p>	<p>No death grant.</p>	<p>Death grant (<i>Overlijdensuitkering</i>): 100% of the wage over a period of a month after the day of death.</p>	<p>No death grant.</p>	<p>• Death grant</p>

Table III

Sickness - Cash benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<p>• Other benefits</p>	<p><i>Allowance in case of Tuberculosis:</i> Christmas bonus (<i>assegno natalizio</i>) of € 13 + € 1.55 per dependant person, if the beneficiary is insured; € 7.75 if the beneficiary is a member of the family of the insured.</p>	<p>No other benefits.</p>	<p>No other benefits.</p>	<p>Care allowance (<i>Wersorg</i>): if certified by the doctor that hospitalisation and clinical care would be necessary without care at home. Benefit based on the level of care required (maximum CHF 100 (€ 64) per day).</p>	<p>The maximum duration of benefits for those nursing a family member:</p> <ul style="list-style-type: none"> • adults: 7 days, • children under the age of 14 years: 14 days, • children under the age of 7 years in and in-patient clinic: for the course of treatment but no longer than 120 days, • children under 16 who are ill with an oncohaematological disease, have undergone a complicated operation or have experienced trauma or burning: for the full course of treatment but no longer than 120 days.
<p>Taxation and social contributions</p>	<p>Benefits are subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Sickness cash benefit (<i>Ungeld</i>) are subject to taxation.</p>	<p>Benefits are subject to taxation.</p>
<p>1. Taxation of cash benefits</p>					
<p>2. Limit of income for tax relief or tax reduction</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>
<p>3. Social security contributions from benefits</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions from Sickness cash benefit (<i>Ungeld</i>), but the continuation of employer's payment of salaries is subject to contributions.</p>	<p>No contributions.</p>

Sickness - Cash benefits

Table III

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>A family leave of two days per year is granted in case of sickness of a child aged less than 16.</p>	<p>Benefits for nursing a sick child:</p> <ul style="list-style-type: none"> • Children below 1 year: until the child reaches 1 year of age, • Children between 1-3 years: 84 calendar days/year/child, • Children aged 3-6 years: 42 calendar days/years/child, (84 days for single parents), • Children 6-12 years: 14 calendar days/year/child, (28 days for single parents). <p>Sickness benefits are also paid in the cases of:</p> <ul style="list-style-type: none"> • pregnancy but not entitled to Maternity Allowance (<i>Terhességi-gyermekágyi segély</i>), • breast-feeding a child under the age of 1 year whilst the child is undergoing in-patient treatment. 	<p>No other benefits.</p>	<p>If 70% of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (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 XI).</p>	<p>Daily cash benefits at the full rate in case of absence from work due to:</p> <ul style="list-style-type: none"> • Care for sick children under 12 (18 if disabled or chronically ill). Maximum 10 days a calendar year for each parent, or 20 days for a single parent, 20 and 40 days respectively in the case of disabled or chronically ill children. The benefit is paid by the employer who is entitled to a refund if the employee is absent for more than 10 days in a calendar year, or the child is over 12. • Care for a child whose usual day carer is ill. Age limits as above and days of absence count towards the maximums above. • Care for a hospitalised child. Benefits paid from the 8th day after the admission to hospital, and also for some time after discharge, if care is still needed. • Care for a child under 18 (no age limit for mentally handicapped children) suffering from a potentially fatal or otherwise serious illness. Benefits paid from the 1st day whether the care takes place in hospital or at home. • Attendance of approved training courses needed to take better care of a disabled or chronically ill child. • Care at home for a close relative in the terminal phase. Benefits paid for a maximum of 20 days (4 weeks). 	<p>• Other benefits</p>
<p>Benefits are subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>Contributions for health care, long term care insurance and pension insurance.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>Social insurance contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziektefondswet, ZFW</i>) are deducted from the ZW-benefit.</p>	<p>Normal rate of social security contribution.</p>	<p>3. Social security contributions from benefits</p>

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table IV

Maternity/Paternity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	Law No. 1204 of 30 December 1971 on the protection of working mothers. Law No. 903 of 9 December 1977 on equal treatment between men and women. Law No. 53 of 8 March 2000 on provisions for maternity and paternity support.	Social Insurance Law (Νομοθεσία Κοινωνικών Ασφαλίσεων) 41/80 of 6 October 1980.	Law on State Social Insurance (Likums "Par valsts sociālo apdrošināšanu") of 1 October 1997. Law on Maternity and Sickness Insurance (Likums "Par maternitātes un slimības apdrošināšanu") of 6 November 1995.	Sickness Insurance Act (Gesetz über die Krankenversicherung), LGBl. 1971 No. 50. Maternity Allowance Act (Gesetz über die Ausrichtung einer Mutterurlaubstage), LGBl. 1982 No. 8.	Law on Sickness and Maternity Social Insurance (Ligos ir motinijoms socialinio draudimo įstatymas) of 21. December 2000 (No. IX-110).
Basic principles	Benefits in kind: Health service financed by contributions for all inhabitants (based on residency). Cash benefits: Compulsory social insurance scheme for employees with earnings-related benefits.	Benefits in kind: State financed scheme providing benefits in-kind to certain categories of the Cypriot citizens (see table II "Health care"). Cash benefits: Compulsory social insurance scheme covering the active population (employees and self-employed) with earnings-related benefits. Voluntary insurance possible for persons working abroad in the service of Cypriot employers.	Benefits in kind: Tax financed compulsory health care system for all inhabitants (based on residency). Cash benefits: Compulsory social insurance scheme providing earning-related benefits.	Benefits in kind: Compulsory sickness insurance scheme for all persons with residence or economic activity (employees and self-employed) in Liechtenstein. Cash benefits: • Compulsory sickness cash benefit (Krankentaggel) for all employed women with earnings-related benefits. • Tax financed and income-dependent Maternity allowance (Mutterurlaubstage) for not gainfully employed residents (or as differential amount in addition to lower sickness cash benefit (Krankentaggel) to employed women).	Benefits in kind: Compulsory health insurance scheme (see table II "Health care"). Cash benefits: Maternity insurance for employees providing earnings-related benefits. An initial period of benefit payment is made to the mother (Maternity Benefit, Motinijoms pašalpa) and then an extended benefit is payable to the mother or the father (Maternity/Paternity Benefit, Motinijoms tėvams pašalpa).
Field of application	All women residents.	Certain categories of citizens are entitled to benefits in kind free of charge or at reduced fees (see table II "Health care").	<ul style="list-style-type: none"> • (Permanent) residents, • foreign nationals and stateless persons who have been granted a temporary residence permit and have paid personal income tax for at least half a year. 	(1) Female employees. (2) Women resident in Liechtenstein.	Insured women (see table II "Health care").
1. Benefits in kind					
2. Cash benefits	Maternity benefit (indemnity of maternity): Insured women or alternatively the father.	Maternity Allowance (Επίδομα Μητρότητας): Women insured as employed, self-employed persons or voluntary contributors working abroad in the service of Cypriot employers. Maternity Grant (Βοήθημα Τοκετού): Insured women and wives of insured men.	Maternity Benefit (Motinijoms pašalpa) and Paternity benefit: (Tėvams pašalpa): Persons who have paid insurance contributions or on whose behalf contributions have been calculated: including all employees and self-employed persons.	Sickness benefit (Krankentaggel): Female employees over 15 years of age. Maternity allowance (Mutterurlaubstage): Women who are not entitled to sickness benefit (Krankentaggel).	Maternity Benefit (Motinijoms pašalpa) and Maternity/Paternity Benefit (Motinijoms tėvams pašalpa): Compulsory insurance for employees and assimilated groups. Self-employed persons may join the scheme voluntarily.

Maternity/Paternity

Table IV

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Book I of Social Insurance Code (<i>Code des assurances sociales</i>) in the terms following the Law of 27 July 1992.</p>	<p>Act LXXXIII of 1997 on the Benefits of Compulsory Health Insurance (<i>Működő egészségügyi biztosításokról</i>).</p> <p>Act LXXXIV of 1999 on Family Support (<i>Családok támogatásáról</i>).</p>	<p>1997 Social Security Act (<i>Mit dwar il-Sigurtà Soġjal</i>) (Cap. 318).</p> <p>Conditions & Employment Regulations Act (<i>Mit dwar Regolazzjonijiet Industrijali</i>) (Cap. 135).</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>).</p> <p>Self-employed Persons Disability Insurance Act (<i>Wet arbeidsongeslacht-heidsverzekering zelfstandigen, WVAZ</i>).</p> <p>Health Insurance Act (<i>Ziektenotendwet, ZNW</i>) of 17 December 2003.</p>	<p>National Insurance Act (<i>Næringsmiddelrett</i>) of 29 February 1997, Chapters 5 and 14.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) and the recipients of a social security benefit. Spouses (not personally insured) of insured persons are co-insured.</p> <p>Complete compensation of income loss during maternity leave and payment of medical care and of delivery-related accessories.</p>	<p>Compulsory social insurance scheme financed by employer and employee contributions, providing benefits in kind and earnings-related cash benefits to persons insured against all risks and benefits in kind to persons entitled only to health services.</p>	<p>Benefits in kind: Maternity related services and treatment provided for free to citizens and their spouses if insured under the social security system.</p> <p>Cash benefits: Flat-rate benefit on universal entitlement payable to ordinary residents of Malta who are Maltese citizens or women married to a citizen.</p>	<p>Benefits in kind: Health Insurance Act (<i>Ziektenotendwet, ZNW</i>) see table II "Health care".</p> <p>Cash benefits: Sickness Benefit Act (<i>Ziektewet, ZW</i>): Female employees are entitled to sick pay in connection with child birth over a period of at least 16 weeks.</p> <p>Self-employed Persons Disability Insurance Act (<i>Wet arbeidsongeslacht-heidsverzekering zelfstandigen, WVAZ</i>): All self-employed persons as well as spouses helping in the business, professional practitioners and managing directors/major shareholders are insured under the WVAZ up to the age of 65 years. Women insured under the WVAZ are entitled to maternity benefits over a period of at least 16 weeks.</p>	<p>Benefits in kind: Tax-financed public health service for all inhabitants.</p> <p>Cash benefits:</p> <ul style="list-style-type: none"> • Compulsory social insurance scheme for the active population (employees and self-employed) with Parental Benefit (<i>forelderspenger</i>) as full compensation for the loss of income. • Non active mothers are entitled to a Maternity Grant (<i>engangsstønad ved fødsel</i>). • Protection of pregnant women by a Cash Pregnancy Benefit (<i>svangerskapspenge</i>). <p>Flexible arrangements for taking out parental benefit over a longer period of time. Equal rights for fathers to take out the benefit.</p>	<p>Basic principles</p>
<p>Personally insured women (see table II "Health care").</p> <p>Spouse of insured person.</p>	<p>Insured women (see table II "Health care").</p>	<p>Citizens and their spouses.</p>	<p>Insured women (see Table II "Health care").</p> <p>Spouse and daughters of insured person.</p>	<p>All women residents.</p>	<p>Field of application</p> <p>1. Benefits in kind</p>
<ul style="list-style-type: none"> • Maternity Benefit (<i>prestations en espèces de maternité</i>) as income replacement for the active population (employees and self-employed) • Maternity allowance (<i>allocation de maternité</i>) for all women with no loss of earnings during the maternity leave. 	<p>Birth Grant (<i>Vn jászkéntámogatás</i>): Resident women who give birth and who are Hungarian nationals, long-term residents or refugees; adoptive parents; guardians; or the father in case of death of the mother.</p> <p>Maternity Allowance (<i>Fényszabvány-melágr segély</i>) and Child Care Fee (<i>Gyermekgondozásdíj</i>):</p> <ul style="list-style-type: none"> • employees and self-employed and assimilated groups; • beneficiaries of income subsidy or unemployment benefit (<i>Államnévelési juttatás</i>). 	<p>Maternity benefit (<i>Benefiċċju ta'Kifera-ta</i>):</p> <p>Citizens and their spouses.</p>	<p>Insured women (see Table III "Sickness - cash benefits").</p>	<p>Parental Benefit (<i>forelderspenger</i>): Active population.</p> <p>Maternity Grant (<i>engangsstønad ved fødsel</i>): Non active mothers.</p> <p>Entitlement to benefits also in case of adoption.</p>	<p>2. Cash benefits</p>

Table IV

Maternity/Paternity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Conditions	Registered at the National Health Service (Σενακινο Σανιταριο Κασσουλαι, Σ.Σ.Α.).	Permanent residence and citizenship. These conditions do not apply to recipients of Public Assistance (Δημόσιο Βοήθημα).	No qualifying conditions.	Waiting period: the insured person must have been insured for at least nine months without any interruption of more than three months before the day the child is born.	No qualifying conditions.
1. Benefits in kind					
2. Cash benefits	No qualifying conditions.	<p>Maternity Allowance (Επίδομα Μητρότητας) and Maternity Grant (Βοήθημα Τακετού):</p> <ul style="list-style-type: none"> The insured person has been insured for at least 26 weeks up to the starting date of the commencement of maternity allowance or delivery in the case of maternity grant, Lower part paid insurable earnings up to the date of the commencement of maternity allowance or delivery in the case of maternity grant equal to at least 26 times the weekly Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) of CYP 73.47 (€ 125) per week; and Paid and credited insurable earnings in the benefit year equal to at least 20 times the weekly amount of Basic Insurable Earnings; <p>For obtaining maternity grant the contributions of either the wife's or the husband's may be taken into account.</p> <p><i>Definitions:</i> <i>Lower part of insurable earnings:</i> insurable earnings up to Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> insurable earnings over Basic Insurable Earnings. <i>Benefit year:</i> Starts the first Monday of July and ends the last Sunday prior to the first Monday from which the next benefit year starts.</p>	<p>Maternity Benefit (Mātēnības pabalsts): incapacity for work certified by doctor.</p> <p>Paternity benefit: (paternitātes pabalsts): no qualifying conditions.</p>	<p>For sickness benefit (Nesamardīgums), see "1. Benefits in kind". Women must not give up their employment earlier than 20 weeks before delivery, unless there is at least a 50% incapacity for work prior to this time.</p> <p>Maternity allowance (Mātes atbalsts): residency.</p>	<p>Maternity Benefit (Mātīnības pabalsts): 3 months insurance during the last 12 months or at least 6 months during the last 24 months.</p> <p>Maternity/Paternity Benefit (Mātīnības/Paternitātes pabalsts): 7 months insurance during the last 12 months or at least 10 months during the last 24 months.</p>
Benefits					
1. Benefits in kind	<p>Membership as of registration with the National Health Service (Σενακινο Σανιταριο Κασσουλαι, Σ.Σ.Α.): all pre-conception and pre-natal analysis foreseen by Legislative Decree n. 124 of 29 April 1998.</p> <p>In case of family income up to € 35,000 per year: medical visits and laboratory analysis for mothers and children up to the age of 6.</p>	<p>Medical care in hospitals, pharmaceutical products, drugs etc.</p> <p>See also table II "Health care".</p>	<p>Perinatal care, stay in maternity hospital, delivery and postnatal observation.</p> <p>See also table II "Health care".</p>	<p>Obstetrics by a doctor and midwife and necessary check-ups during pregnancy and the first 10 weeks after giving birth.</p> <p>See also table II "Health care".</p>	<p>Medical care, hospital or maternity hospital care, care provided by paediatricians or family doctors, drugs and appliances, etc.</p> <p>See also table II "Health care".</p>

Maternity/Paternity

Table IV

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No qualifying conditions.</p> <p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): must have been affiliated for 6 months in the year preceding the birth.</p> <p>Maternity Allowance (<i>allocation de maternité</i>): Residence on the national territory and not having entitlement to insured women's Maternity Benefit.</p> <p>Midwife and medical assistance, stay in maternity hospital. Drugs and diet nutrition for babies are covered by lump sum payment. See also table II "Health care".</p>	<p>No qualifying conditions.</p> <p>Birth Grant (<i>Anyasági támogatás</i>): Completion of at least four prenatal medical examinations (one in case of premature birth) or res iudicata judgement on adoption or guardianship within 180 days of confinement. Hungarian residence should be evidenced upon submitting the claim.</p> <p>Maternity Allowance (<i>Terhességi-gyermekágyi segély</i>): At least 180 days of insurance during the last two years before delivery; and she will give birth during the insurance period or within 42 calendar days of its expiry (or 28 in case of receiving sick pay).</p> <p>Child Care Fee (<i>Gyermekgondozási díj</i>): at least 180 days of insurance during the last two years before delivery, the child lives with the claimant's family, and one of the parents obliged to stay at home and care for the child.</p> <p>Specific maternity benefits: check-ups, delivery at home or in a hospital, basic advice on breast-feeding, home care services, family assistance. See also table II "Health care".</p>	<p>Insured under the social security system.</p> <p>Maternity benefit (<i>Beneficċju tal-Maternità</i>): Payable to women who do not avail themselves of maternity leave from their employers.</p> <p>Pre-natal and post-natal care including free confinement and hospital care. See also table II "Health care".</p>	<p>No qualifying conditions.</p> <p>No qualifying conditions.</p> <p>Obstetric care is normally provided by a midwife but may be provided by a general practitioner or specialist, if necessary in a clinic or hospital when no midwife is available or when medically indicated. See also table II "Health care".</p>	<p>Residence.</p> <p>Parental Benefit (<i>fødselspenger</i>): The one who takes out the benefit must have worked for at least 6 of the 10 months immediately prior to the day the benefit period starts.</p> <p>Maternity Grant (<i>engangsstønad ved fødsel</i>): Residence.</p> <p>Cash Pregnancy Benefit (<i>svangerskapspenger</i>): Protective legal provisions prevent the woman from pursuing her work during her pregnancy if the employer is not able to find alternative work for her in the period of pregnancy. Self-employed and freelancers must be in a similar risk situation and unable to rearrange their work to avoid the risk.</p> <p>Free maternity services and hospital care. Exempt of cost-sharing charges where they otherwise exist. In case of delivery at home a birth allowance of NOK 1,765 (€ 215) is paid.</p>	<p>Conditions</p> <p>1. Benefits in kind</p> <p>2. Cash benefits</p> <p>Benefits</p> <p>1. Benefits in kind</p>

Maternity/Paternity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<p>2. Maternity leave</p> <ul style="list-style-type: none"> • Prior to and after confinement 	<p>Maternity benefit (indennità di maternità), only if wage is discontinued: 1 or 2 months before the presumed confinement date and 3 or 4 months (in case of one month of abstinence before delivery) after (optionally 6 supplementary months).</p> <p>The optional supplementary parental leave (supplementare facoltativa del lavoro) may be requested by the father if the mother does not claim, or if the father has sole charge.</p>	<p>Maternity Allowance (Επίδομα Μητρότητας): Periodic benefit paid for:</p> <ul style="list-style-type: none"> • Natural mothers: 16 weeks beginning between the 6th and 2nd before the expected week of confinement or the week of delivery. • Adoptive mothers: 14 weeks from the week of adoption if child is under 12 years old. <p>Maternity Grant (Βοήθημα Τοκετού): Lump sum payable upon birth.</p>	<p>Maternity Benefit (maternitātes pabalsts) is paid for 112 calendar days (56 days for pregnancy leave and 56 calendar days for childbirth leave). 14 additional days of leave and benefit for women who have received continuous medical care commencing before the 12th week of pregnancy. Further 14 days are also available if there are complications during pregnancy, delivery or post-natal period and in case of multiple births.</p> <p>Paternity benefit (paternitātes pabalsts) is paid for 10 calendar days of child father's leave.</p>	<p>20 weeks, of which at least 16 weeks after confinement (see also "Cash benefits").</p>	<p>Maternity Leave (matinystės atostogos): 70 calendar days preceding delivery and 56 days after. In cases of complicated deliveries or multiple birth benefits are payable for 70 days after delivery. In case of premature childbirth (more than 22 weeks of pregnancy) benefits paid for 28 days after delivery (if the child survives: for 70 days). After these periods a benefit is paid to the parent who remains away from work to care for the child.</p> <p>Maternity/Paternity Benefit (matinystės ir tėvystės atostogų): maximum 3 years from the date of childbirth.</p>
<ul style="list-style-type: none"> • Continuation of payment by the employer 	<p>Compensation is paid, on behalf of the National Institute for Social Protection (Istituto Nazionale della Previdenza Sociale, INPS), by the employer. This amount is deducted from the owed contributions.</p>	<p>No statutory continuation of payment.</p>	<p>No statutory continuation of payment.</p>	<p>No statutory continuation of payment.</p>	<p>No statutory continuation of payment.</p>

Maternity/Paternity

Table IV

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): 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. Additional exemption from work if a change of assignment for health reasons is not possible (advice from the occupational medical officer required).</p> <p>Maternity Allowance (<i>allocation de maternité</i>): 16 weeks. Non-cumulative with similar maternity benefits or with earnings.</p> <p>Birth Grant (<i>allocation de naissance</i>): See table IX "Family benefits".</p>	<p>Maternity Allowance (<i>Terhességi-gyermekágyi segély</i>) is paid for 24 weeks (4 weeks before and 20 weeks after planned date of birth, or 24 weeks after the date of birth, depending on the mothers' choice).</p>	<p>Total paid leave: 13 weeks of which at least 5 weeks after delivery. An extra week of unpaid leave is also available taking the total up to 14 weeks.</p>	<p>16 weeks. Prior to confinement, a leave between six and four weeks is compulsory; ten to twelve weeks remain for leave after confinement. In case of premature birth, the number of days that the baby is premature will be added to the leave after confinement. If the baby comes late, the number of 'late' days will be added to the total period of leave. In this case, the leave will be longer than 16 weeks.</p>	<ul style="list-style-type: none"> • Where both parents have earned a right to Parental Benefit (<i>fødselspenger</i>), the maximum benefit period is 42 weeks at the full rate or 52 weeks at an 80% rate. • Parental Benefit may be drawn from 12 weeks before confinement at the earliest, and 3 weeks of benefit must be taken out before confinement and by the mother. • 4 weeks are reserved the father, and cannot be taken out by the mother. Apart from the 6 weeks after confinement reserved for the mother, the benefit can be taken out by the father on the basis of his own earnings, provided he has worked for at least 6 of the last 10 months immediately before he started his leave. • The father can also take out benefit when a non-active mother is a student or prevented from taking care of the child because of illness. The maximum period of benefit for the father is in these cases 29 weeks at the full rate or 39 weeks at the 80% rate. • Parental Benefit can also be spread out in a time account arrangement (<i>avtale om tidskonto</i>) permitting part-time work in a variety of combinations with reduced benefit over a period of up to 2 years. Employees must enter a written arrangement to this end with the employer, freelancers and self-employed with the local national insurance office. • Corresponding benefits in the case of adoption of children under 15, with periods adjusted for there being no confinement on the part of the adoptive parents. 	<p>2. Maternity leave</p> <ul style="list-style-type: none"> • Prior to and after confinement
<p>No statutory continuation of payment.</p>	<p>No statutory continuation of payment.</p>	<p>No statutory continuation of payment.</p>	<p>No statutory continuation of payment.</p>	<p>No statutory continuation of payment. Where the employer continues to pay salary during maternity leave, the Parental Benefit (<i>fødselspenger</i>) is paid to him.</p>	<ul style="list-style-type: none"> • Continuation of payment by the employer

Table IV

Maternity/Paternity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Cash benefits	80% of earnings for the compulsory period, and 30% for the supplementary period.	<p>Maternity Allowance (Επίδομα Μητρότητας):</p> <ul style="list-style-type: none"> Basic Benefit (Βασικό Επίδομα): 75% of the lower part of weekly average insurable earnings over the benefit year, increased to 80%, 90% and 100% for one, two or three dependants respectively. Supplementary Benefit (Συμπληρωματικό Επίδομα): 75% of the upper part of weekly average insurable earnings over the benefit year (No fixed maximum amount, earnings ceiling applied). <p>Maternity Grant (Βοήθημα Τοκετού): CYP 223 (€ 380) per child.</p>	<p>Maternity Benefit (Mātēnības pabalsts): 100% of the average gross wages upon which contributions have been paid during six months. This six-month period applies from two months before the month in which the incapacity occurred.</p> <p>Paternity benefit: (Tēvniecības pabalsts): 80% of the average gross wages upon which contributions have been paid during six months. This six-month period applies from two months before the month in which the incapacity occurred.</p>	<p>Sickness benefit (Krankengeld); at least 80% of lost wages including regular supplementary allowances.</p> <p>Maternity allowance (Mutterschaftszug): Dependant on spouse's income and number of children. Minimum CHF 500 (€ 322), maximum CHF 4,500 (€ 2,899).</p>	<p>Maternity Benefit (Mācīnības pabalsts): The full Compensatory Wage (Kompenzācijas uzdevums) is paid monthly for 70 calendar days preceding delivery and 56 days after delivery. The benefit must not be lower than ¼ of the current year's insured income.</p> <p>Maternity/Paternity Benefit (Mācīnības pabalsts): After the expiry of the maternity leave until the first birthday of the child the benefit is paid to the parent who cares for the child at 70% of their Compensatory Wage (Kompenzācijas uzdevums). The benefit must not be lower than 1/3 of the average insured income of the current year. The benefit is then paid from the State budget until the child's third birthday (See table IX "Family benefits").</p>
Taxation and social contributions	Benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	The maternity allowance (Mutterschaftszug) is not subject to taxation. Sickness benefit (Krankengeld) is subject to taxation.	Benefits are subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	No contributions.

Maternity/Paternity

Table IV

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): 100% of the salary the insured received during the maternity leave.</p> <p>Maternity Allowance (<i>allocation de maternité</i>): € 184.67 per week, payable over a period of 16 weeks.</p> <p>Birth Grant (<i>allocation de naissance</i>): See table IX "Family benefits".</p>	<p>Birth Grant (<i>Anyasági támogatás</i>): One off lump-sum payment of 225% of the minimum Old-age Pension (<i>Óregségi nyugdíj</i>) = HUF 52,200 (€ 207) or 300% = HUF 69,600 (€ 276) per child in case of twins.</p> <p>Maternity Allowance (<i>Terhességi-gyermekágyi segély</i>): 70% of the daily average gross earnings of the previous year.</p> <p>Child Care Fee (<i>Gyermekgondozási díj</i>): 70% of the daily average gross earnings of the previous year. Maximum HUF 83,000 (€ 330) per month.</p>	<p>Maternity benefit (<i>Beneficċju tal-Maternità</i>) is paid at a flat-rate of MTL 20.00 (€ 47) per week for 13 weeks, paid either in full after confinement, or in two instalments before and after confinement.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>): 100% of the daily wage. Maximum daily wage considered: € 167.</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): 100% of the minimum wage (at least if that was earned) or less.</p>	<p>The compensation level of the full rate Parental Benefit (<i>fødselspenger</i>) is the same as that of sickness cash benefits (<i>sykepenger</i>), 100% of the income from work up to an annual 6 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 352,668 (€ 42,953).</p> <p>The Maternity Grant (<i>engangsstønad ved fødsel</i>) for the non active is paid as a lump sum of NOK 33,584 (€ 4,090).</p> <p>Should the Parental Benefit for the full period be lower than the Maternity Grant, the Parental Benefit will be topped with the differential.</p> <p>The amount of Cash Pregnancy Benefit (<i>svangerskapspenger</i>) is equal to that of cash sickness benefit (<i>sykepenger</i>).</p>	<p>3. Cash benefits</p>
<p>Maternity cash benefits are subject to taxation.</p>	<p>Birth Grant (<i>Anyasági támogatás</i>): Benefit is not subject to taxation.</p> <p>Maternity Allowance (<i>Terhességi-gyermekágyi segély</i>) and Child Care Fee (<i>Gyermekgondozási díj</i>): Benefits are subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Parental Benefit (<i>fødselspenger</i>) and Cash Pregnancy Benefit (<i>svangerskapspenger</i>) are subject to taxation.</p> <p>Maternity Grant (<i>engangsstønad ved fødsel</i>) is not subject to taxation.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>Contributions for health care, long term care insurance and pension insurance.</p>	<p>Birth Grant (<i>Anyasági támogatás</i>): No contributions.</p> <p>Maternity Allowance (<i>Terhességi-gyermekágyi segély</i>) and Child Care Fee (<i>Gyermekgondozási díj</i>): Subject only to pension contributions.</p>	<p>No contributions.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>) and Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>):</p> <p>Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the benefits. Furthermore, contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>) are deducted from the ZW-benefit, and from the WAZ benefit a contribution is deducted that equals the WW-contribution.</p>	<p>Parental Benefit (<i>fødselspenger</i>) and Cash Pregnancy Benefit (<i>svangerskapspenger</i>): Normal rate of social security contribution.</p> <p>Maternity Grant (<i>engangsstønad ved fødsel</i>): No contribution.</p>	<p>3. Social security contributions from benefits</p>

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	Law No. 222 of 12 June 1984. Law No. 335 of 8 August 1995.	Social Insurance Law (<i>Νομοθεσία Κοινωνικών Ασφαλίσεων</i>) 1980-2002.	Law on State Social Insurance (<i>Valsts Sociālās apdrošināšanas likums</i>) of 1 October 1997. Law on State Pensions (<i>Valsts pensiju likums</i>) of 2 November 1995. Law on Social Services and Social Assistance (<i>Sociālās palīdzības likums un sociālās palīdzības likums</i>) of 31 October 2002.	First pillar (<i>1. Stūķis</i>): Invalidity Insurance Act (<i>Gesetz über die Invalidenversicherung</i>), LGBl. 1960 No. 5. Second pillar (<i>2. Stūķis</i>): Act on Occupational Benefits Plans (<i>Gesetz über die betriebliche Personalversicherung</i>), LGBl. 1988 No. 12.	Law on State Social Insurance Pensions (<i>Valstybinis socialinio draudimo pensijų įstatymas</i>) of 18 July 1994 (No. I-549). Law on Social Integration of the Disabled (<i>Invalidų socialinės integracijos įstatymas</i>) of 28 November 1991 (No. I-2044). Law on Transport Privileges (<i>Transporto privilegijų įstatymas</i>) of 30 March 2000 (Nr. VIII-1605). Law on Support of the Unemployed (<i>Beveiklos rėmimo įstatymas</i>) of 13 December 1990 (No. I-864). Law on social pension (<i>Socialinio pensijų įstatymas</i>) of 4 July 1996 (No. I-1439).
Basic principles	Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.	A Social Insurance Scheme financed by earnings related contributions payable by the insured person, the employer and the State. The scheme covers every person gainfully occupied either as an employed or self-employed person as well as the voluntary insured. All insured persons are entitled to Invalidity Pension (<i>Σύμβαση Ανικανότητας</i>) assessed on the earnings on which contributions have been paid.	Insurance system with benefits linked to contributions and period of insurance.	First pillar (<i>1. Stūķis</i>): Compulsory universal social insurance scheme (subsistence provision) for all persons with residence or economic activity (employees and self-employed) in Liechtenstein with contribution-based benefits (fictitious contributions may be considered). Second pillar (<i>2. Stūķis</i>): Compulsory social insurance scheme (protection of the standard of living) for employees with contribution-based benefits.	Social insurance system financed mainly by contributions, providing a pension comprised of a flat-rate and earnings-related element.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Book III of Social Insurance Code (Code des assurances sociales) in the terms following the Law of 27 July 1997.</p>	<p>Act LXXXI of 1997 on Social Insurance Pension (Örvény a társadalombiztosításra jogszabályról).</p>	<p>1997 Social Security Act (<i>Mit dwar is-Sigurtà (Soqat)</i>) (Cap. 318)</p>	<p>Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidverzekering, WAO</i>); Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidverzekering zelfstandigen, WAZ</i>); Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidverzekering jonggehandicapten, Wajong</i>).</p>	<p>National Insurance Act (<i>folketrygdsloven</i>) of 29 February 1997, Chapters 6 and 12</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the duration of the affiliation (flat-rate) and on contributions (earnings-related).</p>	<p>Social insurance based scheme financed by contributions of employers and employees, providing an earnings-related benefit.</p>	<p>A social insurance scheme for all gainfully occupied persons that provides a flat-rate benefit.</p>	<p>The Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidverzekering, WAO</i>) entitles disabled employees under the age of 65 to a benefit if they are still at least 15% unfit for accepted employment after 104 weeks of disability. The Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidverzekering zelfstandigen, WAZ</i>) is intended as insurance to provide those persons who are not employees in terms of an employee-employer relationship, but who earn an income from work, with a benefit in the case of disablement. The Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidverzekering jonggehandicapten, Wajong</i>) makes provision for a minimum benefit for young handicapped people.</p>	<p>The National Insurance Scheme (<i>folketrygden</i>) is a universal compulsory scheme.</p> <ul style="list-style-type: none"> • Temporary disability benefit (<i>midstidig ubetalt løn</i>) instead of disability pension (<i>uføretøstidning</i>) where a future improvement of the capacity to work is probable. <p>The pension system of the scheme consists of three key elements:</p> <ul style="list-style-type: none"> • Basic pension (<i>grundpensjon</i>) based on periods of residence. • Earnings-related supplementary pension (<i>tilleggspensjon</i>) based on annual pension points (<i>pensjonspoint</i>) reflecting the level of income. • Special supplement (<i>spesialtillegg</i>) to those entitled to no supplementary pension or to a supplementary pension below the amount of the special supplement. In the latter case only the differential is paid. <p>*Pay-as-you-go*-system.</p>	<p>Basic principles</p>

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Field of application	Employees of the private sector.	All employed and self-employed persons. Voluntary insurance possible for persons working abroad in the service of Cypriot employers.	All the persons below state pensionable age who have paid social insurance contributions or on whose behalf contributions have been calculated: including employees and self-employed persons.	First pillar (1. šūlis): All employed persons (employees and self-employed persons), and unemployed residents. Second pillar (2. šūlis): • Self-employed and unemployed persons, who have turned 18, must make contributions in the First pillar and have an annual income of more than CHF 24,720 (€ 15,924). • Voluntary insurance for employees who are not required to pay contributions and for self-employed persons who have employees.	Employees and self-employed (obligatory membership if annual incomes more than 12 minimal monthly wages) persons.
Exemptions from compulsory insurance	No exemptions.	No exemptions.	Spouses of self-employed persons may join the pension insurance, disability insurance, maternity and sickness insurance voluntarily if they are: <ul style="list-style-type: none"> • not subject to compulsory social insurance, • permanent residents aged 15 years and over, and • have not reached pensionable age. 	First pillar (1. šūlis): Diplomatic privileges; at the same time insurance abroad; short-term insurance membership. Second pillar (2. šūlis): For example employees who already have compulsory insurance or are involved in an independent activity in their primary profession; employees who are at least two-thirds invalid, or in case of double financial burdens (in the case of an equivalent insurance abroad).	<ul style="list-style-type: none"> • Self-employed persons may join social insurance old-age, disability and survivorship pension; • old-age or disabled of Group 1 and 2 persons who receive Social Pension (šūlis (socialinė pensija)).

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>All persons carrying on a professional activity (employees and self-employed). Possible voluntary insurance.</p>	<ul style="list-style-type: none"> Gainfully employed persons (employees and self-employed) and assimilated groups; beneficiaries of income subsidy, unemployment benefit (<i>Munkanélküli járadék</i>) or unemployment benefit paid prior to retirement; Beneficiaries of family benefits or nursing fee (<i>Ápolási díj</i>), Persons performing compulsory military or civilian service. 	<ul style="list-style-type: none"> Employed persons, self-occupied persons (for a definition of "self-occupied" see table I "Financing"). 	<p>WAO: All employees under the age of 65. WAZ: All self-employed persons, as well as their spouses who help in the business and professional practitioners under the age of 65. Wajong: Residents of the Netherlands under the age of 65 who</p> <ul style="list-style-type: none"> are incapable for work when reaching the age of 17 or have become disabled since that date and were students for period of at least 6 months in the year immediately prior to that date. 	<p>Compulsory coverage from the age of 16 for all residents independent of occupational activity. Supplementary pension (<i>tilleggspensjon</i>) covers all occupationally active, whether dependent workers, freelancers or self-employed.</p>	<p>Field of application</p>
<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year. The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	<p>No exemptions.</p>	<p>Persons under 16 years of age and over 65 years of age.</p>	<p>No exemptions.</p>	<p>No exemptions, but no pension points (<i>pensjonspoeng</i>) are set for the occupationally active with an annual income below the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 58,778 (€ 7,159).</p>	<p>Exemptions from compulsory insurance</p>

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Risk covered					
Definitions	<p>A worker whose earning ability, in occupations suited to his capacity, is permanently reduced to at least one third as a result of sickness or infirmity (physical or mental) is considered as invalid for the purpose of invalidity allowance (αποζημίωση ανικανότητας).</p> <p>The incapacity pension (αποζημίωση ανικανότητας) 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>Total invalidity (πλήρης ανικανότητα): 100% reduction in working capacity: 100% invalidity pension (Σύνταξη Ανικανότητας).</p> <p>Partial invalidity (Μερική Ανικανότητα): Three categories:</p> <ul style="list-style-type: none"> • 50% to 66.65% reduced capacity (ages: 60-63): 60% invalidity pension, • 66.66% to 75% reduced capacity: 75% invalidity pension, • 76% to 99% reduced capacity: 85% invalidity pension. 	<p>Disabled persons are divided into three categories. The Health and Working Capacity Medical Expert Commission (Περίτροπή Ιατρικών Επιστημών και Εργασιακής Κατάστασης) determines the category of disability for those aged 16 years and over as well as the cause and anticipated duration of the disability.</p> <ul style="list-style-type: none"> • Category I: high degree of incapacity and need for care from another, • Category II: high degree of incapacity, • Category III: medium degree of incapacity. 	<p>A person is deemed invalid as soon as his or her earning capacity is permanently impaired due to his or her health situation. There is no professional incapacity pension but only a pension for persons incapable of work.</p> <p>The income a person "could be expected to earn as an invalid" ("invalidity income", <i>Invalidenrente</i>) is compared to what they "expected to earn as a healthy person" ("healthy person's income" or <i>Validenentlohn</i>) to assess invalidity. The "loss of income due to invalidity" (difference between the healthy person's income and the invalidity income) in percentages of the healthy person's income corresponds to the degree of invalidity.</p> <p>Example: Invalidity income CHF 3,000, healthy person's CHF 5,000. Loss in earnings: 5,000 - 3,000 = CHF 2,000 = 40% of 5,000, and thus a degree of invalidity of 40%.</p>	<p>A person whose ability to take care of his/her social life, to realize his/her rights or to do his/her duties is limited completely or partially due to in-born or acquired physical or mental impairments receives a Disability Pension (<i>Invalidumo pensija</i>) or Social Benefit (<i>Socialinė pensija</i>).</p> <p>Since April 1, 2004 there are 3 levels of disability (for children under 18 years except those who are (were) insured by state social insurance):</p> <ul style="list-style-type: none"> • Severe disability, • Moderate disability, • Light disability. <p>There are 3 groups of disability (for persons under 18 years who are (were) insured by state social insurance and for persons from 18 years old):</p> <ul style="list-style-type: none"> • Group 1: inability to take care of personal and social life, need of permanent care by another; • Group 2: partial inability to take care of personal and social life, need of impermanent care; • Group 3: partial (not less than one third) loss of work capacity. <p>Invalidity group may be defined according to the list of the diseases. There are different diseases for different disability groups.</p> <p>Total disability is recognised when constant, irreversible and quite obvious functional disorders render a person unable to take care of his/her personal and social needs (care for themselves, work, move, study, communicate, etc.) and measures of rehabilitation are of no avail.</p> <p>The State Medical and Social Examination Commission (<i>Valstybinė medicininė socialinė ekspertinė komisija</i>) determines the existence of disability, the individual's disability group, the cause and expected duration of invalidity. Consultative commissions of medicals of personal health care institutions are used to determine the disability level for children under 18 years of age except those who are (were) insured by state social insurance.</p>

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	Risk covered Definitions
<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>There are three classes of Invalidity Pension (<i>Rokkantsági nyugdíj</i>):</p> <ul style="list-style-type: none"> • Class III: at least 67% reduction in working capacity but not totally incapacitated for work; • Class II: 100% reduction of working capacity but no need of permanent care by others; • Class I: 100% reduction of working capacity and need of permanent care by others. 	<p>The incapacity is of a permanent nature and renders claimant incapable of suitable full-time or regular part-time employment. The incapacity may stem from a serious disease, bodily injury or mental impairment.</p> <p>There are two categories:</p> <ul style="list-style-type: none"> • Incapacity for suitable full-time or regular part-time employment or self-occupation by reason of a serious disease or bodily or mental impairment (other than any mild mental disorder or disturbance); • incapacity which is considered to be of a permanent nature or, if its permanency cannot be conclusively established, is considered as prohibiting such person from suitable full-time or regular part-time employment or self-occupation for no less than three years from the date of claim. In practice the Medical Panel decides whether the incapacity is for life or for three years. If the incapacity is for less than three years the claimant's application will be rejected. 	<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>Temporary disability benefit (<i>tidsbegrenset uførestønning</i>) and disability pension (<i>uførepensjon</i>): Permanent incapacity for work due to illness, injury or deformity. The medical condition must be the main cause of the incapacity or reduction of the capacity for work.</p>	

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Conditions	Invalidity allowance: 66% Incapacity pensions: 100%	50% reduced capacity.	25% reduction in capacity.	First pillar (1. Säule): • 40% for a quarter pension, • 50% for a half pension, • 66 2/3% for a full pension. Second pillar (2. Säule): No minimum level.	One third reduction in working capacity.
1. Minimum level of incapacity for work					
2. Period for which cover is given	From the month following the application of the party concerned or the statement of invalidity or incapacity. Maximum age: Retirement age.	Invalidity benefit may be claimed until the age of 63 (no minimum age stated) for either total or partial invalidity.	16 years of age until retirement age.	First pillar (1. Säule): From the end of the first year that an incapacity to work gives pension entitlement through to the end of the invalidity or until the invalidity pension is replaced by an old-age pension (Altersrente). Second pillar (2. Säule): From the beginning of the incapacity to work that gives entitlement to a pension. There is no obligation to grant a pension as long as wages are paid or daily cash benefits (Tagesgeld) of the sickness or accident insurance. Pensions continue until the end of the invalidity or at most until the insured persons reach retirement age. They then become entitled to a retirement pension.	Throughout contingency.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway																			
<p>No minimum level.</p> <p>For permanent incapacity (<i>incapacité permanente</i>): immediately.</p> <p>For temporary incapacity (<i>incapacité temporaire</i>): on expiry of entitlement to sickness benefit (<i>indemnité pécuniaire de maladie</i>) or, failing such entitlement on expiry of an invalidity period of 6 months without interruption.</p> <p>At 65, replaced by old-age pension (<i>pension de vieillesse</i>).</p>	<p>67%.</p> <p>Eligibility for Invalidity Pension (<i>Rokantsági nyugdíj</i>) starts from the day on which the invalidity is diagnosed in a report of the medical committee. If the medical committee has not declared the date on which the claimant became invalid, the date of invalidity is the day when the claim was filed. The invalidity pension is not replaced by an Old-age Pension (<i>Óreg-ségi nyugdíj</i>) but covers also the period after the retirement age. Eligibility terminates if the pensioner is no longer invalid, or works on a regular basis and their income for the preceding four months was not significantly lower than the income they could have earned in their previous occupation prior to becoming disabled.</p> <p>No retirement pensioner can be eligible for invalidity pension.</p>	<p>Preventing persons from engaging in suitable full-time or regular part-time employment or as self-employment/occupied person for at least 3 years from date of claim.</p> <p>Payable up to pensionable age. On reaching pensionable age recipients have the right to opt for a Retirement pension (<i>Pensjoni tal-Irtirar</i>) if that pension is more favourable.</p>	<p>WAO: 15%</p> <p>WAZ/Wajong: 25%</p> <p>WAO: From the end of the period for which Sickness Benefits is paid.</p> <p>Initial Benefit (<i>loondervingsuitkering</i>): The duration of this benefit depends on the employee's age on the date of commencement of WAO benefit:</p> <table border="1"> <thead> <tr> <th>Age when qualifying for WAO-benefit</th> <th>Duration of the benefit</th> </tr> </thead> <tbody> <tr> <td>up to 32</td> <td>0 years</td> </tr> <tr> <td>33 - 37</td> <td>0.5 year</td> </tr> <tr> <td>38 - 42</td> <td>1 year</td> </tr> <tr> <td>43 - 47</td> <td>1.5 year</td> </tr> <tr> <td>48 - 52</td> <td>2 years</td> </tr> <tr> <td>53 - 57</td> <td>3 years</td> </tr> <tr> <td>58</td> <td>6 years</td> </tr> <tr> <td>59 and over</td> <td>until age of 65</td> </tr> </tbody> </table> <p>Follow-up benefit (<i>vervolguitkering</i>): This benefit may be paid out until the recipient reaches the age of 65.</p> <p>WAZ/Wajong: After 104 weeks of incapacity for work until the age of 65.</p>	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 age of 65	<p>50%. In a reactivation phase 20%. Grading over the minimum in 5% intervals.</p> <p>Three-year pilots starting in 2004 in six counties (<i>fylker</i>) to test out minimum incapacity levels of 40 and 30% for entitlement to temporary disability benefit (<i>tidsbegrenset uførestønad</i>).</p> <ul style="list-style-type: none"> • Temporary disability benefit (<i>tidsbegrenset uførestønad</i>) and disability pension (<i>uførepensjon</i>): Between 18 and 67 years of age. • Basic benefit (<i>grunnstønad</i>) (to cover extra expenses due to the medical condition) and attendance benefit (<i>hjelpstønad</i>). No lower or upper age limit, except for transport expenses where the extra need arises after 70 years of age. 	<p>Conditions</p> <p>1. Minimum level of incapacity for work</p> <p>2. Period for which cover is given</p>
Age when qualifying for WAO-benefit	Duration of the benefit																						
up to 32	0 years																						
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59 and over	until age of 65																						

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania												
3. Minimum period of affiliation for entitlement	<p>General invalidity: 5 contribution years with at least 3 during the last 5 years.</p> <p>Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions.</p>	<p>Entitlement depends upon length of membership and amount of contributions paid:</p> <ul style="list-style-type: none"> The insured person has been insured for at least 156 weeks up to the date of invalidity, Lower part paid insurable earnings up to the date of invalidity equal to 156 times the weekly amount of Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) of CYP 73.47 (€ 125) per week; Weekly average paid and credited lower part insurable earnings between 5 October 1964 (or, if s/he reached the age of 16 after 5 October 1964, on the first day of the year in which s/he reached that age) and the week before the week in which s/he becomes incapable, is equal to at least 25% of the weekly amount of the Basic Insurable Earnings, and Paid or credited insurable earnings in the year preceding the year in which s/he becomes incapable or the average of such earnings in the preceding 2 years are at least 20 times the weekly amount of Basic Insurable Earnings. <p>In case where invalidity was caused by accident the conditions are (same as for sickness benefit, <i>Επίδομα Ασθενείας</i>):</p> <ul style="list-style-type: none"> The insured person has been insured for at least 26 weeks up to the date of incapacity, Lower part of insurable earnings up to the date of incapacity equal to at least 26 times the weekly Basic Insurable Earnings of CYP 73.47 (€ 125) per week; and paid and credited insurable earnings over the benefit year are at least equal to 20 times the weekly amount of Basic Insurable Earnings. <p><i>Definitions:</i> <i>Lower part of insurable earnings:</i> insurable earnings up to Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> insurable earnings over Basic Insurable Earnings. <i>Benefit year:</i> Starts the first Monday of July and ends the last Sunday prior to the first Monday from which the benefit year will start.</p>	3 years of insurance.	<p>First pillar (1. Säule): 1 year for entitlement to a pension.</p> <p>Second pillar (2. Säule): No waiting period.</p>	<p>Partial Pension (Částečné penzijné): Minimum insurance period depends on the person's age at time of disability:</p> <table border="1"> <tr> <td>under the age of 23:</td> <td>no period</td> </tr> <tr> <td>23 until 26:</td> <td>1 year</td> </tr> <tr> <td>26 until 29:</td> <td>2 years</td> </tr> <tr> <td>29 until 32:</td> <td>3 years</td> </tr> <tr> <td>32 until 35:</td> <td>4 years</td> </tr> <tr> <td>35 and more:</td> <td>5 years</td> </tr> </table> <p>Full Pension (Plné penzijné): Claimant must also have the so-called obligatory insurance period, which also depends on the age: under 24 years of age: 1 year; at 24 years until 38 years of age: required period increasing by 4 month per additional year of age; from 38 years of age and above: required period increasing by 1 year per additional year of age, but may not exceed the obligatory insurance period established for the Old-age Pension (Stáří náhradní penzijné) (see table VI "Old-age").</p>	under the age of 23:	no period	23 until 26:	1 year	26 until 29:	2 years	29 until 32:	3 years	32 until 35:	4 years	35 and more:	5 years
under the age of 23:	no period																
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Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	3. Minimum period of affiliation for entitlement														
<p>12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlaps with assimilated periods of eligibility. No qualifying period if invalidity is caused by an injury of any kind or occupational disease, occurred during affiliation.</p>	<p>Qualifying (insurance) period depends on age of claimant when invalidity occurred:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">below 22 years of age</td> <td style="text-align: right;">2 years</td> </tr> <tr> <td>22-24 years of age</td> <td style="text-align: right;">4 years</td> </tr> <tr> <td>25-29 years of age</td> <td style="text-align: right;">6 years</td> </tr> <tr> <td>30-34 years of age</td> <td style="text-align: right;">8 years</td> </tr> <tr> <td>35-44 years of age</td> <td style="text-align: right;">10 years</td> </tr> <tr> <td>45-54 years of age</td> <td style="text-align: right;">15 years</td> </tr> <tr> <td>55 and above</td> <td style="text-align: right;">20 years</td> </tr> </table>	below 22 years of age	2 years	22-24 years of age	4 years	25-29 years of age	6 years	30-34 years of age	8 years	35-44 years of age	10 years	45-54 years of age	15 years	55 and above	20 years	<p>A minimum of 5 years paid contributions.</p>	<p>No qualifying conditions.</p>	<p>Temporary disability benefit (<i>tidsbegrenset uførestønning</i>) or disability pension (<i>uførepensjon</i>): 3 years of insurance immediately prior to the disability.</p> <p>If that condition is not met, an insured disabled may obtain a right to a pension a year after he last became insured, provided he has not been out of the scheme for more than a total of 5 years after the age of 16.</p> <p>Disabled, who were under 26 and members of the National Insurance Scheme when they became disabled, are exempt of the 3-year-condition. Nor does the 3-year-condition apply to basic benefit (<i>grunnstønning</i>) or attendance benefit (<i>hjelpetønning</i>).</p> <p>Additional condition for a supplementary pension (<i>tilleggspensjon</i>): Having been credited pension points (<i>pensjonspoeng</i>) for 3 years.</p>	<p>3. Minimum period of affiliation for entitlement</p>
below 22 years of age	2 years																		
22-24 years of age	4 years																		
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45-54 years of age	15 years																		
55 and above	20 years																		

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Benefits 1. Determining factors for the amount of benefits	Reference earnings and number of insurance years.	<ul style="list-style-type: none"> • Amount of the earnings, • number of years of insurance, • degree of invalidity. 	<ul style="list-style-type: none"> • Gross average earnings upon which insurance contributions have been paid, • individual insurance record. 	<p>First pillar (1.支柱): The amount of the pension is calculated on the basis of two factors: 1) the contribution period (to determine the pension scale, Formula) and 2) the so-called "qualifying average annual income" (to determine the amount of the pension on the applicable pension formula).</p> <p>Second pillar (2.支柱): Amount of credited wages.</p>	<ul style="list-style-type: none"> • Social insurance period acquired while working under employment contract, • period of time between occurrence of disability and pensionable age, • earnings upon which pension insurance contributions were made.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	Benefits
<p>Number of insurance years, of assimilated periods (flat-rate pension part) and earnings taken into account (income-related pension part). Special supplements in case of early disability.</p>	<ul style="list-style-type: none"> • Age at outset of invalidity, • insurance period, and • degree of invalidity. 	<ul style="list-style-type: none"> • The number of contributions paid since age 18 or 1965 (whichever is the later), and • whether claimant is in receipt of a Service Pension (<i>Pensjoni tas-Servizz</i>). 	<p>WAO: <i>Initial benefit</i>: degree of disablement and the employee's last earned wage as well as his age on the date on which the benefit commences. <i>Continuing benefit</i>: Flat-rate basic amount plus flat-rate supplement depending on age.</p> <p>WAZ: Benefit depends on the degree of invalidity and the basic rate (the amount of lost earnings). In case of total incapacity, the maximum basic rate is the minimum wage.</p> <p>Wajong: Benefit depends on the degree of disability and the benefit basis. The basic rate for this benefit is the minimum (youth) wage.</p>	<p>Temporary disability benefit (<i>tidsbegrenset uførestønning</i>): Degree of incapacity, family situation and level of income from work the year before disability occurred or the average of the three years before, if higher.</p> <ul style="list-style-type: none"> • Disability pension (<i>uførepensjon</i>): • The degree of incapacity for work. • Length of insurance periods (actual past periods and stipulated future periods, up to a total of 40 years). • Number of pension point years (actual years in the past and stipulated future years, up to total of 40). • The level of income from work (in the 20 best years, if more than 20). • Family situation. 	<p>Benefits</p> <p>1. Determining factors for the amount of benefits</p>

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Calculation method, pension formula or amounts	<p><i>Invalidity allowance:</i></p> <ul style="list-style-type: none"> Earnings up to € 37,884.08 (ceiling): $2\% \times n \times S$ Partial amount up to € 50,385.92 (ceiling $\times 1.33$): $1.6\% \times n \times S$. Partial amount up to € 62,887.76 (ceiling $\times 1.66$): $1.35\% \times n \times S$. Partial amount up to € 71,979.96 (ceiling $\times 1.90$): $1.1\% \times n \times S$. Earnings over € 71,979.96: $0.9\% \times n \times S$. <p>n = number of years of insurance (max. 40) E = Reference earnings (see below).</p> <p><i>Incapacity pension formula:</i> See above for "Invalidity allowance".</p> <p><i>New System:</i> The conventional contribution constitutes 33% of the income for each contribution year. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension contribution is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). The minimum coefficient applies for those under 57. The reform awards pension supplements for total incapacity.</p>	<p>Total invalidity <i>Πλήρης ανικανότητα</i>:</p> <ul style="list-style-type: none"> Basic Pension <i>Βασική Σύμβαση</i>: 60% of the average lower part of insurable earnings (see 2nd point in "Minimum period of affiliation for entitlement" above), increased by 1/3, 1/6 and 1/6 for the first, second and third dependant respectively. In case of married female beneficiary the increase for her dependant children in any case is equal to the 1/6th of the basic pension for each child (maximum number of dependant children: two). For the definition of <i>Dependant</i> see "Supplements: Spouse/children" below). Supplementary Pension <i>Συμπληρωματική Σύμβαση</i>: 1.5% of the total amount of paid and credited insurable earnings over claimant's whole career plus the credited insurable earnings (see below) in the upper part between the date of invalidity and the age of 63, converted into a weekly amount by dividing by 52. <p><i>Credited insurable earnings:</i> If the insured person becomes incapacitated for work or dies before reaching the age of 63 the time between the date of incapacity or death and the age of 63, is deemed to be a period of insurance. The earnings to be credited for such a period are based on the average insurable earnings of the person concerned in the upper band for the last five years preceding the date of death or incapacity or since 6/10/80 up to the week in which the death or the incapacity occurred. If a person has not completed five years of insurance, the average is calculated on the actual number of years.</p> <p>Partial invalidity <i>Μερική Ανικανότητα</i>:</p> <ul style="list-style-type: none"> 50% to 66.65% reduced capacity: 60% total Invalidity Pension <i>Σύμβαση Ανικανότητας</i>. 66.66% to 75% reduced capacity: 75% total invalidity pension. 76% to 99% reduced capacity: 85% total invalidity pension. 	<p>The calculation of the pension is made according to the following formula:</p> <p>Category I: $P = 0.45 \times Vi + (ASi / ASie) \times Vi \times 0.1$</p> <p>Category II: $P = 0.40 \times Vi + (ASi / ASie) \times Vi \times 0.1$</p> <ul style="list-style-type: none"> P: pension; Vi: reference earnings (see below "Reference earnings or calculation basis"); ASi: individual insurance record in years; ASie: maximum possible insurance record from the age of 15 until legal retirement age. <p>For disabled persons of category III: the benefit is fixed as the amount of the State Social Security Benefit <i>Παράσχεση αναπηρίας παλαιάς</i> of LVL 35 (€ 54) per month.</p>	<p>First pillar <i>1. Στάθμη</i>:</p> <ul style="list-style-type: none"> The length of time contributions have been paid determines the applicable pension scale <i>Κλίμακα</i>; the amount of the pension varies within the pension formula between the highest and lowest amounts for a particular level on the basis of the qualifying average annual income (consisting of different factors: contributions, periods of education, spouse contributions, etc.). If contributions have been paid in full (if contributions have been paid without exception from the age of 20 until the insurance case arose), the insured person is entitled to a full pension <i>Πλήρης</i> (pension formula 43): a maximum of CHF 2,110 (€ 1,359) and minimum of CHF 1,055 (€ 680) per month. If payment of contributions has been incomplete, the insured person is entitled to a partial pension <i>Μερική</i> (pension formula 1 to 42). Pensions are paid 13 times a year (twice in December, the so-called Christmas bonus, <i>Χριστουγεννιάτικη</i>). <p>Second pillar <i>2. Στάθμη</i>:</p> <ul style="list-style-type: none"> The invalidity benefit is defined in terms of the benefit, i.e. the benefit is established in terms of the lowest percentage of credited wages. Invalidity pension <i>Ανικανότητα</i>: In case of total invalidity, 30% of credited wages. In case of partial invalidity, the pension is established in proportion to the degree of invalidity. A capital settlement can be requested instead of an invalidity pension. 	<p>Disability Pension <i>Ανικανότητα παλαιά</i> consists of two parts, the basic part and supplementary part.</p> <p><i>Basic Part:</i> Amount based on the basic social insurance pension (see table VI "Old-age")</p> <ul style="list-style-type: none"> Group 1: 1.5 times the basic social insurance pension, Group 2: the basic pension. <p>Partial Pension <i>Μερική παλαιά</i>: the full pension is proportionally reduced for those who do not have the obligatory State social pension insurance period.</p> <p><i>Supplementary Part:</i> Only paid to those who have fulfilled the State social insurance period obtained while working under an employment contract. This period is calculated until the date that disability occurs and is added to the number of years remaining before the claimant reaches the pensionable age. If the person does not have the obligatory State social pension insurance period for Disability Pension <i>Ανικανότητα παλαιά</i>, the number of remaining years is proportionately reduced.</p> <p>Having calculated the insurance period in such a manner, the formula for calculation of the Old-age Pension <i>Σταθμια παλαιά</i> is used (see table VI "Old-age").</p> <p>Only half of the Disability Pension for Group 2 is paid to Group 3 invalids.</p>

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway																																							
<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part:</p> <ul style="list-style-type: none"> • flat-rate pension part (<i>majorations forfaitaires</i>): € 329.75 per month for 40 years' insurance; • income-related pension part (<i>majorations proportionnelles</i>): 1.85% of total wage taken into account. <p><i>For invalidity before age of 55: special flat-rate supplements (majorations forfaitaires spéciales) of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years) and special income-related supplements (majorations proportionnelles spéciales) for years remaining from commencement of entitlement until age 55. The rate of supplement is 1.85% of average salary gained between age 25 and the year of cessation.</i></p> <p>Allowance at the end of the year (<i>allocation de fin d'année</i>), of € 539.52 (in case of a complete career; otherwise proportional reduction).</p>	<p>Eligibility criteria for benefits depend on the age and the length of the insurance period of the insured.</p> <p>Calculation of the amount of pension:</p> <ul style="list-style-type: none"> • under 25 years of insurance period is 37.5% - 63% of the average wage, • above 25 years of insurance period according to the Old-age Pension (<i>Öregségi nyugdíj</i>) formula. <p>Class II: 5% more than Class III. Class I: 10% more than Class III.</p>	<p>Maximum Pension:</p> <ul style="list-style-type: none"> • married persons: MTL 45.16 (€ 106) per week, • a single person: MTL 39.11 (€ 92) per week. <p>The amount paid varies according to the number of contributions paid but not in accordance with the degree of invalidity.</p> <p>When a pensioner is in receipt of a service pension (<i>Pensjoni tas-Servizz</i>) the basic pension (<i>Pensjoni Bazika</i>) is reduced:</p> <ul style="list-style-type: none"> • married persons: MTL 28.58 (€ 67) per week, • single persons: MTL 22.93 (€ 54) per week. <p>A service pension (<i>Pensjoni tas-Servizz</i>) is a pension or other allowance awarded to a person at any time before or after the 1st day of April, 1978 that is payable by or on behalf of his/her employer in respect of past services in Malta or abroad.</p>	<p>WAO:</p> <p><i>Initial benefit:</i> Daily allowance for incapacity level between:</p> <table style="width: 100%; border: none;"> <tr><td>15 - 25%:</td><td>14.00% of 100/108 W</td></tr> <tr><td>25 - 35%:</td><td>21.00% of 100/108 W</td></tr> <tr><td>35 - 45%:</td><td>28.00% of 100/108 W</td></tr> <tr><td>45 - 55%:</td><td>35.00% of 100/108 W</td></tr> <tr><td>55 - 65%:</td><td>42.00% of 100/108 W</td></tr> <tr><td>65 - 80%:</td><td>50.75% of 100/108 W</td></tr> <tr><td>80% or over:</td><td>70.00% of 100/108 W</td></tr> </table> <p>W = daily wages.</p> <p><i>Continuing benefit:</i> For each year that a person is over 15 on the date on which his WAO benefit takes effect, 2% of the difference between his previous wage and the minimum wage is added to the minimum wage. The amount thus obtained is used as the basis in calculating the benefit rate. The benefit percentage depends on the degree of disablement. In addition holiday allowance of 8%, payable in May.</p> <p>WAZ:</p> <p>Daily allowance for incapacity level between:</p> <table style="width: 100%; border: none;"> <tr><td>25 - 35%:</td><td>21.00% of MW</td></tr> <tr><td>35 - 45%:</td><td>28.00% of MW</td></tr> <tr><td>45 - 55%:</td><td>35.00% of MW</td></tr> <tr><td>55 - 65%:</td><td>42.00% of MW</td></tr> <tr><td>65 - 80%:</td><td>50.75% of MW</td></tr> <tr><td>80% and over:</td><td>70.00% of MW</td></tr> </table> <p>MW = the earned income, the maximum being the statutory minimum wage: € 58.38 per day.</p> <p><i>Wajong:</i> Daily allowance for incapacity level between:</p> <table style="width: 100%; border: none;"> <tr><td>25 - 35%:</td><td>21.00% of MYW</td></tr> <tr><td>35 - 45%:</td><td>28.00% of MYW</td></tr> <tr><td>45 - 55%:</td><td>35.00% of MYW</td></tr> <tr><td>55 - 65%:</td><td>42.00% of MYW</td></tr> <tr><td>65 - 80%:</td><td>50.75% of MYW</td></tr> <tr><td>80% and over:</td><td>70.00% of MYW</td></tr> </table> <p>MYW = the minimum of (youth) wage.</p>	15 - 25%:	14.00% of 100/108 W	25 - 35%:	21.00% of 100/108 W	35 - 45%:	28.00% of 100/108 W	45 - 55%:	35.00% of 100/108 W	55 - 65%:	42.00% of 100/108 W	65 - 80%:	50.75% of 100/108 W	80% or over:	70.00% of 100/108 W	25 - 35%:	21.00% of MW	35 - 45%:	28.00% of MW	45 - 55%:	35.00% of MW	55 - 65%:	42.00% of MW	65 - 80%:	50.75% of MW	80% and over:	70.00% of MW	25 - 35%:	21.00% of MYW	35 - 45%:	28.00% of MYW	45 - 55%:	35.00% of MYW	55 - 65%:	42.00% of MYW	65 - 80%:	50.75% of MYW	80% and over:	70.00% of MYW	<p>Temporary disability benefit (<i>tidsbegrenset uførestønad</i>) is calculated in the same way as rehabilitation allowance (<i>attføringspenger</i>), see under <i>rehabilitation</i> below.</p> <p>Disability pension (<i>uførepensjon</i>): In principle the same as for old-age pension, see table VI "Old-Age". Stipulated future insurance periods and stipulated future pension points (<i>pensjonspoeng</i>) will compensate for insufficient insurance and earning periods for those becoming disabled at an early age.</p> <p>Due to the fact that the system was introduced in 1967 and has yet to reach its full effect for old-age pensioners, disability pensioners may receive a higher pension than the maximum for old-age pension. Transitional rules linked to changes in the pension part of National Insurance with effect from 1992, also contribute in this direction, see table VI "Old-age".</p>	<p>2. Calculation method, pension formula or amounts</p>
15 - 25%:	14.00% of 100/108 W																																										
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Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Reference earnings or calculation basis	<p>Reference earnings ("E"):</p> <ul style="list-style-type: none"> • For those who on 31.12.92 had worked 15 years: average earnings during the last 5 years, with ceiling. • For those who on 31.12.92 had worked < 15 years: average earnings over a variable period of between the last 5 and 10 years, with ceiling. • For those first employed since 1.1.1996, the calculation is based on the total of contributions of the entire working life. 	<p>Insurable earnings not exceeding CYP 1,911 (€ 3,258) per month. The earnings taken into consideration are the earnings the beneficiary has been insured for.</p>	<p>Individual's gross average contribution earnings of any consecutive 36-month period chosen from the 5 years preceding entitlement to pension.</p> <p>If employed for less than 36 months during the 5 years prior to pension entitlement, the average earnings shall be calculated according to the actual number of months the claimant was employed.</p> <p>If unemployed throughout the 5 years prior to pension entitlement the calculation shall be based on 50% of the national average earnings (upon which contributions were paid) of the previous year.</p>	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> • Earnings during the entire course of the insurance; • contributions from non active periods; • credits for child-raising periods (fictitious earnings); • credits for periods of care (fictitious earnings). <p>These four factors of the "qualifying average annual income" are split in half between the marital partners (so-called "splitting") for the duration of the marriage, as soon as both partners are entitled to a pension (additionally in the case of divorce or if a widow or widower receives an old-age or invalidity pension).</p> <p>If the invalidity begins before the age of 45, the qualifying average annual income is increased by a so-called "career supplement" (Karrieresuppliment).</p> <p>Second pillar (2. Säule):</p> <p>The amount of wages credited for insurance purposes corresponds to determining wages with the deduction of a free amount equal to CHF 12,660 (€ 8,155).</p>	<p>See table VI "Old-age".</p>
4. Non contributory periods credited or taken into consideration	<p><i>Incapacity pension:</i> 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><i>New System:</i> The minimum actuarial coefficient for the age of 57 also applies for those under 57.</p>	<p>Periods of:</p> <ul style="list-style-type: none"> • unemployment, • incapacity, • maternity, • invalidity, • military service, • education, and • credits of up to 156 weeks per child granted to women entitled to a pension after 31.12.1992, who failed to make contributions because they were raising children aged up to 12 years old. • prospective credits given from the date of invalidity or death till the age of 63 in order to increase the supplementary part of the pension. 	<p>The following periods are recognised prior to 1 January 1991, after this period contributions have been made on behalf of certain categories of the population, see table I "Financing":</p> <ul style="list-style-type: none"> • compulsory military service, • studies at institutions of higher education, • child care by the mother until the child reached 8 years of age, etc. 	<p>First pillar (1. Säule):</p> <p>The years 1954 to 1996, during which unemployed spouses resident in Liechtenstein were not required to pay contributions (for example housewives), are credited as contributory years.</p> <p>Second pillar (2. Säule):</p> <p>No non-contributory periods can be credited or taken into consideration.</p>	<p>Periods during which sickness, maternity and unemployment benefits are received.</p> <p>Also, some categories of persons are insured by State means. These periods are taken into account when calculating entitlement to a pension:</p> <ul style="list-style-type: none"> • Care of child under 3 years of age, • care of totally disabled person, • military conscripts service period, • spouses of diplomats while staying abroad, • service period of clergymen of all traditional and other religious communities recognised by the State, • period during which nuns/monks work in convents/monasteries.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>For the income-related pension part (<i>majorations proportionnelles</i>), the salary or the professional income are taken into account.</p> <p>Minimum amount liable for contribution: € 1,402.96 per month.</p> <p>Maximum amount liable for contribution: € 7,014.19 per month.</p>	<p>The individual average net earnings since 1988. The earnings taken into account apart from the last three years prior to invalidity have to be adjusted by the increase of the national average wage. No ceilings.</p>	<p>Flat-rate benefits not related to earnings, but lower rate of benefit is paid to a person in receipt of a service pension (<i>Pensjoni tas-Servizz</i>).</p>	<p>WAO: <i>Initial benefit:</i> Net earnings. Ceiling: € 167 per day. <i>Continuing benefit:</i> Statutory minimum wage.</p> <p>WAZ/Wajong: See "determining factors".</p>	<p>Temporary disability benefit (<i>tidsbegrenset uførestønad</i>): Income from work in the year before disability occurred or the average of the three years before.</p> <p>The amount of the supplementary pension (<i>tilleggspensjon</i>) will depend on the income record of the person as reflected in his series of annually credited pension points (<i>pensjonspoeng</i>). Future pension points are set on this basis for future years up to the calendar year the person will be 66. The formula of table VI "Old-Age" is then used for the calculation.</p> <p>Those having become disabled before the age of 26 due to a clearly documented serious and permanent illness/injury/deformity are guaranteed stipulated future pension points of at least 3.30 for each year, independent of their income record. Supplementary pension on this basis can be drawn from the age of 20 at the earliest.</p>	<p>3. Reference earnings or calculation basis</p>
<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods exempted from payment of self-employment contributions, etc.</p>	<ul style="list-style-type: none"> • National military service, • periods of unpaid leave if he/she cared for their child aged under 3 years (disabled child: age 10 years), • periods of entitlement to: maternity allowance (<i>Terhességi-gyermekágyi segély</i>), child home care allowance (<i>Gyermekgondozási segély</i>), child care fee (<i>Gyermekgondozási díj</i>), sickness benefit (<i>Táppénz</i>), work accident sick pay (<i>Baleseti táppénz</i>), unemployment benefit (<i>Munkanélküli járadék</i>). • periods of higher education. 	<p>Credited contributions in respect of periods of:</p> <ul style="list-style-type: none"> • Sickness, • unemployment, • injury. <p>Credits are also awarded to ex-members of the Police Force and the Armed Forces, Care Workers, and Voluntary Workers.</p>	<p>None.</p>	<p>Years of child care for children under 7, or care for a disabled, sick or elderly person. Minimum pension points (<i>pensjonspoeng</i>) of 3.00 are guaranteed for such years.</p>	<p>4. Non contributory periods credited or taken into consideration</p>

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
5. Supplements for dependants <ul style="list-style-type: none"> • Spouse • Children 	See table IX "Family Benefits".	<p>The basic part of the pension is increased to reflect number of dependants (see "Calculation method, formula or amount" above).</p> <ul style="list-style-type: none"> • Male beneficiary: his spouse is a dependant if she lives with or has been maintained by him and receives no pension from the Social Insurance Fund (Ταμείο Κοινωνικών Ασφαλίσεων). • Female beneficiary: her spouse is a dependant if he is unable to support himself, is wholly maintained by her, and receives no pension from the Social Insurance Fund. • Dependant children must be under 15 years of age (25 years for unmarried sons in full-time education or national service, 23 for unmarried daughters in full-time education; or irrespective of age if unmarried and permanently incapable of self-support). • In cases where both parties receive a pension, the increase for dependant children is given to the spouse entitled to the highest amount of increase. 	No supplements.	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> • Spouse: no supplements. • Children: 50% of the basic pension (Stammrente). <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> • Spouse: no supplements. • Children: child pension (Kinderrente) of 6% per year of the wages credited to the insured person. This provision only applies for total invalidity. In the case of partial invalidity, the pension is set in proportion to the degree of invalidity. 	No supplements.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
No supplements.	No supplements.	The married pension rate is payable even if the wife is employed. No supplements for children.	No supplements.	<p>Temporary disability benefit (<i>tidsbegrenset uførestønad</i>): Child supplement (<i>barnetillegg</i>) of NOK 85 € (10) per week for dependent child/children under 18 years of age. No supplement for a spouse.</p> <p>Disability pension (<i>uførepensjon</i>): Means-tested spouse supplement (<i>ektefelle tillegg</i>) of up to 50% of the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 29,389 (€ 3,579). The supplement is reduced by 50% of income in excess of a full minimum pension for couples plus 10% of the Basic Amount. A cohabitant, with whom the pensioner has children or formerly has been married to, is treated as a spouse.</p> <p>Child supplement (<i>barnetillegg</i>) of 40% of the Basic Amount for each dependant child under 18. Means-tested in the same manner as the supplement for a spouse.</p>	<p>5. Supplements for dependants</p> <ul style="list-style-type: none"> • Spouse • Children

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
6. Minimum pension	<p><i>Incapacity pension:</i> The minimum pension (προσώνιο ανικανότητας) amount of € 5,358.34 is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension (προσώνιο ασφαλείας) on the 1st January each year € 9,567.22 or than 3 times the social pension € 14,350.83 if the person is married.</p> <p><i>New System:</i> The minimum pension no longer exists.</p>	<p>85% of the full Basic Pension (Βασική Σύμβαση) based upon maximum Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές).</p>	<p>Minimum pensions are based on the State Social Security Benefit (Valsts sociālās nodrošinājuma pabalsts) of LVL 35 (€ 54) per month:</p> <ul style="list-style-type: none"> • Category I: 1.6 x State Social Security Benefit, • Category II: 1.4 x State Social Security Benefit. <p>The disability pension for category III is fixed at the amount of the State Social Security Benefit.</p>	<p>No legally determined minimum pension on the basis of income and resources; there are tax-financed, residency-based supplementary benefits (Ergänzungsbeträge).</p> <p>First pillar (1. Säule): Basic pension (Stammrente) of CHF 1,055 (€ 680) per month (13 times a year) if contributions were paid without interruption during the entire period.</p> <p>Second pillar (2. Säule): Invalidity pension (Invalidenrente) 30% of credited wages; child pension of 6% per year of credited wages. These amounts apply in the case of total invalidity.</p>	<p>No minimum pension.</p>
7. Maximum pension	<p>No maximum.</p>	<p>Basic Pension (Βασική Σύμβαση): 100% of lower part of insurable earnings (including supplements for a maximum of 3 dependants).</p> <p>Supplementary Pension (Συμπληρωματική Σύμβαση): No fixed maximum pension, earnings ceiling applied in calculation formula.</p>	<p>The maximum pension is not defined but depends on the maximum average earnings taken into account (see above under "Reference earnings or calculation basis").</p>	<p>First pillar (1. Säule): Basic pension (Stammrente) of CHF 2,110 (€ 1,359) per month (13 times per year) if contributions were paid without interruption during the entire period.</p> <p>Second pillar (2. Säule): There is no maximum pension, only minimum benefits are established.</p>	<p>The earnings-related part of the social insurance pension is calculated according the individual insurable incomes and the duration of the insurance period. Individual insurable incomes are taken into account up to the fivefold of the national average of insurable incomes (see table VI "Old-age").</p>

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No pension can be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of € 1,262.88 per month. If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.</p>	<p>Class I: HUF 25,160 (€ 100) per month, Class II: HUF 24,290 (€ 96) per month, Class III: HUF 23,200 (€ 92) per month.</p>	<p>Married Person: MTL 29.42 (€ 69) per week. Single Person: MTL 28.98 (€ 68) per week.</p>	<p>WAO: <i>Initial benefit:</i> No minimum benefits. <i>Continuing benefit:</i> No minimum benefits. <i>WAZ/Wajong:</i> No minimum pension.</p> <p>If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (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>Temporary disability benefit (<i>tidsbegrenset uførestønad</i>): Minimum of NOK 105,800 (€ 12,886), 1.8 times the Basic Amount (<i>Grunnbeløpet</i>). Minimum for persons disabled before the age of 26 due to a clearly documented serious and permanent illness/injury/deformity is NOK 141,067 (€ 17,181) (2.4 BA). This higher minimum can be drawn from the age of 20 at the earliest. <i>Disability pension (uførepensjon):</i> No guaranteed minimum. For a single pensioner who has at least 40 years of insurance based only on residence, stipulated future periods inclusive, the annual pension is NOK 105,408 (€ 12,838).</p>	<p>6. Minimum pension</p>
<p>No pension can exceed 5/6 of five times the reference amount, which is € 5,846.66 per month. Calculation is based on the rules of common law.</p>	<p>Equal to the pension contribution ceiling.</p>	<p>Married Person: MTL 45.16 (€ 106) per week. Single Person: MTL 39.11 (€ 92) per week.</p>	<p>WAO: • <i>Initial benefit:</i> For full disablement 70% of 100/108 of € 167 per day. • <i>Continuing benefit:</i> For full disablement 70% of 100/108 times the statutory minimum wage plus supplement. <i>WAZ:</i> For full disablement 70% of the statutory minimum wage. <i>Wajong:</i> For full disablement 70% of the statutory minimum (youth) wage.</p>	<p>Temporary disability benefit (<i>tidsbegrenset uførestønad</i>): Maximum of NOK 232,761 (€ 28,349), i.e. 66% of six times the Basic Amount (<i>Grunnbeløpet</i>). <i>Disability pension (uførepensjon):</i> The highest possible pension for a single pensioner with all his earnings periods in the system as it is since 1992 and given the Basic Amount (<i>Grunnbeløpet</i>) as of 1 May 2004, is NOK 231,583 (€ 28,206).</p>	<p>7. Maximum pension</p>

Table V

Invalidity

Italy	Cyprus	Latvia	Liechtenstein	Lithuania	
<p>8. Other benefits</p>	<p>Invalidity pensioners who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly attendance allowance (paseņņošanas atļaujums) equal to that paid under the employment injury scheme.</p>	<p>Free medical treatment provided by Government hospitals and institutions.</p> <p>Certain disabled individuals have a right to Mobility Support (Transporta atbalsts invalīdiem, kuram apgrūtināta pārvietošanās): LVL 28 (€ 43) for every 6 months.</p> <p>Material support paid to those who responded to the emergency at the Chernobyl nuclear power plant and families of persons who died as a result of their response to that disaster (LVL 12.50 (€ 19) per month).</p> <p>If the claimant is unable to satisfy the qualifying period, State Social Security Benefit (Valsts sociālā nodrošinājuma pensija) shall be granted in the amount of LVL 35 (€ 54) per month.</p> <p>Funeral Benefit (Nāves pensija): in case of the death of a pensioner, the person who has undertaken the arrangement of funeral shall receive a lump sum equal to twice the deceased's monthly pension.</p>	<p>Invalidity Insurance Act (Gesetz über die Invalidenversicherung, IVG), LGBl. 1960 No. 5, for aids (such as wheel chairs etc.).</p> <p>Act on supplementary benefits for Old-Age, Survivors' and Invalidity Insurance (Gesetz über Ergänzungsbeträge zur Alters-, Hinterlassenen- und Invalidenversicherung), LGB1. 1965 No. 46, for:</p> <ul style="list-style-type: none"> • Helplessness allowances (Hilfslosensentschädigungen) where help is needed (tax financed, residency based). • Tax-financed, residency-based income and resource-dependant supplementary benefits (Ergänzungsbeträge). <p>Act on Blind person's Allowance (Gesetz über die Gewährung von Blindendenkmalen), LGBl 1971, No. 7, for Blind person's allowance (Blindenrente) in the case of total or partial blindness (tax financed, residency based).</p>	<p>Care Benefit for totally Disabled Persons (Šaujos pašalpa visiškai negalios asmenims):</p> <p>Paid to totally disabled persons or persons taking care of them. Paid from the State budget and equal to 100% of social insurance basic pension (see table VI "Old-age"). It is paid on top of Disability Pension (Invalidumo pensija).</p> <p>Transport compensation:</p> <p>Paid at 25% of the Minimum Standard of Living (Minimumus gyvenimo lygis) (which is fixed by the Government and equals to LTL 125 (€ 36) per month) monthly to disabled persons with mobility dysfunction. Every 6 years disabled people who drive themselves in special cars are paid 32 times the MSL.</p> <p>Disabled persons are also entitled to a 80% or 50% discount (depends on the disability group) on railway, ship and bus tickets the cost of which is covered by State and in certain case by local budgets.</p>	

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No other benefits.</p>	<p>Public medicine: for Classes I and II, medicines prescribed for the illness causing invalidity are free of charge.</p> <p>Nursing Fee (<i>Ápolási díj</i>): Paid to people who provide permanent care to a disabled relative. The amount of benefit is determined by the independent local governments and may be no less than 80% of the minimum amount of Old-age Pension (<i>Öregségi nyugdíj</i>) = HUF 18,560 (€ 74).</p> <p>Invalidity Annuity (<i>Rokkantsági járadék</i>): for persons reaching 18 years of age who lose 100% of their working capacity before reaching the age of 25. The annuity paid by the central state budget amounts to HUF 25,320 (€ 101) per month.</p> <p>Temporary Invalidity Annuity (<i>Átmeneti járadék</i>): for invalid persons</p> <ul style="list-style-type: none"> • whose employment was terminated, • with enough prior contribution period for an Old-age Pension (<i>Öregségi nyugdíj</i>), • not entitled to Invalidity Pension (<i>Rokkantsági nyugdíj</i>), • who shall reach the mandatory retirement age (62) within 5 years, • have lost at least 50% of their working capacity, and • who cannot find a rehabilitation workplace. <p>The annuity is paid by the central state budget and amounts to 75% of the Old-age Pension (<i>Öregségi nyugdíj</i>), which he/she would be entitled to upon reaching retirement age. However, the annuity can be no less than the minimum amount of Regular Social Annuity.</p> <p>Regular Social Annuity (<i>Rendszeres szociális járadék</i>): for invalid persons, who according to their age</p> <ul style="list-style-type: none"> • have at least half of the required prior contribution period for Invalidity Pension (<i>Rokkantsági nyugdíj</i>), • have lost at least 50% of their working capacity, and • are not entitled to unemployment benefit (<i>Munkanélküli járadék</i>), sickness benefit (<i>Táppénz</i>), work accident sick pay (<i>Baleseti táppénz</i>) or maternity allowance (<i>Terhességi-gyermekágyi segély</i>). <p>The annuity is paid by the central state budget. The amount is HUF 20,390 (€ 81) per month.</p>	<p>A pensioner could be entitled to Medical Assistance (<i>Ghajnunna Medika</i>) subject to a means test and to the decision of a medical panel appointed by the Department. The first member of the household who satisfies the above conditions is entitled to MTL 7.20 (€ 17) per week, while any other member of the same household is entitled to MTL 5.00 (€ 12) per week.</p>	<p>Death grant (<i>Overlijdensuitkering</i>): WAO, WAZ and Wajong: The death allowance equals one time the gross monthly benefit the deceased was entitled to.</p>	<ul style="list-style-type: none"> • Basic benefit (<i>grunnstønad</i>) to cover extra expenses due to permanent illness, injury or deformity. 6 different rates of benefit according to the level of extra expenses, ranging from NOK 6,540 (€ 797) to NOK 32,748 (€ 3,989) per year. • Attendance benefit (<i>hjelpetønad</i>) to cover the need for special attention or nursing. The standard rate is NOK 11,724 (€ 1,428). For disabled children under 18, the benefit can be paid at 3 different higher rates, up to NOK 70,344 (€ 8,568). • Technical and other aids to compensate for reduced functional capacity in daily life situations. 	<p>8. Other benefits</p>

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Adjustment	<p>Annual adjustment based on the development of the cost of living according to the following modalities:</p> <ul style="list-style-type: none"> For the part of the pension up to twice the minimum pension (περισσότερο από το ελάχιστο): 100%. For the part of the pension between twice and three times the minimum pension: 90%. For the part of the pension exceeding three times the minimum pension: 75%. 	<ul style="list-style-type: none"> Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) increased every year in line with an annual survey of wages and salaries. Basic Pensions (Βασική Σύμβαση) are adjusted at the beginning of each year in accordance with the percentage of revision of the Basic Insurable Earnings. Supplementary Pensions (Συμπληρωματική Σύμβαση) are adjusted the same day, in accordance with the increase of the cost of living index (comparison of the second semester of that year with the second semester of the previous year). Pensions (Basic and Supplementary Pensions) are also adjusted every July by the increase of the cost of living index (comparison of the first semester of that year with the second semester of the previous one), if the latter is at least 1%. This increase is taken into account when determining the increase of the pensions at the beginning of the year. 	<p>Annual adjustment according to increases in the level of prices and of social insurance contribution earnings.</p> <p>The adjustment depends on the amount of the pension:</p> <ul style="list-style-type: none"> Pensions not exceeding 3 times the State Social Security Benefit (Maksimālā nodarbinātības pensija) of LVL 35 (€54) are adjusted according to increases in the level of prices and of social insurance earnings (50% of the real growth of the aggregate wages). Pensions exceeding 3 times the State Social Security Benefit are adjusted according to increases in the level of prices. Adjustment does not apply to pensions exceeding 5 times the State Social Security Benefit. 	<p>First pillar (1. Säule): As a rule, the mean value between increases in wages and prices is adjusted every 2 years.</p> <p>Second pillar (2. Säule): Is established in the regulations of each pension fund.</p>	<p>Basic part of a pension is increased upon decision of Government. Supplementary part of a pension is adjusted according to current year's average insured income <i>D</i> (see table VI "Old-age" (Calculation method or pension formula).</p>
Accumulation with other social security benefits	<p>The pension reform (Law No. 335 of 8 August 1995) stipulates that as of 1 September 1995, invalidity pensions shall no longer be drawn in addition to the pensions for employment injuries (if these are being granted for the same disability). However, if the invalidity pension paid by the National Institute for Social Protection (Istituto Nazionale della Previdenza Sociale, INPS) is higher than the employment injury pension (επίδομα ατυχήματος και άμεσων - υστέρηση) paid by the National Insurance Institute for Employment Injuries (Istituto Nazionale contro gli infortuni sul lavoro, INAIL), then the differing amount may be collected. As of this same date (1 September 1995), the invalidity pension will be reduced by 25 or 50% if the recipient's income is 4 to 5 times higher than the minimum pension (pensione minima).</p>	<p>The beneficiary is entitled to another pension only in the case of:</p> <ul style="list-style-type: none"> Disablement Pension (Σύνταξη Αναπηρίας) if accident occurred before 6 October 1980, Widow's pension. <p>In the case of sickness benefit (Επίδομα Ασθενείας), unemployment benefit (Επίδομα Ανεργίας), employment injury benefit (Επίδομα Σωματικής Βλάβης) and disablement pension (if accident occurred after 6 October 1980), the beneficiary is entitled to the pension/benefit with the highest amount.</p>	<p>Claimants entitled to more than one state pension (invalidity, old-age or survivor's pension) shall be granted the highest amount.</p> <p>Accumulation possible with family allowance.</p> <p>For disabled persons of category III accumulation possible with Unemployment Benefit (Bezdarbības pensija).</p>	<p>First pillar (1. Säule): Accumulation of Invalidity pensions (Invaliditätspension) and Early retirement pensions (vorzeitige Altersrenten) is possible. (For example: a half invalidity pension with a half early retirement pension).</p> <p>In case of accumulation of a survivor's pension (Hinterlassenenrente) and of an invalidity pension (Invaliditätspension), the holder is entitled to a full invalidity pension regardless of the degree of invalidity; but only the higher amount of the two pensions is paid (survivor's pension or invalidity pension, if necessary increased by a widow(er) supplement).</p> <p>The social security benefits constitute supplements to the pensions of the invalidity insurance.</p> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> No benefits as long as the sickness or accident insurance is paying daily cash benefits (Tagesgeld). Possibility of reducing benefits if they exceed together with the other benefits more than 90% of the earnings that are presumed lost. 	<p>Accumulation is possible with Survivor's Pension (Pensija miršim) or Orphan's Pension (Pensija našim), state pensions and family allowances. Benefits are not reduced when accumulated.</p>

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to earnings level by special law.</p>	<p>Annual adjustment in January according to 50% of the predicted increase in the consumer price for that year and 50% of the predicted increase in net average monthly earnings.</p>	<p>The pension is increased yearly by 2/3 of the amount announced in the Budget Speech as a cost-of-living increase.</p>	<p>Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.</p>	<p>Yearly adjustments based on the adjustment of the Basic Amount (<i>Grunnbeløpet</i>) by Parliament decision, normally taking effect from the 1st of May.</p> <p>Basic benefit (<i>grunnstønad</i>) and attendance benefit (<i>hjelpetønad</i>) are fixed to specific amounts independent of the Basic Amount, as part of the regular budgetary process.</p>	<p>Adjustment</p>
<p>In case of receipt of employment injury pension (<i>rente d'accident</i>), reduction of invalidity pension (<i>pension d'invalidité</i>) 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>If the surviving spouse is entitled to invalidity benefits in his/her own right he/she will receive the 20% of the Widow(er)'s Pension (<i>Özvegyi nyugdíj</i>).</p> <p>The old-age pension can be accumulated with the Widow(er)'s pension, up to the maximum amount of HUF 49,650 (€ 197).</p>	<p>Invalidity pension (<i>Pensjoni tal-Invalidita'</i>) is not payable if recipient is in receipt of another contributory Pension that is higher.</p>	<p>WAO, WAZ and Wajong: Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work.</p>	<p>A full temporary disability benefit (<i>tidsbegrenset uførestønad</i>) or disability pension (<i>uførepensjon</i>) excludes the payment of other benefits from National Insurance (<i>folketrygden</i>) that compensate for loss of income.</p> <p>When combined with a civil service pension based on the same earning periods, the principle is to pay the National Insurance pension in full and to deduct it from the civil service pension, leaving only the top differential of the latter to be paid to the beneficiary.</p>	<p>Accumulation with other social security benefits</p>

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Accumulation with earnings from work	No accumulation possible for incapacity pension; partial accumulation for invalidity pension.	In case of partial invalidity (Μερική Ανικανότητα), the period of employment and the income is reduced accordingly.	See table VI "Old-age".	<p>First pillar (1. Säule): The accumulation of the pension with earnings from work is possible as long as this invalidity income does not make the degree of invalidity sink below 66²/₃% or 50% or 40%.</p> <p>Second pillar (2. Säule): Accumulation is possible. An employed, partially invalid employee is considered partially employed in accordance with his degree of employment.</p>	No restrictions, full accumulation is possible.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>The income from an activity may be cumulated with the pension up to a ceiling comprising the average of the five highest annual salaries during the period of insurance. The pension is reduced by the amount of income exceeding this ceiling.</p>	<p>No accumulation possible.</p>	<p>Invalidity Pension (<i>Pensjoni tal-Invalidita'</i>) beneficiaries are precluded from employment or self-occupation.</p>	<p>WAO, WAZ and <i>Wajong</i>: If a beneficiary finds suitable employment the disablement category in which she/he has been classed may change, depending on what he/she earns doing this work. This means that the rate of benefit may be revised.</p>	<p>Excluding the first year of a full temporary disability benefit (<i>tidsbegrenset uførestønning</i>) or disability pension (<i>uførepensjon</i>), the recipient is allowed to have an annual income from work of up to the Basic Amount (<i>Grunnbeløpet</i>) of NOK 58,778 (€ 7,159) without suffering any reduction of the benefit. With higher income, a lower degree of disability will be set.</p> <p>A recipient of a graded disability benefit or pension may have an income from work up to the Basic Amount in addition to the income corresponding to her/his remaining capacity, without any reduction of the benefit/pension. The sum of the benefit/pension and the income from work must not exceed the income from work before the disability occurred.</p> <p>Financial support other than salary agreed with the employer in connection with the retirement from the job or the reduction of working hours, leads to a corresponding reduction of the benefit/pension.</p>	<p>Accumulation with earnings from work</p>

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Return to active life 1. Rehabilitation, retraining	<p>The National Institute for Social Protection (Istituto Nazionale della previdenza sociale, 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>Invalidity pensioner may be required to attend vocational training or a rehabilitation course and in such case the expenses incurred are paid by the Social Insurance Scheme.</p>	<p>The state provides funding from the national budget for cash and in-kind benefits for specific purposes to provide individual assistance and services for restoring working ability and health. They include expenditures for manufacture, purchase, rent and distribution of technical support appliances as well as state support for the purchase of specialised vehicles, social and occupational rehabilitation, and the purchase of vouchers for sanatoria.</p>	<p>The principle of "Rehabilitation before pensions" (by means of professional measures combined with daily cash benefits and aids such as wheel chairs or the adaptation of the workplace etc.) applies.</p>	<p>Medical, occupational and social means of rehabilitation. Occupational and social means of rehabilitation: assistance in acquiring profession, speciality and trade, the creation and protection of a work place, retraining, qualification improvement, provision of compensational facilities, psychological and other aid. Occupational training means that disabled person is retrained for other profession or work of which he is capable.</p>

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	Return to active life
<p>Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.</p>	<p>Medical measures, medical bath, sanatorium, and technical aids. Various forms of rehabilitation exist for persons with less than 50% incapacity for work (retraining allowance, special allowance to make up initial earnings in new activities to at least to reach 80% of previous earnings) etc.</p>	<p>Medical rehabilitation.</p>	<p>The Act governing reintegration (<i>Wet op de (re)integratie arbeidsgehandicapten, REA</i>): Any employer who employs a disabled worker or who assigns him to a more suitable position within his company can receive a considerable compensation to finance all costs this may involve. It is under this Act also possible to grant a disabled worker facilities which tend to maintain, restore or improve his incapacity for work. Disablement Provision Act (<i>Wet voorzieningen gehandicapten, WVG</i>): It is under this Act possible to grant a disabled person facilities which improve his living conditions.</p>	<p>It is a condition for temporary disability benefit (<i>tidsbegrenset uførestønad</i>) and disability pension (<i>uførepensjon</i>) that appropriate rehabilitation has been tried. Rehabilitation measures can be general education, vocational training courses, help to start a business, subsidised retraining within the enterprise or at a sheltered workshop. The person must accept retraining to another profession where this is considered appropriate. During the rehabilitation period a vocational rehabilitation allowance (<i>attføringspenger</i>) is paid when the one year maximum for sickness cash benefit (<i>sykepenger</i>) has expired. The allowance is paid at a minimum rate of 1.8 times the Basic Amount (<i>Grunnbeløpet</i>), or at a rate of 66% of the income from work up to 6 times the Basic Amount of the previous year, or, when more favourable, the three previous years on average. As a reactivation measure, recipients of temporary disability benefit or disability pension can try work for up to three years, and have their benefit back without application, should their try fail. A recipient of temporary disability benefit will get a personal adviser at the local social security office who will help draw up an individual follow-up plan to facilitate reactivation in cooperation with the client. A series of reactivation measures are available. The benefit is given for one to four years and shall be reassessed before the end of that period.</p>	<p>1. Rehabilitation, retraining</p>

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Preferential employment of handicapped persons	Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers). 40% minimum level of incapacity for such guaranteed employment.	No provisions.	No special quota rules exist for handicapped persons.	Employing disabled people is promoted by individual salary supplements paid by the employer.	Enterprises with 50 or more workers are obliged to employ 2% - 5% disabled of Group 1 and 2. Local authorities taking into account any proposition of the Labour Exchange define the exact percentage rate. If employers do not fulfil this obligation, they pay a contribution into the Employment Fund (15 times the official minimal wage, currently LTL 450 (€ 130) per month) (equal to 15 times the official minimal wage, currently LTL 450 (€ 130) per month). Every additionally created workplace for a disabled person is subsidised by the Employment Fund amounting to 100% of national minimum wage monthly during the first 12 months and 50% of national minimum wage monthly during the next 6 months of disabled person's employment.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>According to the size of the company, a certain number of posts are destined to the disabled.</p>	<p>Obligatory quota: it is mandatory for each employer with 20 or more employees, to fill 5% of all posts with persons with disability. If this obligation is not met, the employer must pay contribution to the Rehabilitation sub-fund of the Labour Market Fund (<i>Munkaerőpiaci Alap</i>). The amount of this contribution is HUF 117,600 (€ 467) per person and year in 2004.</p> <p>According to the relevant regulation from 2005 8% of the average gross earnings has to be paid to all employees over the two years prior the year of payment per absent disabled person.</p> <p>Labour Market Fund Support (<i>Munkaerőpiaci Alap támogatás</i>): for employers who hire persons with disability (who have lost at least 40% of their working capacity and do not receive pension benefits in respect of their invalidity or old-age) for at least one year. The amount of the support varies according to the duration of employment.</p> <ul style="list-style-type: none"> • In the first period (first third of the total duration): the Labour Market Fund pays the total salary as well as health, pension and unemployment contributions. • In second period (second third of the total period): only the salary is reimbursed. • In third period (final third of the total period): only the health, pension and unemployment contributions are paid. <p>Retraining: on the job training supported by the Labour Market Fund.</p> <p>Sheltered companies: for persons with changed working capacity supported by state subsidy.</p> <p>Self-employment Support: for persons with disability in order to become an entrepreneur.</p>	<p>The Employment (Disabled Persons) Act (<i>Att dwar l-Impjeggi ta' Persuni b'Dizabilita'</i>), amongst other provisions, obliges employers with more than 20 employees, to engage at least 2% of their workforce from amongst those registered as disabled persons with the Employment and Training Corporation.</p>	<p>Legislation in preparation.</p>	<p>No specific quotas have been set in favour of the disabled.</p> <p>Where appropriate, salaried retraining can take place with the regular employer or in sheltered workshops.</p>	<p>2. Preferential employment of handicapped persons</p>

Table V

Invalidity

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Taxation and social contributions 1. Taxation of pension benefits	Benefits are subject to taxation.	Pensions are subject to taxation.	Pensions granted before 01.01.1996 are not subject to taxation. Pensions granted or recalculated after 01.01.1996 are subject to taxation.	First pillar (1. Säule): Pensions and daily cash benefits are subject to taxation. Contributions to costs and health care and supplementary benefits (Ergänzungsgeldleistungen) and helplessness allowances (Hilfslosenbeihilfenleistungen) are not subject to taxation. Second pillar (2. Säule): Pensions and capital benefits are subject to taxation.	Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Annual tax exemption limits for pensions granted or recalculated after 01.01.1996: Categories I & II: LVL 1,500 (€ 2,300), Category III: LVL 1,440 (€ 2,208).	70% of pensions in the First pillar are exempted from taxation. A tax exemption of 20%, 25% or 30% (in exceptional cases 35% or 40%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider.	Special tax allowances exist for working disabled persons. Non-taxable minimum of work income is set for disabled of the Group 1 to LTL 430 (€ 125) and for disabled of the Group 2 to LTL 380 (€ 110).
3. Social security contributions from pension	€ 0.01 per month (13 times per year) for the National Institution for Italian Pensioners (Opera nazionale dei pensionati italiani, ONPI).	No contributions.	No contributions.	<ul style="list-style-type: none"> No direct contributions are taken from pensions in the First or Second pillar. Unemployed recipients of an invalidity pension pay the minimum amount for old-age and survivors' insurance (Alters- und Hinterlassenenversicherung) (First pillar), invalidity insurance (Invalidenversicherung) and the families' compensation fund (Familienausgleichsfonds) of CHF 340 (€ 219) per year. 	No contributions.

Invalidity

Table V

Luxembourg	Hungary	Malta	Netherlands	Norway	
Social security benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Temporary disability benefit (<i>tidsbegrenset uførestønning</i>) and disability pensions (<i>uførepensjon</i>) are subject to taxation.	Taxation and social contributions 1. Taxation of pension benefits 2. Limit of income for tax relief or tax reduction 3. Social security contributions from pension
General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Certain provisions of tax relief/reduction apply to pensioners and recipients of temporary disability benefit (<i>tidsbegrenset uførestønning</i>). Pensioners with only the full minimum pension pay no tax or social security contributions.	
Contributions for health care and long term care insurance.	No contributions.	No contributions.	<p><i>WAO/WAZ/Wajong</i>: Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the benefits. Furthermore from the WAO-benefit contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>) are deducted and from the WAZ/Wajong-benefit a contribution is deducted that equals the WW-contribution.</p>	<p>Recipients of temporary disability benefit (<i>tidsbegrenset uførestønning</i>) pay the full rate social security contribution (7.8%) and are credited pension points.</p> <p>Pensioners pay a low rate social security contribution of 3% (for health care).</p>	

- I Financing
- II Health care
- III Sickness - Cash benefits
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- V Invalidity

VI Old-age

- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
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- XII Long-term care

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	<p>Law No. 155 of 23 April 1981. Law No. 297 of 29 May 1982. Law No. 638 of 11 November 1983. Law No. 140 of 15 April 1985. Law No. 88 of 9 March 1989. Statutory Order No. 503 of 30 December 1992. Law No. 335 of 8 August 1995. Law No. 449 of 27 December 1997. Law No. 448 of 23 December 1998. Law No. 488 of 23 December 1999. Law No. 388 of 23 December 2000. Law No. 448 of 28 December 2001. Law No. 289 of 27 December 2002.</p>	<p>Social Insurance Law (<i>Νομοθεσία Κοινωνικών Ασφαλίσεων</i>) 1980-2002.</p>	<p>Law on State Social Insurance (<i>Valsts Sociālās apdrošināšanas likums</i>) of 1 October 1997. Law on State Pensions (<i>Valsts pensiju likums</i>) of 2 November 1995. Law on State Funded Pensions (<i>Valsts finansētais pensiju likums</i>) of 17 February 2000.</p>	<p>First pillar (<i>1. Säule</i>): Old-age and Survivors' Insurance Act (<i>Gesetz über die Alters- und Hinterlassenenversicherung</i>, LGBl. 1952 No. 29. Second pillar (<i>2. Säule</i>): Act on Occupational Benefits Plans (<i>Gesetz über die betriebliche Personalversicherung</i>, LGBl. 1988 No. 12.</p>	<p>Law on State Social Insurance Pensions (<i>Valstybinis socialinio draudimo pensijų įstatymas</i>) of 18 July 1994 (No. I-549). Law on early retirement pensions (<i>Valstybinis socialinio draudimo senatvės pensijų rėmimo mokėjimo įstatymas</i>) of 16 October 2003 (No. IX-1828).</p>
Basic principles	<p>Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.</p>	<p>A Social Insurance Scheme financed by earnings related contributions payable by the insured person, the employer and the State. The scheme covers every person gainfully occupied either as an employed person or a self-employed person as well as the voluntarily insured. All insured persons are entitled to Old-age Pension (<i>Σύνταξη Γήρατος</i>) assessed on the earnings on which contributions have been paid.</p>	<p>Statutory social protection against the risk of old-age includes tiers I and II of the pension system:</p> <ul style="list-style-type: none"> • First tier: Pay As You Go (run by state), financed benefits linked to earnings upon which contributions have been calculated and/or paid and lengths of insurance period. • Second tier: funded (run by state), benefits linked to the amount of accrued pension capital. 	<p>First pillar (<i>1. Säule</i>): Compulsory universal social insurance scheme (subsistence provision) for all persons with residence or economic activity (employees and self-employed) in Liechtenstein with contribution-based benefits (partly fictitious contributions). Second pillar (<i>2. Säule</i>): Compulsory social insurance scheme (protection of the standard of living) for employees with contribution-based benefits.</p>	<p>Insurance system based on current income financing, providing a pension with a flat-rate and an earnings-related element. 2nd pillar: The 2nd pension pillar started in 2004. A person insured for the full pensions insurance (main and supplementary parts of pension) may voluntarily choose either to stay only in the social insurance system, or switch to 2nd pillar and direct a part of social insurance contributions, dedicated for the supplementary part of old age pension, to a personal account in a chosen privately managed pension fund. A part from the contributions is directed to the pension funds (2.5% in 2004, 3.5% in 2005; 4.5% in 2006, 5.5% in 2007 and further). After switching to the 2nd pillar, one is not allowed to come back solely to the social insurance system.</p>

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Book III of the Social Insurance Code (<i>Code des assurances sociales</i>) in the terms following the Law of 27 July 1997.</p>	<p>Act LXXX of 1997 on Persons Entitled to Social Security Benefits and Private Pensions, as well as the coverage of these services (<i>Örvény a társadalombiztosítás ellátásáról és a magánnyugdíjra jogosultakról, valamint a szolgáltatások fedezéséről</i>).</p> <p>Act LXXXI of 1997 on Social Insurance Pension (<i>Örvény a társadalombiztosítási nyugdíjásokról</i>) (First pillar).</p> <p>Act LXXXII of 1997 on Compulsory Private Pension and Private Pension Funds (<i>Örvény a magánnyugdíjról és a magánnyugdíjpénztárakról</i>) (Second pillar).</p>	<p>1997 Social Security Act (<i>Wilt dwar g-Sigurtà (Soġurt)</i>) (Cap. 318).</p> <p>Pensions Ordinance (<i>Ordinanza tal-Pensjonijiet</i>) (Cap. 93).</p>	<p>General Old-Age Pensions Act (<i>Wet gemeen Ouderdomwet (WOG)</i>).</p>	<p>National Insurance Act (<i>folketrykkeloven</i>) of 29 February 1997, Chapters 3 and 19.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the duration of the affiliation (flat-rate) and on contributions (earnings-related).</p>	<p>The pension system was reformed in 1997, its main elements are:</p> <ul style="list-style-type: none"> • First Pillar: mandatory, state pension, which is publicly-managed and financed on a PAY G basis. • Second Pillar: mandatory, privately-run pension funds and fully funded. This compulsory pension scheme is administered by several independent pension funds, which are authorised and supervised by the state. 	<p>An earnings related pension based on a philosophy of social insurance.</p>	<ul style="list-style-type: none"> • General system for all inhabitants, financed by contributions on earned incomes, with benefit rates depending on the family situation. • Compulsory supplementary pension schemes for most of the employees based on agreements between social partners. 	<p>The National Insurance Scheme (<i>folketrykkel</i>) is a universal compulsory scheme. The pension system of the scheme consists of three key elements:</p> <ul style="list-style-type: none"> • Basic pension (<i>grundpensjon</i>) based on periods of residence. • Earnings-related supplementary pension (<i>tilleggspensjon</i>) based on annual pension points (<i>pensjonspoeng</i>) reflecting the level of income. • Special supplement (<i>spesialtillegg</i>) to those entitled to no supplementary pension or a supplementary pension below the amount of the special supplement. In the latter case only the differential is paid. <p>*Pay-as-you-go*-system</p>	<p>Basic principles</p>

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Field of application	Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) for farmers, tenants, self-employed craftsmen and merchants /retailers.	<ul style="list-style-type: none"> • Employed persons, • Self-employed. Voluntary insurance is available to persons, who wish to continue insurance after a prescribed period of compulsory insurance or to persons who work abroad in the service of Cypriot employers.	First Tier: Persons who have paid social insurance contributions and on whose behalf contributions have been calculated: including all employed, self-employed persons and persons on whose behalf contributions have been paid by the state (see table I "Financing"). Second Tier: Compulsory for all insured persons who are under 30 years of age on 01.07.2001. Individuals from the age of 30 to 49 may join the 2 nd tier pension scheme voluntarily.	First pillar (<i>1. Stūpe</i>): All employed persons (employees and self-employed persons) and all unemployed residents. Second pillar (<i>2. Stūpe</i>): Dependant employed persons, who have completed their 23 rd year and are liable for contributions in the First pillar and who have an annual income of more than CHF 25,320 (€ 16,310). The work contract must be unlimited or have a duration exceeding 9 months. Voluntary insurance for employees who are not liable for contributions and for self-employed persons who have employees.	Employees and self-employed (obligatory if annual incomes more than 12 minimal monthly wages) persons.
Exemptions from compulsory insurance	50% when asked, for craftsman and traders already retired.	No exemptions.	Permanent residents aged 15 years and over, who are not subject to compulsory social insurance may join to state social insurance voluntarily. Persons who have not already been granted an old-age pension according to the Law on State Pensions (<i>Valsts darba pensijām</i>) may join to state pension insurance voluntarily. Spouses of self-employed persons may join the pension insurance, disability insurance, maternity and sickness insurance voluntarily if they are: <ul style="list-style-type: none"> • not subject to compulsory social insurance, • permanent residents aged 15 years and over, and • have not reached pensionable age. 	First pillar (<i>1. Stūpe</i>): Diplomatic privileges; at the same time insurance abroad; short-term insurance membership. Second pillar (<i>2. Stūpe</i>): For example employees who already have compulsory insurance or are involved in an independent activity in their primary profession; employees, who are at least two-thirds invalid or double financial burdens (in the case of an equivalent insurance abroad).	<ul style="list-style-type: none"> • Non obligatory social insurance (old-age, disability and survivorship insurance) for self-employed persons if annual incomes less than 12 minimal monthly wages. But they may join social insurance old-age, disability and survivorship pension voluntary; • farmers, their family members and people working on the business licence.

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Compulsory insurance for all persons engaged in a professional activity (employees or self-employed). A voluntary insurance is possible.</p>	<ul style="list-style-type: none"> Gainfully employed persons (employees and self-employed) and assimilated groups; beneficiaries of income subsidy, unemployment benefit (<i>Munkanélküli járadék</i>) or unemployment benefit paid prior to retirement; Beneficiaries of family benefits or nursing fee (<i>Ápolási díj</i>), Persons performing compulsory military or civilian service. 	<p>Economically active population.</p>	<p>All residents under 65 whatever their income or nationality. All persons under 65 who work in The Netherlands and consequently pay tax on wages are also insured.</p>	<p>Compulsory coverage from the age of 16 for all residents independent of occupational activity. Supplementary pension (<i>tilleggspensjon</i>) covers all occupationally active, whether dependent workers, freelancers or self-employed.</p>	<p>Field of application</p>
<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	<p>No exemptions.</p>	<p>Married persons who are not gainfully occupied.</p>	<p>No exemptions.</p>	<p>No exemptions, but no pension points (<i>pensjonspoeng</i>) are credited for the occupationally active with an annual income below the Basic Amount (<i>Grunnbeløpet</i>) of NOK 58,778 (€ 7,159).</p>	<p>Exemptions from compulsory insurance</p>

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Conditions 1. Minimum period of membership	20 years of contributions. <i>New system:</i> 5 years of contributions (since 1.1.1996).	Basic (Βασική Σύμβαση) and Supplementary Pension (Συμπληρωματική Σύμβαση). Entitlement depends on periods of affiliation and contributions paid: <ul style="list-style-type: none"> • The insured person has been insured for at least 156 weeks, • Lower part insurable earnings at pensionable age equal to at least 156 times the weekly amount of Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) (over at least three years); • Weekly average of paid and credited lower part insurable earnings between 5 October 1964 (or, if s/he reached the age of 16 after 5 October 1964, the first day of the year in which he reached that age) and the week before the week which includes the day of entitlement, is equal to at least 25% of the weekly amount of Basic Insurable Earnings. Liability for contributions ceases upon reaching pensionable age (65 years). However, those who reach pensionable age but do not satisfy the contribution conditions for an old-age Pension (Σύμβαση Γήρατος), must continue to pay contributions until satisfaction of the old-age pension contribution conditions. In no case can contributions be paid after the age of 68. A lump-sum is paid at the age of 68 to persons who do not meet contribution conditions. Persons who satisfy first but not second condition receive lump-sum of 15% of total paid and credited earnings. <i>Definitions:</i> <i>Basic Insurable Earnings:</i> CYP 73.47 (€ 125) per week. <i>Lower part of insurable earnings:</i> insurable earnings up to the Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> insurable earnings over the Basic Insurable Earnings.	10 years insurance record.	First pillar (1. Säule): 1 year for entitlement to a pension. Second pillar (2. Säule): No waiting period.	15 years of pension insurance.

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	Conditions
<p>120 months of effective insurance. If, at age 65, the insured does not fulfil the necessary condition of 120 months of insurance to obtain an old-age pension (<i>pension de vieillesse</i>), the contributions paid (except the portion paid by the State) are reimbursed.</p>	<p><i>First pillar:</i> Partial Pension (<i>Résznyugdíj</i>): 15-19 years. Full Pension (<i>Teljes nyugdíj</i>): 20 years. <i>Second pillar:</i> No minimum period required, but every beneficiary shall reach the retirement age in order to be entitled to receive his/her benefit.</p>	<p>The claimant must have:</p> <ul style="list-style-type: none"> • Made an average of at least 15 contributions (paid or credited) per year from either 1956 or 1965 (both are worked out and the beneficiary will be awarded the rate which is higher) or from age 19, and • Completed at least a ten years of employment or self-occupation prior to retirement. 	<p>No qualifying conditions.</p>	<p>For a basic pension (<i>grunnpensjon</i>) three years of residence between 16 and the end of the calendar year the insured reaches 66. For a supplementary pension (<i>tilleggs-pensjon</i>) pension points (<i>pensjonspoeng</i>) credited for three calendar years.</p>	<p>Conditions</p> <p>1. Minimum period of membership</p>

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Conditions for drawing full pension	40 years of insurance and contributions.	Basic Pension (Βασική Σύμβαση): Average paid or credited insurable earnings from 5/10/64 until the retirement age equal to 52 times the weekly Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) of CYP 73.47 (€ 125) per week for each year. Supplementary Pension (Συμπληρωματική Σύμβαση): No concept of "full pension".	All years of insurance and contributions taken into account.	First pillar (1. Στήλη): Full period of membership (no gaps in insurance between age 20 and the insurance case). Second pillar (2. Στήλη): None.	30 years for men and women.
3. Legal retirement age • Standard pension	Men: 65 years Women: 60 years. For those with a disability of at least 80% and for the blind: men: 60 years; women: 55 years. New system: age 57-65 years. The amount of the benefit varies according to age.	65 years for men and women; 63 years for miners.	Men: 62 years. Women: 59.5 years by 1 July 2003 and 60 years by 1 July 2004 (gradually increasing by 6 months every year until it reaches 62 years).	First and Second pillar: Women and men: 64 years (after a transition period in 2009). In the Second pillar, another retirement age can also be chosen, as long as an insurance plan that is at least equivalent is provided.	Men: 62.5 years Women (2004): 59.0 years The retirement age for women is augmented by 6 month a year until the age of 60 year will be reached in 2006.

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
40 years of insurance.	<p><i>First pillar.</i> As a general rule, 62 years of age and at least 20 years insurance period. There are some transitional rules for older cohorts.</p> <p><i>Second pillar.</i> 62 years of age.</p>	<p>The claimant must have:</p> <ul style="list-style-type: none"> • Made an average of at least 50 contributions (paid or credited) per year from 1956, 1965 or from age 19 of claimant and • completed at least 10 years of employment or self-occupancy. 	Entitled to a full pension is the person who has been insured between his 15 th and 65 th birthday. A 2% reduction is made on the full pension for each year of non-insurance.	<p>A full basic pension (<i>grunnpensjon</i>) requires 40 years of residence between 16 and the end of the calendar year the insured reaches 66.</p> <p>A full supplementary pension (<i>tilleggs-pensjon</i>) requires pension points (<i>pensjonspoeng</i>) to be credited for 40 calendar years. Pension points are credited from the year the insured reaches 17 to the year he reaches 69.</p>	<p>2. Conditions for drawing full pension</p>
65 years.	<p><i>First and Second pillar.</i> 62 years of age.</p>	<p>Men: 61 years, Women: 60 years.</p>	65 years.	67 years.	<p>3. Legal retirement age</p> <ul style="list-style-type: none"> • Standard pension

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
• Early pension	<p>Early retirement pension (προβώνη αμείνων): at the age of 57 with 35 years of contributions or after 37 years of contributions regardless of age.</p> <p>Pensions awarded to employees of companies in economic difficulties: early retirement is possible at the latest 5 years before normal retiring age.</p> <p>Special conditions for employees with an early start of working life (minimum 52 contribution weeks in the age of 14 - 19 years), for employees exposed to arduous work, for "mobile" workers (whose job normally involves working in different unpredictable places) and for manual workers and assimilated persons.</p>	<p>63 years for men and women provided that the insured person:</p> <ul style="list-style-type: none"> • Satisfies the relevant contribution conditions and has weekly average insurable earnings (see 2nd point in "Minimum period of membership" above) equal to 70% of the weekly amount of Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές); • was entitled to invalidity Pension (Σύνταξη Ανικανότητας) immediately before reaching the age of 63, or • is between the ages of 63 and 65 and would be entitled to invalidity pension if had not reached the maximum age for entitlement to an invalidity pension (63 years). <p>Miners with at least five years of employment in a mine are entitled to old-age Pension (Σύνταξη Γήρατος) one month early for every period of five months of mining work, on condition that they have retired from that occupation, but in no case they can draw pension before the age of 58.</p>	<p>Early pension available 2 years before standard pensionable age.</p>	<p>First pillar (1. Säule): Anticipation is possible as of the age of 60, as of any following month (pension reduction). Second pillar (2. Säule): Persons eligible to receive a retirement pension from the First pillar can take their pension 1 or 4 years early. Further regulations are possible in the rules governing each pension fund.</p>	<p>From the June, 1, 2004 persons are eligible for early retirement pension if:</p> <ul style="list-style-type: none"> • they have 30 year social insurance period; • they are registered as unemployed in labour exchange not less 12 month; • the age is less than 5 year to retirement age. <p>Pensions are decreased by 0.4 percent of each early retirement month.</p>

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Early retirement pension (<i>pension de vieillesse anticipée</i>):</p> <ul style="list-style-type: none"> • From 60 years of age, on condition that 480 months of effective insurance can be proved or assimilated periods can be proved. • From 57 years of age, on condition that 480 months of effective insurance can be proved. 	<p><i>First pillar:</i> Early Retirement Pension (<i>Korkeedvezményes öregségi nyugdíj</i>): Available to those involved in jobs allowing exemption by age (i.e. work involving increased physical load or hazardous to health). Entitlement to pension starts 2 years earlier to those who have worked in such activities for at least 10 years (men) or 8 years (women), and pensionable age is further reduced by 1 year for every additional period of 5 years (men) or 4 years (women). Early pension (<i>Előnyugdíj</i>): This measure is not strictly classified as a pension benefit but was introduced for employment policy reasons in order to decrease unemployment. See table X "Unemployment".</p> <p><i>Second pillar:</i> Pension is available if any retirement benefit is due from the first pillar.</p> <p>Advanced Pension (<i>Előrehozott öregségi nyugdíj</i>): Paid no earlier than five years before the retirement age to women who were:</p> <ul style="list-style-type: none"> • born after 31.12.1945 and have a service period of at least 38 years, • born in 1945 and have a service period of at least 37 years, • born in 1944 and have a service period of at least 36 years, • born in 1943 and have a service period of at least 35 years, or • born before 1.1.1943 and have a service period of at least 34 years. <p>Available before pensionable age but from the age of 60 the latest for men who were:</p> <ul style="list-style-type: none"> • born before 1.1.1939 and have a service period of at least 37 years, or • born after 31.12.1938. and have a service period of at least 38 years. 	<p>No early pension.</p>	<p>None.</p>	<p>Old-age pension cannot be drawn before the age of 67.</p>	<ul style="list-style-type: none"> • Early pension

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<ul style="list-style-type: none"> • Deferred pension 	<p>Deferment possible until a maximum of 65 years.</p>	<p>Possible to defer until the age of 68.</p>	<p>Unlimited deferment possible.</p>	<p>First pillar (1. Säule): Retirement can be postponed up to the age of 70 (pensions will be increased on an actuarial basis). Second pillar (2. Säule): Payment of pension can be deferred if an at least equivalent insurance is provided. Regulations in the rules governing each pension fund.</p>	<p>Those with the obligatory insurance period can defer their application for pension. Then pension is increased by 8% for each year.</p>
<p>Benefits</p> <p>1. Determining factors</p>	<p>Reference earnings and length of insurance.</p>	<ul style="list-style-type: none"> • Amount of the earnings, • number of insured years. 	<ul style="list-style-type: none"> • insurance record until 1996, • amount of contributions paid since 1996, • age of insured person. 	<p>First pillar (1. Säule): The amount of the pension is calculated on the basis of two factors: 1) The length of time contributions have been paid (to determine the pension scale, Pensionskala) and 2) the so-called "qualifying average annual income" (to determine the amount of the pension on the applicable pension formula). Second pillar (2. Säule): The amount of credited wages, amount of the contribution and duration of the contribution.</p>	<p>Insured income and number of insured years.</p>

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No deferred pension. If the person is active beyond 65 years of age, the contributions paid by the insured are refunded at the end of the year.</p>	<p><i>First pillar:</i> The Old-age Pension (<i>Öregségi nyugdíj</i>) increase is equal to 0.5% of the pension for each 30 days of additional service time. The final pension may exceed the average monthly earnings on the basis of which the old-age pension is calculated if the insured person has sufficient service period and reached the legal retirement age. <i>Second pillar:</i> No special provisions.</p>	<p>Contributory pension is deferred if the pensioner opts to continue working and his income from such work exceeds the National Minimum Wage (<i>Paga Minima Nazzjonali</i>). A pension will be awarded at age 65 irrespective of the earnings of the beneficiary.</p>	<p>No deferred pension.</p>	<p>Pension may be deferred for up to three years.</p>	<p>• Deferred pension</p>
<p>Number of insurance years, of assimilated periods and earnings taken into account. Special staggered supplements in case of activity beyond 55 years of age.</p>	<p><i>First pillar:</i> Average monthly income and insurance period. <i>Second pillar:</i> Accumulated income plus returns of accumulation minus costs (operating, investments etc.) of fund selected by insured person.</p>	<p>Earnings from work, and number of contributions paid.</p>	<p>Length of insured periods, family status.</p>	<ul style="list-style-type: none"> • Length of residence periods (up to 40 years). • Number of pension point years (up to 40 years). • Level of pension points (<i>pensjonsponng</i>) for the 20 best years. • Marital status. • The rate of the Basic Amount (<i>Grunnbeløpet</i>). The amount is adjusted every year by Parliament decision (normally with effect from the 1st of May) to take account of the change in the general income level. 	<p>Benefits 1. Determining factors</p>

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Calculation method or pension formula	<ul style="list-style-type: none"> Earnings up to € 37,884.08 (ceiling): $2\% \times n \times S$ Partial amount up to € 50,385.92 (ceiling $\times 1.33$): $1.6\% \times n \times S$. Partial amount up to € 62,887.76 (ceiling $\times 1.66$): $1.35\% \times n \times S$. Partial amount up to € 71,979.96 (ceiling $\times 1.90$): $1.1\% \times n \times S$. Earnings over € 71,979.96: $0.9\% \times n \times S$. <p>n = number of years of insurance (max.: 40).</p> <p>S = reference earnings (see below "3. Reference earnings or calculation basis").</p> <p><i>New system:</i> For each contribution year a conventional contribution of 33% of the earnings is applied. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension amount is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). There is no longer a minimum pension.</p>	<p>Basic Pension (<i>Βασική Σύνταξη</i>): 60% of the average lower part of insurable earnings, increased by 1/3, 1/6 and 1/6 for the first, second or third dependant respectively. In case of married female beneficiary the increase for her dependant children in any case is equal to the 1/6th of the basic pension for each child (maximum number of dependant children: two). For the definition of <i>Dependant</i> see "Supplements: Spouse/Children" below).</p> <p>Supplementary Pension (<i>Συμπληρωματική Σύνταξη</i>): 1.5% of the total amount of paid and credited insurable earnings in the upper part of insurable earnings over claimant's whole career which is converted into a weekly amount by dividing by 52.</p>	<p>First Tier: Pension formula: $P = K / G$ where</p> <ul style="list-style-type: none"> P: annual pension, of which 1/12 is the monthly pension; K: the pension capital of insured person; G: time period (in years), during which pension disbursements are planned, starting from the pension allocation year (projected life expectancy at a certain retirement age). <p>Pension formula during the transition period: $P = K_s + K / G$ where</p> <ul style="list-style-type: none"> P, K, G - see above; K_s: starting (credited) capital, calculated according to the following formula: $K_s = V_i \times A_s \times 0.2$ where A_s: the insurance record until the year 1995 (inclusive); V_i: the average individual contribution earnings (see below "Reference earnings or calculation basis"). <p>Second Tier: When the participant of second tier reaches the retirement age and applies for pension, there are two ways to manage the registered pension capital in the second tier account:</p> <ul style="list-style-type: none"> the accrued funded pension capital shall be transferred to the individual account of the first tier of pension capital and the pension is calculated from the total amount according to formula described above; the participant may, for the accrued funded pension capital, purchase a life annuity from an insurance company. 	<p>First pillar (<i>1. Stūpe</i>):</p> <ul style="list-style-type: none"> The contribution period determines the applicable pension scale (<i>Atvaļinātāja tabula</i>); the amount of the pension varies within the pension scale between the highest and lowest amounts for a particular level on the basis of the qualifying average annual income (which is comprised of the following different factors: contributions, credits for child-raising, contributions of the marital partner, etc.). When contributions have been paid without interruption during the entire period (from the age of 20 until the contingency occurred), the insured person is entitled to a full pension (<i>Pilnā pensija</i>) (pension formula 43): a maximum of CHF 2,110 (€ 1,359) and minimum of CHF 1,055 (€ 680) per month. If payment of contributions has been incomplete, the insured person is entitled to a partial pension (<i>Daļēji pensija</i>) (pension formula 1 to 42). <p>Pensions are paid 13 times a year (twice in December for the so-called Christmas bonus, <i>Ķēniņšalds</i>).</p> <p>Second pillar (<i>2. Stūpe</i>): The retirement benefit is defined in terms of either contributions or benefits, i.e. a retirement capital sum will be accumulated; the amount of the retirement pension depends on the amount of retirement capital the individual accumulates.</p> <p>The pension fund can provide a capital settlement instead of a retirement benefit.</p>	<p>The monthly Old-age Pension (<i>Senatvokiečių pensija</i>) is calculated according to the formula:</p> $P = B + 0,005 \times S \times K \times D + 0,005 \times s \times k \times D$ <ul style="list-style-type: none"> B: basic pension, determined by the Government and may not be less than 110% of the Minimum Standard of Living (<i>Minimumus gyvenimo lygis</i>). S: the insurance period acquired whilst working under an employment contract up to 1994, s: the insurance period acquired whilst working after 1994; K: rate of individual insured income for the period until 1994, which is calculated by dividing the annual wage of the insured individual by the annual national average wage. As there is no reliable data about the wage of the insured person before 1994 s/he is allowed to choose the five most favourable consecutive years from 1984 to 1993; k: calculated according to State Social Insurance Fund (<i>Valstybinis socialinio draudimo fondas</i>) data on the claimant's insured income. The wage upon which the pension contribution was paid is divided by insured income D of that year (see below) and the average for the whole period from 1994 is calculated. As from 2004 the data prior to 1994 shall be gradually excluded and the middle part of the formula will disappear. Pursuant to the law K can be no higher than 5 and k can also be no higher than 5. D: current year's insured monthly income valid on month of payment. Current year's insured income is calculated as the average of the wage from which pension insurance contributions are collected as well as any State social insurance sickness, maternity, and unemployment benefits over the year. Government of Lithuania approves the current year's insured income for the whole country. The coefficient 0.005 means that 0.5% of the average wage earned in each year is added annually to the supplementary part of the future pension of the person. <p>For those who do not have the obligatory period required for a full pension, the same formula is used but the Basic Pension (B) element is proportionately reduced.</p> <p>For a person who chooses the participation in pension accumulation (2nd pillar), a supplementary part of social insurance old age pension is reduced in proportion to the ratio of accumulation and supplementary pension part tariffs.</p>

Luxembourg

Hungary

Malta

Netherlands

Norway

The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part.

- Flat rate pension part (*majoration forfaitaire*): € 329.75 per month for 40 years of insurance.
- Income-related pension part (*majoration proportionnelle*): 1.85% of total earnings taken into account.
- Staggered supplements (*majoration échelonnée*): beyond 55 years the rate is increased by 0.01% per year of age and of activity.
- Allowance at the end of the year (*allocation de fin d'année*) of € 539.52 (in case of a complete career of 40 years; otherwise proportional reduction).

First pillar.

The amount of pension depends on the insurance period and is expressed as a percentage of average, monthly, net income earned since 1988.

- 33% for the first 10 years of insurance period,
- + 2% for each of the insurance years between 11-25,
- + 1% for each of the insurance years between 26-36,
- + 1.5% for each of the insurance years after 36.

Second pillar.

The pensioner uses the funds in his/her personal account to purchase an annuity, which then pays a periodic benefit. In certain circumstances the individual will receive a lump sum as well as or in the place of a periodic benefit:

- Periodic pension benefits, the pensioner may choose from the following annuities:
 - a life annuity paid in monthly instalments until the end of the pensioner's life;
 - a life annuity paid for a set period, if the pensioner dies during this period the benefit is transferred to his/her heirs, should the pensioner survive this period the benefit is paid until the end of his/her life;
 - a life annuity paid until the fund member's demise and then paid to their heirs for a set period that starts to run from their death;
 - a joint survivorship annuity paid to the fund member and his/her beneficiaries as long as at least one of the beneficiaries is alive.
- Lump-sum payment:
 - Upon a request from any fund member whose total duration of membership in the second pillar is less than 180 months before reaching retirement age. If the fund member does not request lump-sum payment, a periodic benefit is calculated for him/her;
 - fund member dies before retirement age.

For example:

Number of contributions in the last 10 years:	300
Number of contributions in the previous 10 years:	800
First average:	300/10 = 30
Second average:	800/20 = 40
Total:	70/2 = 35

35/50 of 2/3 of pensionable income. Highest rate per week of a Two-Thirds Pension (*Pensjoni taz-Zewg terzi*) is MTL 86.53 (€ 203).

The two-thirds pension is the standard pension. In addition to the flat-rate Retirement Pension (*Pensjoni tal-Irtirar*), persons retiring from Government Service have the option of either a 2/3 Pension based on their current salary or 1/2 of their wage plus a lump sum representing 25 times their monthly pay. This sum is paid by the Treasury Department to those who were employed by the Government before 1979.

Pension:

- Single person: € 921.28 per month.
- Married and unmarried persons, both 65 and over (also 2 men or 2 women sharing a household): € 631.76 per month for each person.
- Pensioners with a partner younger than 65:
 - if the AOW-pension took effect before 1 February 1994: € 921.28;
 - if the AOW-pension took effect on 1 February 1994 or later: € 631.76.

Full pension payable after 50 years of insurance. For every year in which there was no insurance, an amount of 2% of the full pension is deducted.

A full basic pension (*grunnpensjon*) to a single pensioner is equal to the Basic Amount (*Grunnbeløpet*), 82.5% of the Basic Amount if married or co-habitant to a pensioner or a person with an annual income (capital income inclusive) of more than twice the Basic Amount.

A special supplement (*særtillegg*) fixed at a certain proportion of the Basic Amount, is added when no supplementary pension (*tilleggspensjon*) is paid. Is the supplementary pension below the full special supplement, the differential is added.

The full minimum pension consisting of the basic pension and the special supplement, is proportionally reduced when the pensioner has been resident (or otherwise insured) for less than 40 years.

Formula to determine annual pension points (*pensjonspoeng*):

$$\frac{AE \text{ minus } BA}{BA}$$

AE = annual earnings from work
BA = Basic amount (*Grunnbeløpet*).

Income up to 6 BA counts at its full amount. Income between 6 and 12 BA counts at 1/3 of its full amount, giving maximum pension points (*pensjonspoeng*) of 7.00 (8.33 before 1992).

Formula to calculate a supplementary pension (*tilleggspensjon*):

$$BA \times FPA \times 0.42$$

FPA = Final pension point average.
The factor 0.42 (compensation rate) applies to years since 1992, to years before 1992, a rate of 0.45 is applied.

Has the pensioner less than 40 pension point years, the supplementary pension is proportionally reduced (a basic pension is paid in addition, at least at the same proportion).

2. Calculation method or pension formula

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Reference earnings or calculation basis	<p>S = reference earnings.</p> <ul style="list-style-type: none"> For those who on 31 December 1992 had worked 15 years or more: average of salaries during the last 5 years with ceiling. For those who on 31 December 1992 had worked less than 15 years: average earnings over a variable period between the last 5 and 10 years, with ceiling. For those first employed since 1.1.1996, the calculation is based on the total of contributions of the entire working life. <p>Annual salary ceiling: € 37,884.08.</p> <p><i>New system:</i> Annual ceiling of € 82,402. Amount adjusted according to the consumer price index.</p>	<p>Insurable earnings not exceeding CYP 1,911 (€ 3,258) per month. The earnings taken into consideration are the earnings the beneficiary has been insured for.</p>	<p>During the transition period (all insured persons, retiring after 1996, who have at least 1 year of social insurance record prior 1996) Vi equals the individual's gross average contribution earnings of any consecutive 48 month period between 01.01.1996 and 31.12.1999.</p> <p>For those persons, whose insurance record is no less than 30 years and the average insurance contribution earnings of insured person is lower than the national average insurance contribution earnings established for the years 1996-1999, the calculation of the amount of pension until the year 2010 shall be based on the national average insurance contribution earnings established for the years 1996-1999.</p> <p>The Vi is set at 40% of the national average contribution earnings wage, established for the previous year if:</p> <ul style="list-style-type: none"> the claimant has not been employed from 1 January 1996 to the day of his/her pension application, the claimant started employment after 2000, or the average contribution earnings of the claimant for respective period are lower than the 40% of the average contribution earnings, established for the previous year. 	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> Earnings during the entire course of the insurance; contributions from non active periods; credits for child-raising periods (fictitious earnings); credits for periods of care (fictitious earnings). <p>These four factors of the "qualifying average annual income" are split in half between the marital partners (so-called "splitting") for the duration of the marriage, as soon as both partners are entitled to a pension (additionally in the case of divorce or if a widow or widower receives an old age or invalidity pension).</p> <p>Second pillar (2. Säule):</p> <p>The amount of wages credited for insurance purposes (insured wages) corresponds to determining annual wages with the deduction of a free amount equal at present to CHF 12,660 (€ 8,155).</p> <p>The qualifying annual wages must come to at least CHF 25,320 (€ 16,310) and must be insured to at least CHF 75,960 (€ 48,931).</p>	<p>See "Calculation Method or Formula" above.</p>

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>The salary or the professional income is taken into account. Minimum amount liable for contribution: € 1,402.96 per month. Maximum amount liable for contribution: € 7,014.79 per month.</p>	<p><i>First pillar:</i> Average monthly net wages earned since 1988 <i>Second pillar:</i> Funded system where pension amounts depend upon individual contribution account and not amount of earnings.</p>	<p>Employees: net earnings over the best 3 consecutive full years in the last 10 years as adjusted by the cost of living increases. Self-occupied and Self-employed persons: the average of the last ten years of the net earnings in the case of a self-occupied person and the average of the net income in the case of a self-employed person.</p>	<p>Not applicable.</p>	<p>The 20 years with the highest pension points (<i>pensjonspoeng</i>), see above, or all years if the total is 20 or below.</p>	<p>3. Reference earnings or calculation basis</p>

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<p>4. Non-contributory periods credited or taken into consideration</p>	<p>Total consideration for periods of illness, maternity, military service, unemployment and mobility.</p>	<p>Periods of:</p> <ul style="list-style-type: none"> • unemployment, • incapacity, • maternity, • invalidity, • military service, • education, and • credits of up to 156 weeks per child granted to women entitled to a pension after 31.12.1992, who failed to make contributions because they were raising children aged up to 12 years old. • prospective credits given from the date of invalidity or death till the age of 63 in order to increase the supplementary part of the pension. 	<p>The following periods are recognised prior to 1 January 1991, after this period contributions have been made on behalf of certain categories of the population, see table I "Financing":</p> <ul style="list-style-type: none"> • compulsory military service, • studies at institutions of higher education, • child care by the mother until the child reached 8 years of age, etc. 	<p>First pillar (1. Säule): The years 1954 to 1996, during which unemployed spouses resident in Liechtenstein were not required to pay contributions (for example housewives), are credited as contributory years. Second pillar (2. Säule): No non-contributory periods can be credited or taken into consideration.</p>	<p>Periods during which sickness, maternity and unemployment benefits are received. Also, some categories of persons are insured by State means: see table V "Invalidity".</p>
<p>5. Supplements for dependants</p> <p>• Spouse</p>	<p>See table IX "Family benefits".</p>	<p>The basic part of the pension is increased to reflect number of dependants (see "Calculation method, formula or amount" above). Male beneficiary: his spouse is a dependant if she lives with or has been maintained by him and receives no pension from the Social Insurance Fund (Ταμείο Κοινωνικών Ασφαλίσεων). Female beneficiary: her spouse is a dependant if he is unable to support himself, is wholly maintained by her, and receives no pension from the Social Insurance Fund.</p>	<p>No supplements.</p>	<p>First pillar (1. Säule): Spouse: no supplement (exception: men born in 1944 and older). Second pillar (2. Säule): No supplements for spouses.</p>	<p>No supplements.</p>
<p>• Children</p>	<p>See table IX "Family benefits".</p>	<p>See "Calculation method, formula or amount" above. Dependant children must be under 15 years of age (25 years for unmarried sons in full-time education or national service, 23 for unmarried daughters in full-time education; or irrespective of age if unmarried and permanently incapable of self-support). In cases where both parties receive a pension, the increase for the dependant children is given to the spouse with the highest amount of increase.</p>	<p>No supplements.</p>	<p>First pillar (1. Säule): Children: 40% of the basic pension (Stammrente) (50% when replacing invalidity pension by retirement pension). Second pillar (2. Säule): No supplements for children. Regulations in the rules governing each pension fund can provide for supplements for children.</p>	<p>No supplements.</p>

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods during which an invalidity pension (<i>pension d'invalidité</i>) is granted, periods exempted from payment of self-employment contributions, etc.</p>	<p><i>First pillar:</i></p> <ul style="list-style-type: none"> National military service, periods of unpaid leave if he/she cared their child aged under 3 years (disabled child: age 10 years), and periods of entitlement to: maternity allowance (<i>Terhességi-gyermekágyi segély</i>), child home care allowance (<i>Gyermekgondozási segély</i>), child care fee (<i>Gyermekgondozási díj</i>), sickness benefit (<i>Táppénz</i>), work accident sick pay (<i>Baleseti táppénz</i>), unemployment benefit (<i>Munkanélküli járadék</i>), and periods of higher education. <p><i>Second pillar:</i> Not applicable.</p>	<p>Credited contributions in respect of periods of:</p> <ul style="list-style-type: none"> Sickness; widowhood: a widow is defined as a person who is not gainfully occupied, whether she is entitled to a pension in respect of widowhood or not, for any period during which she does not re-marry and provided her deceased husband had paid 156 contributions prior to his death; invalidity provided that the number of credited contribution does not exceed the number of actual contributions paid by the recipient after 1979; unemployment, and injury. <p>Credits are also awarded to ex-members of the Police Force and the Armed Forces, care workers, and voluntary workers.</p>	<p>Not applicable.</p>	<ul style="list-style-type: none"> Future pension points (<i>pensjonspoeng</i>) are credited disability pensioners. Years of child care for children under 7, or care for a disabled, sick or elderly person. Minimum pension points of 3.00 are guaranteed for such years. 	<p>4. Non-contributory periods credited or taken into consideration</p>
<p>No supplements.</p>	<p><i>First and second pillar:</i> No supplements.</p>	<p>Married rate for spouse (except for Two-Thirds Pension, <i>Pensjoni taz-Zewg terzi</i>).</p>	<p>Pension supplement (<i>toeslag</i>) according to income of the spouse in case the spouse is younger than 65 years.</p>	<p>Means-tested supplement of up to 50% of the Basic Amount (<i>Grunnbelopet</i>), i.e. NOK 29,389 (€ 3,579). Reduced by 50% of income in excess of a minimum pension for couples plus 10% of the Basic Amount. A cohabitant, with whom the pensioner has children or formerly has been married to, is treated as a spouse.</p>	<p>5. Supplements for dependants</p> <ul style="list-style-type: none"> Spouse
<p>No supplements.</p>	<p><i>First and second pillar:</i> No supplements.</p>	<p>No supplements.</p>	<p>No supplements.</p>	<p>Child supplement (<i>barnetillegg</i>) of 40% of the Basic Amount (<i>Grunnbelopet</i>) for each dependent child under 18. Means-tested in the same manner as the spouse supplement (<i>ektefellellegg</i>), but the maximum income the pensioner can have before reduction, is increased by 40% of the Basic Amount for each child.</p>	<ul style="list-style-type: none"> Children

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
6. Special supplements	<p><i>Supplements:</i> Beneficiaries of a minimum pension (<i>pensione minima</i>): supplement is paid under conditions of age: at least 70 years of age and possible age reduction (until 65) according to the number of years of contribution; 60 years in the case of invalidity. The personal annual income must be lower than € 6,967.35 (€ 11,750.96 for family income); the supplement amounts to € 1,609.01 per year. Pensioners are paid their thirteenth month in December.</p>	No special supplements.	No special supplements.	No special supplements.	Reimbursement for Cost of House Heating and Hot and Cold Water (<i>Atšildymo išlaidų, šilumos šilumai ir karštam vandeniui kompensacija</i>) (means tested). See table XI "Guaranteeing sufficient resources".
7. Minimum pension	<p>Annual amount of minimum pension (<i>pensione minima</i>): € 5,358.34. The old-age pension (<i>pensione di vecchiaia</i>) is brought up to the amount of the minimum pension if the annual taxable income of the pensioner is less than 2 times the minimum pension. If the person is married, the old age pension is brought up to the minimum amount if the annual taxable income is less than € 21,433.36, 4 times the minimum pension. The supplement amounts to 70% if the annual family income is between € 21,433.36 and € 26,791.70, and to 40% for incomes between € 26,791.70 and € 32,150.04. Insured persons since 1.1.1996: No minimum pension.</p>	85% of the full Basic Pension (<i>Βασική Σύμβαση</i>) based on the maximum Basic Insurable Earnings (<i>Βασικές Ασφαλιστέες Αποδοχές</i>).	<ul style="list-style-type: none"> • If the insurance record is less than 20 years then minimum pension is 1.1 x State Social Security Benefit (<i>Valsts sociālā nodrošinājuma pabalsts</i>) (totalling LVL 38.50 (€ 59) per month); • if the insurance record is between 20 - and 30 years then minimum pension is 1.3 x State Social Security Benefit (totalling LVL 45.50 (€ 70) per month); • if the insurance record is more than 30 years then minimum pension is 1.5 x State Social Security Benefit (totalling LVL 52.50 (€ 80) per month). 	No legally determined minimum pension (there are tax financed, residency based supplementary benefits (<i>Steuervergünstigungen</i>) on the basis of income and resources. First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 1,055 (€ 680) per month (13 times a year) if contributions were paid without interruption during the entire period.	No minimum pension.

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Staggered supplements (<i>majoration échelonnée</i>): beyond 55 years the rate is increased by 0.01% per year of age and of activity.</p>	<p><i>First and second pillar:</i> No special supplements.</p>	<p>All pensioners are entitled to a Government Bonus of MTL 58 (€ 136) in June and December, and an additional MTL 1.34 (€ 3.14) per week.</p>	<p>Pension supplement (<i>toeslag</i>):</p> <ul style="list-style-type: none"> • If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earns less than € 703.06 gross per month, can receive a supplementary benefit of maximum 30% of the minimum wage - gross € 342.24. • If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earns less than € 1,137.36 gross per month, can receive a supplementary benefit of maximum 50% of the gross AOW pension for married persons = € 631.76. <p>Pension + maximum supplementary benefit: € 1,263.52. Single-parent family: € 1,141.28 per month.</p> <p>In addition a holiday allowance (<i>vakantie-uitkering</i>) amounting to € 62.54 per month for couples - each partner € 31.27, € 43.78 per month for single persons and € 56.29 per month for one-parent family is paid.</p>	<p>None apart from the special supplement (<i>særtilllegg</i>) treated as a part of the pension above.</p>	6. Special supplements
<p>No pension shall be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of € 1,262.88 per month. If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.</p>	<p><i>First pillar:</i> The minimum amount of the social insurance pension is HUF 23,200 (€ 92) per month in 2004. No minimum for the Partial Pension (<i>Résznyugdíj</i>).</p> <p><i>Second pillar:</i> No guaranteed minimum.</p>	<p>Married person: MTL 45.16 (€ 106) per week.</p> <p>Single person: MTL 39.11 (€ 92) per week.</p>	<p>Not applicable, flat-rate pension benefits.</p>	<p>No guaranteed minimum pension. For a single pensioner who has at least 40 years of insurance based only on residence, the annual pension is NOK 105,408 (€ 12,838).</p>	7. Minimum pension

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
8. Maximum pension	No maximum pension.	Basic Pension (Βασική Σύνταξη): 100% of lower part of insurable earnings (including supplements for a maximum of 3 dependants). Supplementary Pension (Συμπληρωματική Σύνταξη): No fixed maximum pension, earnings ceiling applied in calculation formula.	The maximum pension is not defined but depends on the ceilings for contributions.	First pillar (1. Säule): Basic pension (Stammrente) of CHF 2,110 (€ 1,359) per month (13 times per year) if contributions were paid without interruption during the entire period. Second pillar (2. Säule): There is no maximum pension.	The earnings-related part of the social insurance pension is calculated according to the individual insurable incomes and the duration of the insurance period. Individual insurable incomes are taken into account up to the fivefold of the national average of insurable incomes (see table VI "Old-age").
9. Early pension	Pension granted to workers in enterprises having economic difficulties: the missing contribution years up to the normal retirement age are calculated as if they were covered by contributions. Insured since 1.1.1996: • risky jobs • mothers at home.	Same as standard pensions and calculated according to the general pension formula.	80% of normal pension (the full pension restored after normal retirement age).	First pillar (1. Säule): No special conditions. The lifelong reduction of the pension depends on the length of the anticipation (0.25% for moving pension forward by one month; 16.5% for moving it forward by 4 years; certain privileges for women born in 1951 and older). Second pillar (2. Säule): No special conditions. Regulations in the rules of each pension fund.	Earnings-related part of the social insurance pension is calculated taking into account the individual insurable incomes and insurance period. Individual insurable incomes not more than fivefold of the national average of insurable incomes (see above). From the June, 1, 2004 persons are eligible for early retirement pension if: • they have 30 year social insurance period, • they are registered as unemployed in labour exchange not less 12 month, • the age is less than 5 year to retirement age. Pensions are decreased by 0.4 percent of each early retirement month.
10. Deferment	Salaried workers having reached the normal retirement age but not yet entitled to the full pension: annual increase in the pension of 3% or 3.5% according to age. Salaried workers entitled to full pension (40 years of contributions): possibility of obtaining pension supplements for these periods of work.	Amount of Old-age Pension (Σύνταξη Γήρατος) is increased by 0.5% for every month between the month of postponement and the month the pension is first paid. An old-age pensioner, who has paid contributions on insurable earnings between the date of early pension and the age of 65, is entitled to a weekly increase of his pension equal to 1/52 of 1.5% of these insurable earnings.	Working beyond pensionable age is reflected in the pension calculation formula, see "G" above in "Calculation method or Pension Formula".	First pillar (1. Säule): Increase of the pension on an actuarial basis (between 5.22% for a deferment of 1 year and 40.71% for a deferment of 6 years). Second pillar (2. Säule): Regulations in the rules governing each pension fund.	Pension increased by 8% of the amount calculated at the moment of application for each full year of employment after the right to draw pension is realised. This percentage may be changed by a decision of the State Social Insurance Fund Council (Board) (Valstybinis socialinio draudimo fondų taryba (Valstybė)).

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No pension shall exceed 5/6 of five times the reference amount that is € 5,846.66 per month. Calculation is based on the rules of common law.</p>	<p>The upper limit of the contribution is regulated indirectly. The final pension may not exceed the average monthly earnings on the basis of which the old pension age pension is calculated.</p>	<p>MTL 86.53 (€ 203) per week for both married and single persons.</p>	<p>Not applicable, flat-rate pension benefits.</p>	<p>The highest possible pension for a single pensioner with a full 40 years earnings period in the system as it is since 1992 and given the Basic Amount (<i>Grunnbetøpet</i>) as of 1 May 2004, is NOK 231,583 (€ 28,206).</p>	<p>8. Maximum pension</p>
<p>Calculation is based on the common law.</p>	<p><i>First pillar:</i> Early Retirement Pension (<i>Korkeedvezményes öregségi nyugdíj</i>), Early Pension (<i>Előnyugdíj</i>), and Advanced Pension (<i>Előrehozott öregségi nyugdíj</i>): Calculated in the same way as the normal pension. See "Calculation Method or Calculation Basis" above. <i>Second pillar:</i> No early pension.</p>	<p>No early pension.</p>	<p>No early pension.</p>	<p>Not applicable.</p>	<p>9. Early pension</p>
<p>If the insured person continues the activity beyond 65 years of age, the contributions at charge of the insured are reimbursed at the end of the year.</p>	<p><i>First pillar:</i> The Old-age Pension (<i>Öregségi nyugdíj</i>) increase is equal to 0.5% of the pension for each 30 days of additional service time. The final pension may exceed the average monthly earnings on the basis of which the old-age pension is calculated if the insured person has sufficient service period and reached the legal retirement age. <i>Second pillar:</i> No special provisions.</p>	<p>No bonus is given to a person who defers his pension. However, if his salary is higher at that point of time, it will be taken into account when assessing pension.</p>	<p>No deferment.</p>	<p>No particular increase of the pension. The same rules of calculation apply, but the recalculation based on the pension points (<i>pensjonspoeng</i>) earned during the deferment, is made only after the pensioner reaches 70 years of age.</p>	<p>10. Deferment</p>

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Adjustment	<p>Annual adjustment based on the development of the cost of living according to the following modalities:</p> <ul style="list-style-type: none"> • For the pension amount up to twice the minimum pension (πενσιονε μινιμουμ): 100%. • For the amount between twice and three times the minimum pension: 90%. • For the amount exceeding three times the minimum pension: 75%. 	<ul style="list-style-type: none"> • Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) increased every year in line with an annual survey of wages and salaries. • Basic Pensions (Βασική Σύμβαση) are adjusted at the beginning of each year in accordance with the percentage of revision of the Basic Insurable Earnings. Supplementary Pensions (Συμπληρωματική Σύμβαση) are adjusted the same day, in accordance with the increase of the cost of living index (comparison of the second semester of that year with the second semester of the previous year). • Pensions (Basic and Supplementary Pensions) are also adjusted every July by the increase of the cost of living index (comparison of the first semester of that year with the second semester of the previous one), if the latter is at least 1%. This increase is taken into account when determining the increase of the pensions at the beginning of the year. 	<p>Annual adjustment according to increases in the level of prices and of social insurance contribution earnings.</p> <p>The adjustment depends on the amount of the pension:</p> <ul style="list-style-type: none"> • Pensions not exceeding 3 times the State Social Security Benefit (Valsts sociālā nodrošinājuma pensijas) of LVL 35 (€54) are adjusted according to increases in the level of prices and of social insurance earnings (50% of the real growth of the aggregate wages). • Pensions exceeding 3 times the State Social Security Benefit are adjusted according increases in the level of prices. • Adjustment does not apply to pensions exceeding 5 times the State Social Security Benefit. 	<p>First pillar (1. Stūpe): As a rule, the middle value between increases in wages and prices is adjusted every 2 years.</p> <p>Second pillar (2. Stūpe): Is established in the regulations of each pension fund.</p>	<p>Basic part of a pension is increased upon decision of the Government. Supplementary part of a pension is adjusted according to current year's average insured income <i>D</i> (see "calculation method or pension formula").</p>
Partial pension	No partial pension.	No partial pension.	No partial pension.	<p>First pillar (1. Stūpe): It is possible to receive a part of the retirement pension instead of a total one. The second part can be asked later (as an early retirement pension, at the legal age of 64 or as a deferred pension).</p> <p>Second pillar (2. Stūpe): Persons entitled to an old-age pension from the 1st pillar can receive the half pension or the total pension of the 2nd pillar with an advance of 1 or 4 years, as of the following month.</p>	No partial pension.
Accumulation with earnings from work	<p>Accumulation possible for income from salaried or self-employed activities.</p> <p>No conditions up to the amount of minimum pension (πενσιονε μινιμουμ). For the amount exceeding the minimum pension, the share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 70% of the amount in excess. As of 1 January 2003 there are no limits to combine an early retirement pension granted at the age of 58 and after 37 years of contribution; reductions in all other cases.</p>	No provision.	Accumulation is not possible with early pension till achieving the retirement age.	<p>First pillar (1. Stūpe): Accumulations with any kind of income are possible without limits, even in case of early retirement.</p> <p>Second pillar (2. Stūpe): As long as the wages or (as wage replacement) daily cash benefits from the sickness or accident insurance are paid, the pension fund is under no obligation to provide benefits.</p>	No restrictions, full accumulation is possible.

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to level of wages by special law.</p>	<p><i>First pillar:</i> Annual adjustment in January according to 50% of the predicted increase in the consumer price for that year and 50% of the predicted increase in net average monthly earnings. Corrections are made in November according to the annual changes in the consumer prices and the net average monthly earnings.</p> <p><i>Second pillar:</i> Pensions are adjusted according to a decision of the Pension Fund, taking into account an actuarial assessment.</p>	<p>Annually adjusted according to increases in the cost of living and increases in wages awarded to the present occupant of last post occupied by pensioner.</p>	<p>Adjustment on 1 January and 1 July in accordance with the average development of contract wages.</p>	<p>Yearly adjustments based on the adjustment of the Basic Amount (<i>Grunnbeløpet</i>) by Parliament decision. Normally taking effect from 1st May.</p>	<p>Adjustment</p>
<p>If salaried activity is exercised for which monthly earnings exceed one-third of the social minimum wage (<i>salaire social minimum</i>), the pension is automatically reduced by half.</p>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p>Partial pension</p>
<p>Normal old-age pension (<i>pension de vieillesse</i>): accumulation possible without limit.</p> <p>Early retirement pension (<i>pension de vieillesse anticipée</i>): accumulation is limited to earnings resulting from occasional or insignificant activity, i.e. earnings less than one third of the social minimum wage (<i>salaire social minimum</i>) (monthly average during the calendar year).</p>	<p>The pension is payable irrespective of whether the pensioner is working or not. Working activities are not limited (tax rate for the pension is 0%, whilst any earnings are taxed according to the general income tax rate).</p>	<p>If earnings from part-time work exceed MTL 53.88 (€ 126) (National Minimum Wage, <i>Paga Minima Nazzjonali</i>), the pension is suspended and is awarded only when employment is terminated or upon reaching the age of 65, whichever occurs first.</p>	<p>Possible. The amount of the pension supplement depends on earnings of the partner younger than 65.</p>	<p>Between 67 and 70 years of age, a full pension is paid when income from work does not exceed twice the Basic Amount (<i>Grunnbeløpet</i>). When the income exceeds that amount, the pension is reduced by 40% of the exceeding income.</p> <p>After the pensioner reaches 70 years, a full pension is paid independent of the pensioner's income from work.</p>	<p>Accumulation with earnings from work</p>

Table VI

Old-Age

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Taxation and social contributions 1. Taxation of pension benefits	Benefits are subject to taxation.	Old-age Pension (Σύνταξη Γήρατος) is subject to taxation.	Pensions granted before 01.01.1996 are not subject to taxation. Pensions granted or recalculated after 01.01.1996 are subject to taxation.	First pillar (1. Säule): Pensions are subject to taxation. Supplementary benefits (Ergänzungsbewilligungen) are not subject to taxation. Second pillar (2. Säule): Retirement benefits (pensions and capital benefits) are subject to taxation.	Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Annual tax exemption limit for pensions granted or recalculated after 01.01.1996: LVL 1,200 (€ 1,840).	70% of pensions in the First pillar are exempted from taxation. A tax exemption of 20%, 25% or 30% (in exceptional cases 35% or 40%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from pension	€ 0.01 per month (13 times per year) for the National Institution for Italian Pensioners (Istituto nazionale per i pensionati italiani, INPS).	No contributions.	No contributions.	No contributions.	No contributions.

Old-Age

Table VI

Luxembourg	Hungary	Malta	Netherlands	Norway	
Social security benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Pensions are subject to taxation.	<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>
General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Certain provisions of tax relief/reduction apply to pensioners. Pensioners with only the full minimum pension pay no tax or social security contributions.	
Contributions for health care and long term care insurance.	No contributions.	No contributions.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from pensions.	Pensioners pay a low rate social security contribution of 3% (for health care). Confer above. This low rate also applies to income from work for pensioners over 70 years of age.	<p>3. Social security contributions from pension</p>

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age

VII Survivors

- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	<p>Law No. 155 of 23 April 1981. Law No. 297 of 29 May 1982. Law No. 638 of 11 November 1983. Law No. 140 of 15 April 1985. Law No. 88 of 9 March 1989. Statutory Order No. 503 of 30 December 1992. Law No. 335 of 8 August 1995. Law No. 449 of 27 December 1997. Law No. 448 of 23 December 1998. Law No. 388 of 23 December 2000.</p>	<p>Social Insurance Law (<i>Νομοθεσία Κοινωνικών Ασφαλίσεων</i>) 1980-2002.</p>	<p>Law on State Social Insurance (<i>likums "Par valsts sociālo apdrošināšanu"</i>) of 1 October 1997. Law on State Pensions (<i>likums "Par valsts pensijām"</i>) of 2 November 1995.</p>	<p>First pillar (<i>1. Säule</i>): Old-age and Survivors' Insurance Act (<i>Gesetz über die Alters- und Hinterlassenenversicherung</i>, LGBl. 1952 No. 29. Second pillar (<i>2. Säule</i>): Act on Occupational Benefits Plans (<i>Gesetz über die betriebliche Personalvorsorge</i>, LGBl. 1988 No. 12.</p>	<p>Law on State Social Insurance Pensions (<i>Valstybinė socialinio draudimo pensijų įstatymas</i>) of 18 July 1994 (No. I-549).</p>
Basic principles	<p>Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased person.</p>	<p>A Social Insurance Scheme financed by earnings related contributions payable by the insured person, the employer and the State. The scheme covers every person gainfully occupied either as an employed person or a self-employed person as well as the voluntarily insured. All insured persons are entitled to survivors benefits based on the earnings on which contributions have been paid.</p>	<p>Insurance system with benefits linked to earnings upon which contributions have been calculated and/or paid and the length of insurance record.</p>	<p>First pillar (<i>1. Säule</i>): Compulsory universal social insurance scheme (subsistence provision) for all persons with residence or economic activity (employees and self-employed) in Liechtenstein with contribution-based benefits (partly fictitious contributions). Second pillar (<i>2. Säule</i>): Compulsory social insurance scheme (protection of the standard of living) for employees with contribution-based benefits.</p>	<p>Social insurance system provides benefits related to the deceased person's pension rights to survivors of employees and self-employed persons.</p>
Field of application	<p>Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) for farmers, tenants, self-employed craftsmen and merchants /retailers.</p>	<ul style="list-style-type: none"> • Employed persons, • Self-employed. <p>Voluntary insurance is available to persons, who wish to continue insurance after a prescribed period of compulsory insurance or to persons who work abroad in the service of Cypriot employers.</p>	<p>Persons who have paid social insurance contributions and on whose behalf contributions have been calculated: includes all employed, self-employed persons and persons on whose behalf contributions are paid by state budget (see table I "Financing").</p>	<p>First pillar (<i>1. Säule</i>): All employed persons (employees and self-employed persons) and all unemployed residents. Second pillar (<i>2. Säule</i>): <ul style="list-style-type: none"> • Employees and unemployed persons, who have completed their 17th year and are liable for contributions in the First pillar and who have an annual income of more than CHF 25,320 (€ 16,310). The employee must be responsible for a spouse or children or provide maintenance for a spouse who lives separately. • Voluntary insurance for employees who are not liable for contributions and for self-employed persons who have employees. </p>	<p>Employees and self-employed (obligatory if annual incomes more than 12 minimal monthly wages) persons.</p>

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Book III of Social Insurance Code (Code des assurances sociales) in the terms following the Law of 27 July 1997.</p>	<p>Act LXXX of 1997 on Persons Entitled to Social Security Benefits and Private Pensions, as well as the Coverage of these Services (Örvény a társadalombiztosítás ellátására és a magánnyugdíjra jogszabályról, valamint a szolgáltatások fedezéséről).</p> <p>Act LXXXI of 1997 on Social Insurance Pension (Örvény a társadalombiztosítás nyugdíjáról).</p>	<p>1997 Social Security Act (Wif deir g-Sigurtà/Sogurt) (Cap. 318) widows & Orphans Pension Act (Wif deir Anzgon ta-Roma u ta-Lhma) (Cap. 58).</p>	<p>General Surviving Relatives Act (Algemene nabestaanderswet, Aw).</p>	<p>National Insurance Act (Næringstetning) of 29 February 1997, Chapters 17 and 18.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the pension (flat-rate and earnings-related) of the deceased person.</p>	<p>Social insurance scheme based on solidarity. The amount of the benefit is determined by the pension to which the deceased person was or would have been entitled at the time of death.</p>	<p>Social Insurance Pension related to the pension that the deceased person did or would have received at the time of his/her death.</p>	<p>General system for all inhabitants, financed by contributions on earned incomes, with flat-rate benefits which are income-related.</p>	<p>Universal and compulsory pay-as-you-go scheme. The scheme consists of three key elements:</p> <ul style="list-style-type: none"> • Basic pension (grunnpensjon) based on periods of residence. • Earnings-related supplementary pension (tilleggspensjon). • Special supplement (særligg) to those entitled to no supplementary pension or a supplementary pension below the amount of the special supplement. 	<p>Basic principles</p>
<p>Compulsory insurance for all persons carrying out a profession (salaried or self-employed). Voluntary insurance possible.</p>	<ul style="list-style-type: none"> • Gainfully employed persons (employees and self-employed) and assimilated groups; • beneficiaries of income subsidy, unemployment benefit (Munkavédelmi juttal) or unemployment benefit paid prior to retirement; • Beneficiaries of family benefits or nursing fee (Ápolási díj); • Persons performing compulsory military or civilian service. 	<ul style="list-style-type: none"> • Employees, • self-employed persons, • self-occupied persons (for a definition of "self-occupied" see table I "Financing"), • students if they are gainfully occupied would fall under employed or self-occupied. 	<p>All residents under 65 whatever their income or nationality. All persons under 65 who work in the Netherlands and consequently pay tax on wages are also insured.</p>	<p>Coverage for all residents.</p>	<p>Field of application</p>

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Exemptions from compulsory insurance	No exemptions.	No exemptions.	<p>Permanent residents aged 15 years and over, who are not subject to compulsory social insurance may join to state social insurance voluntarily. Persons who have not already been granted an old-age pension according to the Law on State Pensions (<i>Valsts iedzīvotāju pensijas likums</i>) may join to state pension insurance voluntarily.</p> <p>Spouses of a self-employed persons may join the pension insurance, disability insurance, maternity and sickness insurance voluntarily if they are:</p> <ul style="list-style-type: none"> • not subject to compulsory social insurance, • permanent residents aged 15 years and over, and • have not reached pensionable age. 	<p>First pillar (<i>1. stabiņš</i>): Diplomatic privileges; at the same time insurance abroad; short-term insurance membership.</p> <p>Second pillar (<i>2. stabiņš</i>): For example of employees who already have compulsory insurance or are exercising an independent activity as primary profession or employees who are at least two-thirds invalid or double financial burdens (in the case of insurance abroad at the same time).</p>	The same as in the case of Old-age (<i>Senatves pensija</i>) and Disability Pensions (<i>Invaliditātes pensija</i>).
Entitled persons	<ul style="list-style-type: none"> • Surviving spouse; • divorced spouse; • children; • parents, brothers or sisters; • dependant grandchildren. 	<ul style="list-style-type: none"> • Widow and widower (only if the widower is incapable of work and was mainly maintained by the deceased), • dependant children. 	<ul style="list-style-type: none"> • Surviving spouse: No pension for surviving spouse. • Children. • Other persons: brothers, sisters, and grandchildren. 	<p>First and Second pillar:</p> <ul style="list-style-type: none"> • widow or widower, if the spouse was married to the deceased person at the time of death • natural, adopted and foster children • divorced spouse with a maintenance entitlement. 	<ul style="list-style-type: none"> • Widow and widower, • cohabitant, • children incl. foster children and stepchildren if they are not already in receipt of survivor's pension in respect of real parent, • other persons: Persons who are declared legal guardians.

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<p>Conditions</p> <p>1. Deceased insured person</p>	<p>Normal pension: 5 years of contributions of which 3 during the last 5 years, or 15 years of contributions during any time.</p> <p>Privilege pension (<i>pensione privilegiata</i>) (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions.</p>	<p>Contribution conditions depend upon death:</p> <ul style="list-style-type: none"> • The dead insured person has been insured for at least 156 weeks, • Lower part insurable earnings up to the date of death equal to at least 156 times the weekly amount of Basic Insurable Earnings (<i>Βασικές Ασφαλιστέες Αποδοχές</i>) (over at least three years). • Weekly average paid and credited lower part insurable earnings between 5 October 1964 (or, if s/he reached the age of 16 after 5 October 1964, the first day of the year in which he reached that age) and the week before the week which includes the day of entitlement, is equal to at least 25% of the weekly amount of Basic Insurable Earnings. <p>If the death occurred due to an accident (unrelated to work):</p> <ul style="list-style-type: none"> • The dead insured person has been insured for at least 26 weeks up to the date of death, • Lower part paid insurable earnings up to the date of death equal to at least 26 times the weekly Basic Insurable Earnings; and • paid and credited insurable earnings in the benefit year are equal to at least 20 times the weekly amount of Basic Insurable Earnings; <p>A lump-sum is payable to persons who do not meet contribution conditions. Persons who satisfy first but not second condition receive lump-sum equal to 15% of the total amount of the spouse's basic insurable earnings and 9% of the total amount of insurable earnings above the basic insurable earnings.</p> <p>A lump-sum is also payable upon remarriage that is equal to 1 year's pension (without taking into account the number of dependants).</p> <p><i>Definitions:</i> <i>Basic Insurable Earnings:</i> CYP 73.47 (€ 125) per week. <i>Lower part of insurable earnings:</i> insurable earnings up to the Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> insurable earnings over the Basic Insurable Earnings. <i>Benefit year:</i> Starts the first Monday of July and ends the last Sunday prior to the first Monday from which the benefit year will start.</p>	<p>Real insurance record plus potential insurance periods remaining until pensionable age equal at least 10 years.</p>	<p>First pillar (<i>1. Stūpe</i>): One year for pension entitlement.</p> <p>Second pillar (<i>2. Stūpe</i>): No conditions.</p>	<p>Entitled to or in receipt of a State social insurance Disability Pension (<i>Įtvahulimo pensija</i>) or Old-age Pension (<i>Senatvės pensija</i>) at time of death.</p>

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	Conditions
<p>12 months of membership, during 3 years prior to death. The three-year period is extended if it overlays with another eligible period.</p> <p>No qualifying period if death due to any kind of accident or to work-related illness occurred during affiliation.</p>	<p>Actually receiving an old-age or invalidity pension or sufficient insurance period to qualify for invalidity pension (reflecting his/her age at death).</p>	<p>Widow(er)s' Pension (<i>Pensjoni tar-Romol</i>):</p> <p>An average of between 20 and 50 contributions paid or credited per year and at least 156 contributions paid in total.</p>	<p>To be insured at the time of death.</p>	<p>3 years of insurance (or 3 years in receipt of a pension) immediately prior to death.</p> <p>If this condition is not met, an insured survivor may obtain a right to benefits a year after the deceased had last become insured, provided the deceased was insured when he died and had not been out of the scheme for more than a total of 5 years after the age of 16.</p>	<p>1. Deceased insured person</p>

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Surviving spouse	Widow or widower. In case of divorce, a widow/widower receiving maintenance can obtain the survivor's pension (<i>pensione di sopravvivenza</i>) at the discretion of a judge.	Widows: previously dependant of the deceased and living with him or maintained by him till the date of his death. Widower: dependant on the deceased and incapable of supporting himself.	No benefits for surviving spouse.	First and Second pillar: Spouse married to the deceased person at the time of death.	<ul style="list-style-type: none"> Spouse has to be married to the deceased for at least five years, spouse cares for the deceased person's children (including those recognised as Group 1 invalids before turning 18 years of age), if they qualify for an Orphan's Pension (<i>Orphan's Pension</i>), spouse is within five years or less of pensionable age or recognised as disabled, or a cohabitant if he/she cares for the children of the deceased (including those recognised as Group 1 invalids before turning 18 years of age) if they qualify for an Orphan's Pension and if there is no widow/widower to whom the Survivor's Pension (<i>Survivor's Pension</i>) may be awarded.
3. Children	Up to the age of 18 (21 when studying full time, 26 when studying at university).	Age limits apply: <ul style="list-style-type: none"> Normal: 15 years, Unmarried males in full-time study or military service: 25 years, Unmarried female full-time students: 23 years, Unmarried and incapable of self-support: unlimited. 	Children under the age of 18 years (24 for full-time students of secondary, professional or higher education) receive the pension irrespective of whether the deceased supported them or not and irrespective of their age if they became disabled whilst under 18 years of age. Stepchildren, if they do not receive alimony from their parents.	First and Second pillar: In general, for each child under age 18 and for each child engaged in vocational training or university education through the end of the education course (at most until age 25).	Age limits are imposed: <ul style="list-style-type: none"> normal: until 18 years of age, full-time students of certain educational institutions: until graduation or until reaching 24 years of age, Group 1 invalids disabled before reaching 18 years of age: unlimited.
4. Other persons	Parents, brothers or sisters of the insured person's pension may be entitled if there are no other survivors. Grandchildren (Decision of the Constitutional Court No. 180/1999).	No other persons entitled to benefits.	Brothers, sisters and grandchildren under age of 18 years (24 for full-time students at a secondary, professional or higher educational establishment): <ul style="list-style-type: none"> who have no parents capable of work, previously dependent upon the deceased, and unable to work. 	First and Second pillar: Divorced spouse, who was entitled to maintenance or received maintenance from the deceased person at the time of death, has a claim under the same conditions as a surviving spouse.	Legal guardian if he/she cares for the children of the deceased (including those recognised as Group 1 invalids before turning 18 years of age) if they qualify for an Orphan's Pension (<i>Orphan's Pension</i>) and if there is no other person to whom the Survivor's Pension (<i>Survivor's Pension</i>) may be awarded. Widows or widowers who were widowed before January 1, 1995 (the time when new legislation came into force) get 25% of basic pension.

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Spouse 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>Divorced former spouse: no entitlement in case of remarriage.</p>	<p>Temporary and permanent Widow(er)'s Pension (<i>Ózvegyi nyugdíj</i>):</p> <ul style="list-style-type: none"> • If the spouse was above pensionable age at the date of the marriage, he/she is only entitled if s/he co-habited with the deceased for more than 5 years or if they have a common child; • co-habiting couples must have co-habited for at least one year and have a child or have cohabited for 10 years if they have no children; • divorced survivors or those survivors, who were separated for more than one year, are entitled to a pension only if they received alimony from the deceased. <p>Permanent Widow(er)s Pension (<i>Ózvegyi nyugdíj</i>):</p> <p>Temporary Widow(er)s pension is continued permanently if the claimant:</p> <ul style="list-style-type: none"> • is above pensionable age, • is invalid, • has at least two minor children (who are entitled to orphan's benefit) from the deceased. 	<p>Surviving spouse of contributor, whether a widow or a widower, of a married couple who immediately prior to widowhood had a legal right to be maintained by the other spouse. A surviving spouse can be gainfully occupied and still entitled to a Survivor's Pension (<i>Pensjoni ta' Superstiti</i>):</p> <ul style="list-style-type: none"> • regardless of her earnings if she has children who have not yet reached their 18th birthday, • is over 65 years of age, or • her earnings are less than the National Minimum Wage (<i>Paga Minima Nazzjonali</i>). <p>Supplement for raising children (<i>Suppliment għat-trobbija tat-fal</i>):</p> <p>Widows and widowers entitled to a supplement if maintaining children under 16 years of age.</p>	<p>There is entitlement to a survivor's benefit if the surviving relative:</p> <ul style="list-style-type: none"> • has an unmarried child under the age of 18 who does not belong to another persons' household, or • is incapacitated for work for at least 45%, or • was born before 1 January 1950. <p>At 65 the survivor's pension is replaced by the general old-age pension (<i>Algemene Ouderdomswet, AOW</i>).</p>	<p>Children with the deceased or 5 years of marriage is required for entitlement to a survivor's pension.</p> <p>A divorcee who has not remarried is - up to 5 years after the divorce, or for as long as she/he is in receipt of maintenance from the former spouse - entitled to a pension if the marriage lasted for 25 years or more, or 15, were there children in the marriage.</p>	2. Surviving spouse
<p>18 years or 27 years if orphan is studying or handicapped.</p>	<p>Age limit: 16 years (25 if full-time student). No upper limit if the orphan is or becomes disabled.</p>	<p>Orphans' Allowance (<i>Allowance ta'Ltim</i>): Normal: 16 years of age.</p> <p>Orphans' Supplementary Allowance (<i>Allowance Supplimentari ta' Ltim</i>):</p> <ul style="list-style-type: none"> • Aged between 16 and 21 years, • not engaged in any gainful occupation where the gross earnings exceed a weekly average of MTL 22.89 (€ 54). 	<p>Children who have lost both parents are entitled to an orphans' benefit up to the age of 16, or in the case of invalidity up to the age of 18 and up to the age of 21 if the child is a student.</p>	<p>Under 18 (20 if studies continue and both parents have died).</p>	3. Children
<p>For the person assimilated to the spouse: diverse conditions.</p>	<p>Parental Pension (<i>Szülöi nyugdíj</i>):</p> <p>Paid to those (grand)parents, who</p> <ul style="list-style-type: none"> • are disabled or aged 65 years or more, • were dependant upon their (grand) child throughout the preceding year, and • whose deceased (grand)child was entitled to old-age, invalidity or work accident-related disability pension at time of death. <p>Foster parents are only entitled to benefit if they had previously supported the foster child concerned for at least 10 years.</p>	<p>Parents if the deceased died as a result of an employment injury or occupational disease and the income of the deceased was only their source of income.</p>	<p>Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependant child allowance.</p>	<p>No other beneficiaries.</p>	4. Other persons

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Benefits 1. Surviving spouse	<p>60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension.</p> <p>As of 1 September 1995 the pension amount is increased to 70% if the only recipient is a child. If more than one minor child, a student or a handicapped child lives in the household, the pension can be accumulated with other pensions without any limit.</p>	<p>Basic Pension (Βασική Σύμβαση): 60% of the average lower part of insurable earnings of the deceased, increased to 80%, 90% and 100% for one, two or three dependants respectively (see "Deceased insured person" above).</p> <p>Supplementary Pension (Συμπληρωματική Σύμβαση): 60% of the supplementary Old-age or Invalidity Pension which was payable or would have been payable (see table V "Invalidity" or table VI "Old-age").</p>	No benefits for surviving spouse.	<p>First pillar (1. Säule): 80% of the hypothetical pension of the deceased person. In the case of death before the age of 45, the calculation basis is increased by a career supplement (Karenerschlag). See table V "Invalidity".</p> <p>Widow's or widower's pensions (Pensions für Witwen und Witwerverwandte) are of unlimited duration for widows or widowers with children (or for widows and widowers, who were over 45 at the time of their partner's death and had been married for at least 5 years). Other widows or widowers have a limited claim on a widow's or widower's pension (Pensions für Witwen und Witwerverwandte) (2 to 5 years; depending on the length of the marriage and age of the widowed person).</p> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> • The pension will be paid throughout the period of widowhood and at most until the time the insured person would have reached retirement age if he/she had survived. Subsequently, survivors are entitled to retirement benefits. • The pension is calculated at the minimum percentage rate for the credited wages. • Widow's or widower's pension (Pensions für Witwen und Witwerverwandte): at least 18% of the credited wages. • In exceptional cases, capital settlement instead of a pension possible. 	<p>The Survivor's Pension (Vaisių pensija) and Orphan's Pension (Vaikų pensija) is based on the Disability Pension (Invalumo pensija) or Old-age Pension (Senatvės pensija) that the deceased person actually received or, if the deceased was not in receipt of a pension, the Disability Pension (Invalumo pensija) the deceased would have received for a Group 2 disability at the time of his/her death. It is paid to survivors in the following way:</p> <p>20% for spouse, 25% for each orphan.</p> <p>Widows or widowers who were widowed before January 1, 1995 (the time when new legislation came into force) get 25% of basic pension.</p>
2. Surviving spouse: remarriage	Pension ceases; grant of 2 year's pension.	Pension is discontinued but a lump sum equal to one year's pension is payable (excluding increases for dependants).	Not applicable.	First and Second pillar: Termination of entitlement (entitlement is also not renewed if the new marriage ends in divorce).	Survivor's Pension (Vaisių pensija) is suspended.

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part (see table VI "Old-Age").</p> <ul style="list-style-type: none"> • Total of the flat-rate pension part (<i>majorations forfaitaires</i>) and the special flat-rate supplements (<i>majorations forfaitaires spéciales</i>) to which the insured has or would have been entitled. • 3/4 of the income-related pension part (<i>majorations proportionnelles</i>) and of the special income-related supplements (<i>majorations proportionnelles spéciales</i>) to which the insured has or would have been entitled. • Allowance at the end of the year (<i>allocation de fin d'année</i>) of € 539.52 (in case of a complete career of 40 years; otherwise proportional reduction). 	<p>Temporary Widow(er)'s Pension (<i>Ideiglenes özvegyi nyugdíj</i>): 50% of the deceased person's pension or the Invalidity Pension (<i>Rokkantnyugdíj</i>) that s/he would have been entitled to at the time of his/her death. Paid for 12 months, extended to 18 if the spouse is left caring for the deceased's child (if the child is disabled the benefit can be paid up until its 3rd birthday).</p> <p>Permanent Widow(er)'s Pension (<i>Özvegyi nyugdíj</i>): 50% of the deceased person's pension or the invalidity pension they would have received had they been entitled at the time of death, this is reduced to 25% if the widow(er) receives his/her old-age, invalidity or work accident pension on his/her own right.</p>	<p>Widow(er)s' Pension (<i>Pensjoni tar-Romol</i>): 5/6 of the Two-Thirds Pension (<i>Pensjoni taz-Zewg terzi</i>) or of the Invalidity Pension (<i>Pensjoni tal-Invalidita</i>) to which the deceased was or would have been entitled at the time of death whichever is the more favourable.</p> <p>Supplement for raising children (<i>Suppliment għat-trobbija tat-ffal</i>): Additional allowance of MTL 4 (€ 9.39) per week if widow(er) is unemployed and MTL 1.95 (€ 4.58) per week if gainfully occupied.</p>	<p>€ 984.98 per month. In addition, a "holiday allowance" equal to € 55.55 per month is paid.</p> <p><i>Anw</i> survivors benefit is income dependent. Work-related income (benefits) is deducted completely. Part of the income from work (salary, share in company profits) is disregarded (50% of the minimum wage including reimbursement of <i>AWBZ/Anw</i> contributions, plus one third of the remainder). In other words: if income from work is € 632.39 (gross), including reimbursement of <i>AWBZ/Anw</i> contributions, <i>Anw</i> survivors' benefit is paid out in full. If the income is € 2,109.89 or more, no benefit is paid out. A proportionally lower amount is paid out if incomes between these two figures.</p>	<ul style="list-style-type: none"> • A full survivor's pension (<i>etterlatte-pensjon</i>) consists of a Basic pension (<i>grunnpensjon</i>) and 55% of the supplementary pension (<i>tilleggspensjon</i>) the deceased was or would have been entitled to. • A transitional benefit (<i>overgangsstønad</i>) is paid to those temporarily incapable of maintaining themselves and who do not qualify for a survivor's pension (<i>etterlattepensjon</i>). The benefit is calculated as a survivor's pension. <p>Both are subject to an income test. If the surviving spouse has or can be expected to have, an annual income from work of more than half the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 29,389 (€ 3,579), the pension/benefit is reduced by 40% of the exceeding income.</p> <ul style="list-style-type: none"> • A Child Care Benefit (<i>stønad til barnetilsyn</i>) is paid to a surviving spouse who, due to training or work, must leave the child in the care of another. Benefit amount at 64% of actual child care expenses with an annual maximum for one child NOK 32,052 (€ 3,904), for three or more children NOK 47,388 (€ 5,772). When income from work exceeds 6 times the Basic Amount i.e. NOK 352,668 (€ 42,953) there is no right to child care benefit. • An education benefit (<i>utdanningsstønad</i>) is paid to surviving spouses who need education or vocational training to become self-supporting. The 3-years condition above does not apply to child care or education benefits to surviving spouses who are insured in their own right. 	<p>Benefits</p> <p>1. Surviving spouse</p>
<p>Pension ceases. Redemption grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special flat-rate supplements (<i>majorations forfaitaires spéciales</i>) or special income related supplements (<i>majorations proportionnelles spéciales</i>).</p>	<p>Eligibility for Widow(er)'s Pension (<i>Özvegyi nyugdíj</i>) terminates if the widow/widower enters into marriage prior to reaching the age of eligibility for Old-age Pension (<i>Öregségi nyugdíj</i>).</p>	<p>Pension discontinued. The widow(er) receives a lump-sum payment equal to one year's Widow(er)s' Pension (<i>Pensjoni tar-Romol</i>).</p>	<p>If a person marries or starts to live with his/her partner, the <i>Anw</i> survivors' benefit ceases.</p> <p>If cohabitation ceases within a period of six month, then the surviving relative may request continuation of the <i>Anw</i> benefit.</p>	<p>The pension ceases. The right is recovered if the new marriage ends in divorce within 2 years.</p>	<p>2. Surviving spouse: remarriage</p>

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<p>3. Orphan children</p> <ul style="list-style-type: none"> • having lost one parent • having lost both parents 	<p><i>Orphans having lost one parent:</i> 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. 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. <i>Orphans having lost both parents:</i> 40% per child. 3 children and more: 100% divided by the number of children.</p>	<p>Orphans having lost one parent: Spouse's benefit is increased to reflect dependant children, in other cases: Surviving parent remarried or not entitled to pension: 20% of Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) = CYP 14.69 (€ 25) per week for one child, 30% of Basic Insurable Earnings = CYP 22.04 (€ 38) for two and 40% of Basic Insurable Earnings = CYP 29.39 (€ 50) for three or more. Surviving parent does not care for child: Rate of benefit is the same as for children having lost both parents (see below). Orphans having lost both parents: The following benefits are payable to each orphan: Basic Pension (Βασική Σύμβαση): 40% of Basic Insurable Earnings = CYP 29.39 (€ 50) per week. Supplementary Pension (Συμπληρωματική Σύμβαση): 50% of the supplementary widow's pension which was payable or would have been payable (see "Benefit: Surviving spouse" above) in the case of one orphan and 100% in the case of two or more orphans.</p>	<p>Orphan children having lost one parent: The total pension calculated from the potential old-age pension of the deceased (see table VI "Old-age") as follows: one child: 50% two children: 75% three and more children: 90% of the pension. Having lost both parents: Pension calculated by taking into account the potential old-age pension of both parents.</p>	<p>First pillar (1. Säule): • Orphans of the father or of the mother: 40% of the hypothetical pension of the deceased parent. • Orphans of both parents: 2 orphan's pensions (Waisenrenten) (each 40% of the hypothetical pension of the deceased parent). Second pillar (2. Säule): Orphan's pensions (Waisenrenten) of at least 6% of the wages credited per year. For the rest, the relevant provisions in the First pillar are also valid with respect to entitlement.</p>	<p>Orphan children having lost one parent: See "Surviving Spouse" above. Having lost both parents: awarded pensions for each of the parents.</p>
<p>4. Other beneficiaries</p>	<p>For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors.</p>	<p>No other persons entitled to benefits.</p>	<p>see above "Orphan children".</p>	<p>First and Second pillar: Divorced spouses with an entitlement to maintenance. The Widow's or widower's pension (Widowensrente), however, is limited to the amount of the relevant maintenance entitlement.</p>	<p>No other persons entitled to benefits.</p>

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p><i>Orphan children having lost one parent:</i></p> <ul style="list-style-type: none"> • 1/3 of the flat-rate pension part (<i>majorations forfaitaires</i>) and of the special flat-rate supplements (<i>majorations forfaitaires spéciales</i>) to which the insured has or would have been entitled. • 1/3 of the allowance at the end of the year (<i>allocation de fin d'année</i>). • 1/4 of the income-related pension part (<i>majorations proportionnelles</i>) and of the special income-related supplements (<i>majorations proportionnelles spéciales</i>) to which the insured has or would have been entitled. <p><i>Orphan children having lost two parents:</i> 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.</p> <p>Accumulation with family benefits possible.</p>	<p><i>Orphans having lost one parent:</i> 30% of the deceased parent's (old-age, invalidity or work accident-related disability) pension, for each child. Entitlement of the orphan continues even after remarriage of the parent or the child's adoption.</p> <p><i>Orphans having lost both parents:</i> 60% of the higher pension of the two parents (old-age, invalidity or work accident-related disability of deceased person) is granted to the orphan who lost both parents, or whose surviving parent is disabled.</p>	<p>Orphans having lost one parent: The surviving spouse is entitled to Child Allowance (<i>Allowance tat-Tfal</i>) and to a Survivor's Pension (<i>Pensjoni ta' Superstitii</i>).</p> <p>Orphans having lost both parents: Orphan's Allowance (<i>Allowance ta' Ltim</i>) MTL 13.88 (€ 33) per week per child.</p> <p>Orphans' Supplementary Allowance (<i>Allowance Supplimentari ta' Ltim</i>) MTL 30.99 (€ 73) per child. The child is not to be engaged in any gainful occupation where the gross earnings exceed a weekly average of MTL 22.89 (€ 54). The child has to be between the age of 16 and 21 years.</p>	<p><i>Orphans having lost one parent:</i> Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependant child allowance. Amount: € 223.73 per month.</p> <p><i>Orphans having lost both parents:</i> Children (no restriction on combination with family allowances) aged:</p> <ul style="list-style-type: none"> • Under 10: € 315.20 per month. • 10 - 16: € 472.80 per month. • 16 – 21 (on the basis of transitional arrangement this can be up to the age of 27): € 630.39 per month. <p>In addition, a "holiday allowance" is paid.</p>	<ul style="list-style-type: none"> • One parent orphans: The 1st child 40% of the Basic Amount (<i>Grunnbeløpet</i>), the 2nd and following children 25% each. • Both parents orphans: The 1st child the same pension as a surviving spouse, the 2nd child 40% of the Basic Amount, and the following children 25% each. <p>For siblings the amounts of benefits are added and the total divided equally between them.</p>	<p>3. Orphan children</p> <ul style="list-style-type: none"> • having lost one parent • having lost both parents
<p>Calculated in accordance with common law; no specific provisions.</p>	<p>Parental Pension (<i>Szüllői nyugdíj</i>): The amount of the parental pension is equal to the amount of permanent Widow(er)'s Pension (<i>Özvegyi nyugdíj</i>).</p>	<p>Parent's whose child died as a result of an employment injury or occupational disease.</p> <p>If both parents are alive: MTL 43.10 (€ 101) per week,</p> <p>If only one parent is alive: MTL 35.92 (€ 84) per week.</p>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>4. Other beneficiaries</p>

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
5. Maximum for all those entitled to benefits	100% of the insured person's pension.	<p>For widows/widowers:</p> <ul style="list-style-type: none"> Basic Pension <i>βασική σύνταξη</i>: 100% of lower part of insurable earnings (in case of claim with 3 dependants). Supplementary Pension <i>επιπληρωματική σύνταξη</i>: No fixed maximum pension, earnings ceiling applied in calculation formula. <p>For orphans:</p> <ul style="list-style-type: none"> Basic Pension <i>βασική σύνταξη</i>: 40% of Basic Insurable Earnings <i>βασικές Ασφαλιστέες Αποδοχές</i> = CYP 29.39 (€ 50) per week. Supplementary Pension <i>επιπληρωματική σύνταξη</i>: 50% of the supplementary widow's pension which was payable or would have been payable in the case of one orphan and 100% in the case of two or more orphans (see "Benefits: Surviving spouse" above). 	90% of the old-age pension.	<p>First pillar <i>1. Säule</i>: Orphan's pensions (<i>Waisenrenten</i>) are reduced whenever, taken together with the father's or mother's pension, they exceed the "qualifying average annual income" for the calculation of pensions by more than 10%.</p> <p>Second pillar <i>2. Säule</i>: None.</p>	If there are few orphans everybody gets equally but no more than 25% of the pension's amount each and no more than 80% all. If there are no persons entitled to Survivor's Pension (<i>likvidavimas</i>), each orphan gets equally but no more than 25% each and no more than 100% all. If there are few guardians entitled to Survivor's Pension everybody gets equally but no more than 20% of the pension's amount for all guardians.
6. Other benefits	<p>If the insured person was not yet entitled to a pension and had contributed at least 1 year in the course of the 5 years before his death: survivors receive a once-off allowance (<i>ήλεκτρονικά ή με τραπεζικό</i>) of 45 times the total contributions paid.</p> <p>Minimum: € 22.31, maximum: € 66.93.</p> <p>Order of priority: spouse, children, relatives in ascending line.</p>	<p>Death Grant <i>εβοήθημα κηδείας</i>:</p> <ul style="list-style-type: none"> Death of an insured person or a pensioner: a lump sum of CYP 303 (€ 517), death of an insured person's or pensioner's dependant: a lump sum of CYP 151.50 (€ 258). <p>The conditions for the payment of the grant are the same as those of widow's pension if the death occurred due to an accident (unrelated to work).</p> <p>In the case where the insured person had died due to industrial accident or occupational disease, death grant is payable even when the above contribution conditions are not satisfied.</p> <p>For the death of a pensioner, death grant is payable without any other conditions.</p>	<p>If the survivor's pensions are not granted because of inadequate qualifying period, the State Social Security Benefit (<i>Valsts sociālā nodrošinājuma pabalsts</i>) of LVL 35 (€ 54) per month shall be granted (it is divided equally between the children).</p> <p>Funeral Benefit (<i>apbedzšanas pabalsts</i>): the person who has undertaken the arrangement of the funeral shall receive a lump sum equal to twice the monthly pension.</p>	No other benefits.	See table IX "Family benefits".

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>100% of the insured person's pension. If the total survivors' pensions exceed this limit, they are reduced proportionally.</p>	<p>No maximum; the total benefit payments might exceed the pension to which the person was or would have been entitled.</p>	<p>Maximum Survivor's Pension (<i>Pensjoni ta' Superstiti</i>) varies from MTL 72.11 (€ 169) per week to MTL 78.19 (€ 183) to a surviving spouse (widow/widower).</p>	<p>No maximum.</p>	<p>No maximum.</p>	<p>5. Maximum for all those entitled to benefits</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>	<p>No other benefits.</p>	<p>Widows benefit:</p> <ul style="list-style-type: none"> • if the deceased has not worked for at least one week after the 21/1/1979 or • whose husband died as a result of general injury caused by an accident arising out of or in the course of his/her employment or self-occupation and does not qualify for a Survivor's pension (<i>Pensjoni ta' Superstiti</i>) because less than 156 contributions were paid. 	<p>No other benefits.</p>	<p>Means-tested funeral grant (<i>gravfedstønad</i>) of up to NOK 15,540 (€ 1,893). No means-testing if the deceased was under 18 years of age.</p>	<p>6. Other benefits</p>

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
7. Minimum pension	Monthly minimum pension: € 412.18.	Widow/er: 85% of the full Basic Pension (Βασική Σύνταξη).	Minimum pension equals the State Social Security Benefit (Valsts sociālās nodrošinājuma pensija) of LVL 35 (€ 54) per month (divided equally between the children). By having lost both parents the pension cannot be less than 50% of the State Social Security Benefit to each child for each deceased parent.	No legally determined minimum pension (there are tax-financed, residence-based supplementary benefits (Sociālistiskās pensijas) on the basis of income and resources). First pillar (1. Stabijs): Widow's or widower's pension (Pensija veidotos) of CHF 844 (€ 544) per month (13 times a year) or orphan's pension (Mazsargu pensija) of CHF 422 (€ 272) per month (13 times a year) if contributions were paid without interruption during the entire period. Second pillar (2. Stabijs): • Widow's or widower's pension (Mīļotājiem izmaksājama pensija): 18% of the wages credited each year. • Orphan's pension (Mazsargu pensija): 6% each of the wages credited each year.	No minimum pension.
8. Maximum pension	No maximum pension.	Widow/er: Basic Pension (Βασική Σύνταξη): 100% of the lower part of insurable earnings (in case of claim with 3 dependants). Supplementary Pension (Συμπληρωματική Σύνταξη): No fixed maximum pension, earnings ceiling applied in calculation formula.	The maximum pension is not defined but dependent on the ceilings for contributions used for calculating old-age pension (see table VI "Old-age").	First pillar (1. Stabijs): • Widow's or widower's pension (Mīļotājiem izmaksājama pensija) of CHF 1,688 (€ 1,087) per month (13 times a year) if contributions were paid without interruption during the entire period. • Orphan's pension (Mazsargu pensija) of CHF 844 (€ 544) per month (13 times a year) if contributions were paid without interruption during the entire period. Second pillar (2. Stabijs): There is no maximum pension as only the minimum benefits were established.	The earnings-related part of the social insurance pension is calculated according the individual insurable incomes and the duration of the insurance period. Individual insurable incomes are taken into account up to the fivefold of the national average of insurable incomes (see table VI "Old-age").

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>The minimum pension supplement (<i>complément de la pension minimum</i>), to which the insured party was or would have been entitled, is allocated on the basis of ¼ to the orphan.</p> <p>Survivor's pension is increased up to the minimum pension to which the deceased insured was or would have been entitled.</p>	<p>Permanent and Temporary Widow(er)'s Pension (<i>Özvegyi nyugdíj</i>): No minimum pension.</p> <p>Parental Pension (<i>Szülöi nyugdíj</i>): No minimum pension.</p> <p>Orphan: HUF 19,750 (€ 78) per month/child.</p>	<p>Widow(er)s' Pension (<i>Pensjoni tar-Romol</i>): MTL 28.98 (€ 68) per week.</p> <p>Orphans' Allowance (<i>Allowance ta'Ltim</i>): Flat-rate benefit.</p> <p>Orphans' Supplementary Allowance (<i>Allowance Supplimentari ta' Ltim</i>): Flat-rate benefit.</p>	<p>No minimum pension.</p>	<p>No guaranteed minimum pension.</p>	<p>7. Minimum pension</p>
<p>The calculation is based on the maximum pension provided for the primary insured person.</p>	<p>No maximum pension.</p>	<p>Widow(er)s' Pension (<i>Pensjoni tar-Romol</i>): MTL 39.11 (€ 92) per week.</p> <p>Orphans' Allowance (<i>Allowance ta'Ltim</i>): Flat-rate benefit.</p> <p>Orphans' Supplementary Allowance (<i>Allowance Supplimentari ta' Ltim</i>): Flat-rate benefit.</p>	<p>The maximum rate of survivors' benefit is 70% of the minimum wage.</p>	<p>No specific maximum set for survivor's pension (<i>etterlattepensjon</i>).</p>	<p>8. Maximum pension</p>

Table VII

Survivors

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Taxation and social contributions 1. Taxation of cash benefits	Benefits are subject to taxation.	Benefits are not subject to taxation.	Pensions granted before 01.01.1996 are not subject to taxation. Pensions granted or recalculated after 01.01.1996 are subject to taxation.	First pillar (1. Säule): Survivors' pensions are subject to taxation, supplementary benefits are not subject to taxation. Second pillar (2. Säule): Survivors' benefits (pensions and capital payments) are subject to taxation.	Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	Annual tax exemption limit for pensions granted or recalculated after 01.01.1996: LVL 1,200 (€ 1,840).	A tax reduction of 70% is granted for pensions in the First pillar. A tax reduction of 20%, 25% or 30% (in exceptional cases 35%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider. For other persons, 20% is granted.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	€ 0.01 per month (13 times per year) for the National Institution for Italian Pensioners (Opera nazionale dei pensionati italiani, ONPI).	No contributions.	No contributions.	No contributions.	No contributions.

Survivors

Table VII

Luxembourg	Hungary	Malta	Netherlands	Norway	
Social security income replacement benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Pensions are subject to taxation.	Taxation and social contributions 1. Taxation of cash benefits 2. Limit of income for tax relief or tax reduction 3. Social security contributions from benefits
General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Certain provisions of tax relief/reduction apply to pensioners. Pensioners with the full minimum pension as their only income, pay no tax or social security contributions.	
Contributions for health care and long term care insurance.	No contributions.	No contributions.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from pensions.	Pensioners pay a low rate social security contribution of 3% (for health care).	

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors

VIII Employment injuries and occupational diseases

- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table VIII

Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	<p>Statutory Order No. 1124 of 30 June 1965.</p> <p>Law No 251 of 10 May 1982.</p> <p>Statutory Order No. 336 of 13 April 1994.</p> <p>Statutory Order No. 38 of 23 February 2000.</p>	<p>Social Insurance Law (<i>Νομοθεσία Κοινωνικών Ασφαλίσεων</i>) 1980-2002.</p>	<p>Law on State Social Insurance (<i>Valsts Sociālās apdrošināšanas likums</i>) of 1 October 1997.</p> <p>Law on Compulsory Social Insurance against Occupational Accidents and Occupational Diseases (<i>Par obligāto sociālo apdrošināšanu pret nelaimes gadījumiem darbā un ar slimībām</i>) of 2 November 1995.</p>	<p>Compulsory Accident Insurance Act (<i>Gesetz über die obligatorische Unfallversicherung</i>), LGBl 1990 No. 46.</p>	<p>Law on Social Insurance of Labour Accidents and Occupational Diseases (<i>Μελώνικη ασφάλιση κατά τ' επαγγελματίου εργαζομένων / ασθένειες / ασθένειες</i>) of 23 December 1999 (No. VIII-1509).</p> <p>Law on Social Integration of the Disabled (<i>Ανωικη κοινωνική αλληλεγγύη / σταβλισμα</i>) of 28 November 1991 (No. I-2044).</p>
Basic principles	<p>Compulsory social insurance scheme for employees and certain categories of self-employed with benefits in kind and earnings-related cash benefits.</p>	<p>A Social Insurance Scheme financed by earnings related contributions payable by the insured person, the employer and the State. In relation to employment injuries and occupational diseases the scheme covers every person gainfully occupied as an employed person. All employed persons are entitled to Injury Benefit (<i>Επίδομα Σωματικής Βλάβης</i>) or Disablement Benefit assessed on the earnings on which contributions have been paid.</p>	<p>Insurance based earnings related benefit, financed by employer's contributions.</p>	<p>Compulsory social insurance scheme for employees with benefits in kind and earnings-related cash benefits.</p>	<p>A social insurance scheme financed mainly by employer's contributions that provides an earnings-related benefit to all employees.</p>
Field of application	<p>Salaried workers and certain categories of self-employed workers.</p>	<p>Employed persons.</p>	<p>Persons on whose behalf contributions have been calculated (all employees).</p>	<ul style="list-style-type: none"> • Employees, including home workers, apprentices, trainees, volunteers and persons employed in firms providing protected employment or employing invalids. • Non-occupational injuries: full-time and part-time employees, who work at least 8 hours per week with one employer. • Voluntary insurance: self-employed persons and family members working with them who are not obligated to take out insurance. 	<p>Persons in paid employment and assimilated.</p>
1. Beneficiaries					

Employment injuries and occupational diseases

Table VIII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Book II of the Social Insurance Code (<i>Code des assurances sociales</i>), amended notably by the Law of 17 November 1997.</p>	<p>Act LXXX of 1997 on Persons Entitled to Social Security Benefits and Private Pensions, as well as the Coverage of these Services (<i>Örvény a társadalombiztosítás ellátására és a magánnyugdíjra jogosultakról, valamint a szolgáltatások fedezéséről</i>).</p> <p>Act LXXXI of 1997 on Social Insurance Pension (<i>Örvény a társadalombiztosítás nyugdíjáról</i>) (employment injuries).</p> <p>Act LXXXIII of 1997 on the Benefits of Compulsory Health Care Insurance (<i>Örvény a kötelező egészségbiztosítás ellátásáról</i>) (occupational disease).</p>	<p>1997 Social Security Act (<i>Att dwar il-Sigurtà Soġjal</i>) (Cap. 318).</p> <p>Occupational Health & Safety (Promotion) Act (<i>Att dwar il-promozzjon għal-Saħta u l-Sigurtà ta' il-Pedgħ tas-Sogħol</i>) (Cap. 367).</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>National Insurance Act (<i>Næringsloven</i>) of 29 February 1997, Chapter 13.</p> <p>Occupational Injury Insurance Act (<i>Arbeidsulykkestatningsloven</i>) of 16 June 1999.</p>	<p>Applicable statutory basis</p>
<p>Compulsory social insurance scheme for the active population (employees and self-employed) and other groups with benefits in kind and cash benefits related to the seriousness of the suffered injury and to the earnings.</p>	<p>A social insurance scheme financed by employer's and employee's contributions that provides an earning-related benefit.</p>	<p>Entitlement related to payment of contributions that provide flat-rate benefits.</p>	<p>Not applicable.</p>	<ul style="list-style-type: none"> • Full basic pension (<i>grunnpensjon</i>) and full supplementary pension (<i>tilleggspensjon</i>) as in the compulsory universal scheme. • Occupational Injury Insurance (<i>Arbeidsulykkelov</i>) with lump sum indemnities as compensation for exceeding loss of earnings. • In addition compensation for non-economic loss (<i>mønstertillegg</i>). 	<p>Basic principles</p>
<p>Persons who are engaged in a professional wage-earning activity or the self-employed, those who attend a vocational training or a programme for their integration or reintegration. The insurance covers also certain activities: studies, education, social activities, emergency relief and rescue actions, voluntary work on behalf of social services, etc.</p>	<ul style="list-style-type: none"> • Gainfully employed persons (employees and self-employed) and assimilated groups; • beneficiaries of income subsidy, unemployment benefit (<i>nyugtalansegnyújtás</i>) or unemployment benefit paid prior to retirement. 	<ul style="list-style-type: none"> • Employees, and • self-occupied persons (for a definition of "self-occupied" see table I "financing"). 	<p>Not applicable.</p>	<p>National Insurance (<i>Næringsloven</i>) All employees, fishermen even when self-employed, conscripts, students and trainees, are covered.</p> <p>Occupational Injury Insurance (<i>Arbeidsulykkelov</i>) All employees.</p>	<p>Field of application</p> <p>1. Beneficiaries</p>

Table VIII

Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Exemptions from the compulsory insurance	No exemptions.	No exemptions.	No exemptions.	<ul style="list-style-type: none"> • Family aid staff who is not paid in cash and who do not contribute to old-age and survivors insurance nor to disability insurance. • Jobbers, representatives and intermediaries in-between employers and employees, if they are considered as self-employed. • Employees of legal entities or collective companies, that are considered as self-employed. • Persons with an extra job or a secondary function for which they do not pay contributions to old-age and survivors insurance nor to disability insurance. 	Exempted are officials of the Police, State Security, Defence and related services who are protected by special schemes.
3. Voluntarily insured	No voluntary insurance.	All the persons who wish to continue their insurance after a prescribed period of compulsory insurance or those who work abroad on the service of Cypriot employers.	No voluntary insurance.	Voluntary insurance for the self-employed and their family aid staff not automatically insured.	Self-employed persons may insure themselves on a voluntary basis in private insurance companies against employment accidents.
Risks covered					
1. Employment injuries	Employment injury produced by violent cause at work.	Temporary incapacity for work, permanent loss of physical/mental faculties or death as a result of an accident arising out of and in the course of employment.	An accident or injury occurring during and/or as a result of work duties.	<ul style="list-style-type: none"> • Accidents during work that the insured person performs under the employer's orders or in their interest. • Accidents during work breaks or before or after work, where the insured person is authorised to remain at the workplace or in the area of the dangers inherent in their professional activities. 	An accident in the working environment which causes an employee partial or total loss of functional capacity or death.

Employment injuries and occupational diseases

Table VIII

Luxembourg	Hungary	Malta	Netherlands	Norway	
No exemption from the compulsory insurance.	Act LXXX of 1997 on persons entitled to social insurance benefits and private pensions as well as the coverage of these services (<i>törvény a társadalombiztosítás ellátásaira és a magánnyugdíjra jogosultakról, valamint e szolgáltatások fedezetéről</i>) determines the personal scope of application, accordingly those who are not considered as insured persons, are considered to be exempted from compulsory insurance.	Foreigners who are working in Malta and are covered by a Bilateral Agreement between Malta and their respective country and those with a work permit for three months or less.	Not applicable.	No exemptions.	2. Exemptions from the compulsory insurance
No possibility to subscribe a voluntary insurance.	No voluntary insurance.	Persons not gainfully occupied. A self-employed person may opt to pay a Class Two Contribution at the SP (single person) category (MTL 7.79 = € 18 per week) in the case of a single person and at the SA (the lowest rate category (MTL 9.61 = € 23 per week) in the case of a married person, in lieu of a certificate of low income. A certificate of low income exempts the insured person from payment of contributions but these contributions will <u>not</u> be credited or considered as paid.	Not applicable.	Freelancers and self-employed can take out voluntary insurance.	3. Voluntarily insured
Covered.	An injury sustained in the course of work performed within the range of the insured person's profession or in relation to it, or during travel between home and work. Also includes work accidents sustained during the performance of charitable work or in the course of utilising certain social insurance benefits (e.g. in connection with an appearance at a medical examination for the determination of invalidity).	Personal injury or disease caused by an accident during and as a result of employment or self-occupation.	Not applicable.	Injury, sickness or death caused by an accident at work.	Risks covered 1. Employment injuries

Table VIII

Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Travel between home and work	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.	Covered.	Not covered. Exception: use of an employer's own means of transport.	Accidents on the way to and from work are covered.	Covered.
3. Occupational diseases	List of 58 occupational diseases for industry and 27 for agriculture. Also special law for silicosis and asbestosis of 27 December 1975, No. 780. Possibility of compensation for diseases not in the list. Mixed system.	Diseases specified by regulations as occupational diseases (including all the diseases listed in ILO Convention No.121). Regulations also specify the nature of the profession from which the disease has been caused. No mixed system in operation.	List of recognised occupational diseases approved by the Ministry of Welfare (Lietuvos Respublika). No mixed system in operation. All enterprises and occupations must insure against occupational diseases. No minimum period of exposure to risk. No special rules if the person was exposed to risk at several enterprises.	Sicknesses that result exclusively or predominantly from harmful materials or particular work are considered occupational diseases. There is a list of harmful materials and work-related illnesses (Appendix 1 of the ruling). Additional recognition of other illnesses that have been proven to be exclusively or in large part caused by professional activities.	The list of occupational diseases is determined by Government Decree of 30.11.1994.
Conditions					
1. Employment injuries	Period of liability: 4 days after the injury. Time limit for declaration: 3 years.	The claimant must have been an employed person during the time of the accident.	No conditions.	Immediate report to the insurer or employer.	No qualifying period required.
2. Occupational diseases	Periods of liability: periods given in the list (with a minimum of 6 months). Time limit for declaration: 3 years.	The occupational disease must have been specified by regulation or have been listed in the ILO Convention No.121.	No conditions.	Periods of exposure to risk: No period specified; test of circumstances. Time limit for declaration: Immediate report to the insurer or employer.	No qualifying period required.

Employment injuries and occupational diseases

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Luxembourg	Hungary	Malta	Netherlands	Norway	
Covered.	Covered.	Employee covered while travelling as a passenger to or from his place of work in any vehicle (including a ship, vessel or aircraft), which is in any way provided or paid for directly by his employer.	Not applicable.	Covered when the travel is arranged by the employer or implies a significant increase in the risk of injury.	2. Travel between home and work
Covered.	Recognised diseases appear on a list created and adjusted by the National Health Fund (<i>Egészségbiztosítási Alap</i>), subject to a Government Decision. The list also prescribes occupations that are assumed to lead to occupational disease as well as setting down time limits of exposure after which there is an assumption that any disease is an occupational disease (e.g. loss of hearing caused by noise: any workplace where the noise emission exceed a specified level for at least 5 years). This system applies to all enterprises.	The system covers all gainfully employed persons who contract one of the diseases referred to in the Fourth Schedule of the Social Security Act (<i>Att dwar is-Sigurta' Soċjali</i>), 1987. Mixed system in operation.	Not applicable.	List of recognised occupational diseases. Mixed system.	3. Occupational diseases
Employment injury occurring as a result or at times of work.	No qualifying periods.	No conditions.	Not applicable.	A sudden or unexpected external event occurring when work is carried out, or a concrete time-limited external event causing a strain which is unusual for the work in question.	Conditions 1. Employment injuries
Table of 55 occupational diseases and harmful factors described in a list.	No qualifying periods.	No conditions.	Not applicable.	Notification to the National Insurance Service (<i>trygdeetaten</i>) within a year of the time the insured or his employer became aware of the disease and its likely cause. Later notifications can be accepted in certain circumstances. Claims for lump sum indemnities from the Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) must be made to the employer or the insurance company within three years of the time the insured became aware of his claim and were able to present it.	2. Occupational diseases

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Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Benefits	See table II "Health care".	Free choice of Government doctors and State hospitals.	Free choice.	Free choice of doctor and hospital.	Free choice of doctor or hospital.
1. Temporary incapacity:					
Benefits in kind					
<ul style="list-style-type: none"> • Free choice of doctor or hospital 					
<ul style="list-style-type: none"> • Payment of costs and contribution by person involved 	Where corresponding structures exist, the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale per gli Infortuni sul Lavoro, INAIL</i>) insures first aid, otherwise recourse to the National Health Service (<i>Servizio Sanitario Nazionale, SSN</i>). See table II "Health care".	Free medical treatment provided by Government hospitals and institutions.	Costs, which are not covered by the basic health care programme and costs of rehabilitation not covered by the basic social care programme are met by the work injury insurance. No contribution from victim.	Costs assumed by the accident insurer responsible.	Full payment by the competent institution.
<ul style="list-style-type: none"> • Duration of benefits 	See table II "Health care".	Unlimited.	Unlimited.	Unlimited.	Unlimited.
Cash benefits					
<ul style="list-style-type: none"> • Waiting period 	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). As of the fourth day, the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale per gli Infortuni sul Lavoro, INAIL</i>) compensates the worker with up to 60% of his/her daily earnings.	3 days.	For the first fourteen calendar days of incapacity for work the Sickness Benefit (<i>Slimības pensija</i>) is paid by employer, see table III "Sickness - cash benefits": Benefits paid by employers.	2 days for daily cash benefits (<i>Ķīmiskās pensijas</i>).	No waiting period.
<ul style="list-style-type: none"> • Duration 	Until recovery or permanent condition.	12 months maximum from the date of accident.	52 weeks from first day of incapacity if incapacity has been continuous, or 78 weeks over a 3 year period if incapacity has been repetitive with interruptions.	Until the insured person's ability to work is fully restored, the beginning of a pension or death.	Until recovery or determination of disability.

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Luxembourg	Hungary	Malta	Netherlands	Norway	
Free choice.	Free choice of doctor or hospital (but referral system exists).	Free hospitalisation and treatment are available in Government Hospitals or Government Health Clinics.	Not applicable.	See table II "Health care".	<p>Benefits</p> <p>1. Temporary incapacity:</p> <p>Benefits in kind</p> <ul style="list-style-type: none"> • Free choice of doctor or hospital <p>• Payment of costs and contribution by person involved</p> <p>• Duration of benefits</p> <p>Cash benefits</p> <ul style="list-style-type: none"> • Waiting period <p>• Duration</p>
Directly by the insurance association. No contribution of the victim.	All costs (including medicines, medical aids and dental care) are paid by the Health Insurance Fund (<i>Egészségbiztosítási Pénztár</i>). No contribution by the persons involved.	Not applicable.	Not applicable.	No cost-sharing charges are paid in the case of medical treatment of occupational injuries.	
Unlimited.	Unlimited.	Unlimited.	Not applicable.	Unlimited.	
No waiting period.	Work Accident Sick Pay (<i>Baleseti táppénz</i>): No waiting period.	First 3 days of injury or disease is not paid by the Social Security department but are covered by the employer. The insured victim is entitled to have one year injury leave on full pay from his employer and has to refund the amount received from the Social Security department to his employer. The employed person is entitled to full-pay as long as the duration of incapacity does not exceed 1 year from the date of injury. The social security benefit is paid directly to the insured person but he has to refund this amount to his employer. In the case of self-occupied persons the amount is paid to the claimant and kept by the claimant.	Not applicable.	No waiting period.	
Sickness benefit (<i>indemnité pécuniaire de maladie</i>) until recovery or permanent condition but granting of an annuity after 13 weeks.	Work Accident Sick Pay (<i>Baleseti táppénz</i>): Payable (irrespective of the preceding period of insurance and any previous payments of sick pay) for one year with the possibility of an extension for a further year.	Injury Benefit (<i>Beneficċju għall-korriment</i>): 1 year.	Not applicable.	One year.	

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Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<ul style="list-style-type: none"> • Amount of the benefit 	<p>As reference, average daily earnings received during the 15 working days prior to cessation of work.</p> <p>Amount: 60% of basic daily earnings for 90 days; thereafter 75%.</p>	<p>Injury Benefit (Επίδομα Συμπτωτικής Βλάβης): Basic Benefit (Βασικό Επίδομα): 60% of the weekly amount of full Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) over the benefit year, increased by 1/3 for the first dependant and by 1/6 for other dependants (maximum of three dependants). A spouse (male or female) is a dependant if he/she is neither working nor receiving any benefit from the Social Insurance Fund (Ταμείο Κοινωνικών Ασφαλίσεων). In no case the amount of the benefit is based on amount of earnings which is less than the Basic Insurable Earnings.</p> <p>For the definition of <i>Dependant</i>" see "Supplements: Spouse/Children" below.</p> <p>Supplementary Benefit (Συμπληρωματικό Επίδομα): 50% of the upper part of weekly average insurable earnings over the benefit year. Maximum weekly amount of supplementary benefit cannot exceed Basic Insurable Earnings.</p> <p><i>Definitions:</i> <i>Lower part of insurable earnings:</i> insurable earnings up to Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> insurable earnings over Basic Insurable Earnings. <i>Benefit year:</i> Starts the first Monday of July and ends the last Sunday prior to the first Monday from which the benefit year will start.</p>	<p>80% of the average gross wages upon which contributions have been paid during six months. This six-month period applies from two months before the month in which the incapacity occurred.</p>	<ul style="list-style-type: none"> • The last wages drawn before the accident along with supplementary allowances and other income for a maximum of CHF 106,800 (€ 68,797) per year is considered insured earnings. • 80% of insured earnings in the case of more than 50% incapacity to work. Half benefits for a 25% to 50% incapacity to work. No entitlement for incapacity to work of less than 25%. 	<p>100% of average monthly Compensatory Wage (Καταβαλλόμενος Αποζημιώσιμος Μηνιαίος Αποζημιώσιμος Μισθός). The monthly compensatory wage comprises the average wage for the last but one calendar quarter before sickness from which contributions to sickness and maternity insurance have been collected.</p> <p>Lump sum compensation for lost capacity of work is paid in the amount of:</p> <ul style="list-style-type: none"> • less than 20% loss of capacity: 10% of 24 times the monthly compensatory wage. The amount is 3 times higher in case of permanent incapacity. • 20% to 30% loss of capacity: 20% of 24 times the monthly compensatory wage. The amount is 3 times higher in case of permanent incapacity.
<p>2. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation 	<p>11%. No minimum for silicosis or asbestosis combined with tuberculosis.</p>	<p>Disablement Grant (Βοήθημα Αναπηρίας): 10% reduction in capacity.</p> <p>Disablement pension (Σύνταξη Αναπηρίας): 20% reduction in capacity.</p>	<p>The persons working capacity has to be reduced at least by 10%.</p>	<p>No minimum level.</p>	<p>30%.</p>

Employment injuries and occupational diseases

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Luxembourg	Hungary	Malta	Netherlands	Norway	
<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>100% of the average income forming the basis of Sickness Benefit (<i>Táppénz</i>) (see table III "Sickness - cash benefits").</p>	<p>Injury Benefit (<i>Beneficċju għall-korriment</i>) is payable according to the number of days normally worked by the injured person. The rates are as follows: Married person: MTL 9.49 (€ 22) per day. Single person: MTL 7.14 (€ 17) per day.</p>	<p>Not applicable.</p>	<p>100% of the income at the time of the accident. Top-up from the Occupational Injury Insurance (<i>yrkesskadeforsikringen</i>) where needed to give full compensation.</p>	<p>• Amount of the benefit</p>
<p>No minimum level.</p>	<p>Work Accident Annuity (<i>Baleseti járadék</i>): 16% reduced capacity for work. Work Accident-related Disability Pension (<i>Baleseti rokkantsági nyugdíj</i>): 67% reduced capacity for work (50% if caused by silicosis).</p>	<p>Injury Gratuity (<i>Ghotja għall-korriment</i>): 1% to 19% reduction in working capacity. Basic Pension (<i>Pensjoni Bazika</i>): 20% to 89% reduction in working capacity. Invalidity Pension (<i>Pensjoni tal-Invalidità</i>): Reduction in working capacity of 90% or more.</p>	<p>Not applicable.</p>	<p>30% in relation to temporary disability benefit (<i>tidsbegrænset uførestønad</i>) or disability pension (<i>uførepensjon</i>). 15% in relation to compensation for non-economic loss (<i>ménerstatning</i>).</p>	<p>2. Permanent incapacity • Minimum level of incapacity giving entitlement to compensation</p>

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	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<ul style="list-style-type: none"> • Fixing level of incapacity 	<p>Fixed for injuries on the basis of a table for assessing permanent incapacity.</p> <p>For occupational diseases on the basis of opinion of the consultant doctor.</p>	By Medical Boards.	The Health and Working Capacity Medical Expert Commission (<i>Medicīniskā un darbspēju ekspertīzes ārstu komisija</i>).	Accident insurance company.	Assessment of State Medical and Social Examination Commission (<i>Valstybinė medicininės socialinės ekspertizės komisija</i>).
<ul style="list-style-type: none"> • Possibility of review 	<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.</p>	Review possible if circumstances change following the request of the medical board.	Review possible either on initiative of responsible institutions or at request of beneficiary. Not required at regular intervals.	<p>Revision of pensions in the case of significant change in the level of invalidity.</p> <p>Automatic revision of pensions, when the pension from the invalidity insurance is revised.</p>	Review possible at any time. There is no statutory defined periodical review.
<ul style="list-style-type: none"> • Basic earnings used for calculating annuity 	<p>Average earnings in the year prior to cessation of work depending on sector:</p> <p><i>Industry:</i> Minimum: € 11,516.46 Maximum € 21,378.21</p> <p><i>Agriculture:</i> Fixed amount: € 17,375.68.</p> <p>Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels:</p> <p>"t" between 11 and 64%: 50 - 98% of earnings.</p> <p>"t" between 65 and 100%: 100% of earnings.</p>	<p>Full basic pension (<i>Βασική Σύμβαση</i>): Insurable earnings defined in the current year (CYP 73.47 = € 125 per week).</p> <p>Supplementary pension (<i>Συμπληρωματική Σύμβαση</i>): Weekly average of insurable earnings in the period beginning with the first day of the second year before the year in which the accident occurred and ending with the day of accident (for definition of insurable earnings see table I "Financing").</p>	Gross average insurance contributions earnings for six-month period before the insurance case.	Wages drawn within a year before the accident, along with supplementary allowances and other income for a maximum of CHF 106,800 (€ 68,797) per year, are considered insured earnings.	See "Amount or formula" below.

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Table VIII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Assessment by the joint committee for annuities (<i>commission paritaire des rentes</i>) based on the medical service of the social security organisation (<i>contrôle médical de la sécurité sociale</i>).</p>	<p>The National and the County (Capital) Medical Expert Committees of the Health Insurance Fund (<i>Egészségbiztosítási Pénztár</i>).</p>	<p>As recommended by the Industrial Injuries and Diseases Medical Panel (<i>Bord Mediku għall-Mard u Korriment fuq il-post tax-Xogħol</i>).</p>	<p>Not applicable.</p>	<p>National Insurance Service (<i>trygdeetaten</i>).</p> <p>The Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) is not bound by the decision on incapacity taken by the National Insurance Service.</p>	<p>• Fixing level of incapacity</p>
<p>Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%.</p>	<p>Compulsory review after 2 years.</p>	<p>Claimant is re-examined as determined by Medical Panel or if a Medical Consultant certifies that the incapacity has in fact been more serious than at first anticipated.</p>	<p>Not applicable.</p>	<p>Review of National Insurance Service (<i>trygdeetaten</i>) decisions possible at any time.</p> <p>Review of an Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) settlement possible up to five years after closure of the original settlement.</p>	<p>• Possibility of review</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.</p> <p>Legal minimum wage in application: social minimum wage (<i>salair social minimum</i>) valid at the time of the accident.</p> <p>Maximum: € 7,014.79.</p>	<p>The gross monthly average earning upon which contributions were paid over the previous calendar year before the work accident.</p>	<p>Flat-rate benefits unrelated to previous earnings.</p>	<p>Not applicable.</p>	<p>Estimated annual income from work at the time of the accident. Alternatively, when more favourable, the regular income base for temporary disability benefit (<i>tidsbegrenset uførestønad</i>) or disability pension (<i>uførepensjon</i>), see table V "Invalidity".</p>	<p>• Basic earnings used for calculating annuity</p>

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Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania																																														
<p>• Amount or formula</p>	<p>Formula: $E \text{ reduced} \times t$.</p> <p>Examples:</p> <p>"t" = 100%: 100.0% of E.</p> <p>"t" = 75%: 75.0% of E.</p> <p>"t" = 50%: 50.0% of E.</p> <p>"t" = 25%: 13.2% of E.</p>	<p>Disablement pension <i>ἩΣύνταξη Αναπηρίας</i> - Total disablement: Basic Pension <i>ἩΒασικὴ Σύνταξη</i>: 60% of the weekly amount of Basic Insurable Earnings <i>ἩΒασικὲς Ασφαλιστέες Αποδοχὲς</i>, increased by 1/3, 1/6 and 1/6 for first, second and third dependant respectively. In case of married female beneficiary the increase for her dependant children in any case is equal to the 1/6th of the basic pension for each child (maximum number of dependant children: two). For a definition of <i>dependant</i> see "Supplements for Dependants" below.</p> <p>Supplementary Pension <i>ἩΣυμπληρωματικὴ Σύνταξη</i>: 60% of the weekly average of paid and credited upper part insurable earnings beginning with the first day of the second year before the year in which the accident has occurred and ending with the day of accident.</p> <p>Disablement pension <i>ἩΣύνταξη Αναπηρίας</i> - Partial disablement: Entitled to a percentage of the total disablement pension. This percentage represents each individual's degree of reduced working capacity.</p> <p><i>Definitions:</i> <i>Basic Insurable Earnings</i>: CYP 73.47 (€ 125) per week. <i>Lower part of insurable earnings</i>: insurable earnings up to Basic Insurable Earnings. <i>Upper part of insurable earnings</i>: insurable earnings over Basic Insurable Earnings.</p> <p>Disablement Grant <i>ἩΒοήθημα Αναπηρίας</i>: Lump sum of between CYP 1,604 (€ 2,735) and CYP 3,049 (€ 5,199) according to the degree of disablement.</p> <table border="1"> <thead> <tr> <th>Degree of disablement</th> <th>Benefit</th> </tr> </thead> <tbody> <tr><td>10%</td><td>CYP 1,604 (€ 2,735)</td></tr> <tr><td>11%</td><td>CYP 1,765 (€ 3,009)</td></tr> <tr><td>12%</td><td>CYP 1,925 (€ 3,282)</td></tr> <tr><td>13%</td><td>CYP 2,086 (€ 3,557)</td></tr> <tr><td>14%</td><td>CYP 2,247 (€ 3,831)</td></tr> <tr><td>15%</td><td>CYP 2,408 (€ 4,106)</td></tr> <tr><td>16%</td><td>CYP 2,567 (€ 4,377)</td></tr> <tr><td>17%</td><td>CYP 2,728 (€ 4,651)</td></tr> <tr><td>18%</td><td>CYP 2,889 (€ 4,926)</td></tr> <tr><td>19%</td><td>CYP 3,049 (€ 5,199)</td></tr> </tbody> </table>	Degree of disablement	Benefit	10%	CYP 1,604 (€ 2,735)	11%	CYP 1,765 (€ 3,009)	12%	CYP 1,925 (€ 3,282)	13%	CYP 2,086 (€ 3,557)	14%	CYP 2,247 (€ 3,831)	15%	CYP 2,408 (€ 4,106)	16%	CYP 2,567 (€ 4,377)	17%	CYP 2,728 (€ 4,651)	18%	CYP 2,889 (€ 4,926)	19%	CYP 3,049 (€ 5,199)	<p>Percentage of the average monthly earnings depending upon reduced capacity:</p> <table border="1"> <thead> <tr> <th>reduced capacity</th> <th>percentage of earnings</th> </tr> </thead> <tbody> <tr><td>100%</td><td>80%</td></tr> <tr><td>90-99%</td><td>75%</td></tr> <tr><td>80-89%</td><td>70%</td></tr> <tr><td>70-79%</td><td>65%</td></tr> <tr><td>60-69%</td><td>60%</td></tr> <tr><td>50-59%</td><td>55%</td></tr> <tr><td>40-49%</td><td>50%</td></tr> <tr><td>30-39%</td><td>45%</td></tr> <tr><td>25-29%</td><td>35%</td></tr> <tr><td>15-24%</td><td>30%</td></tr> <tr><td>10-14%</td><td>25%</td></tr> </tbody> </table>	reduced capacity	percentage of earnings	100%	80%	90-99%	75%	80-89%	70%	70-79%	65%	60-69%	60%	50-59%	55%	40-49%	50%	30-39%	45%	25-29%	35%	15-24%	30%	10-14%	25%	<p>80% of insured earnings in the case of total invalidity <i>ἩΜολιμωχικὴ</i>. Corresponding reduction in the case of partial invalidity <i>ἩἘπιμολιμωχικὴ</i>.</p>	<p>Periodical compensation of lost capacity of work is paid monthly. It is calculated according to the formula:</p> $0.5 \cdot d \cdot k \cdot D$ <p>where:</p> <ul style="list-style-type: none"> <i>d</i>: lost capacity coefficient; <i>k</i>: compensation coefficient (ratio between the person's insured average monthly income from 12 consecutive months prior to injury and current year's insured income which is valid at the time of injury) $0.25 < k < 3$; <i>D</i>: current year's insured monthly income valid on month of payment. Current year's insured income is calculated as the average of the wage from which pension insurance contributions are collected as well as any State social insurance sickness, maternity, and unemployment benefits over the year. Government of Lithuania approves the current year's insured income for the whole country.
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<p>Formula: $E \times t \times 85.6\%$.</p> <p>Examples:</p> <table style="border: none;"> <tr> <td>"t" = 100%:</td> <td>85.6% of E</td> </tr> <tr> <td>"t" = 75%:</td> <td>64.2% of E</td> </tr> <tr> <td>"t" = 50%:</td> <td>42.8% of E</td> </tr> <tr> <td>"t" = 25%:</td> <td>21.4% of E.</td> </tr> </table>	"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>Work Accident Annuity (<i>Baleseti járadék</i>):</p> <p>Level of benefit expressed as a percentage of monthly average earnings and determined by degree of invalidity:</p> <table style="border: none;"> <tr> <td>16-25% reduced capacity:</td> <td>8%</td> </tr> <tr> <td>26-35% reduced capacity:</td> <td>10%</td> </tr> <tr> <td>36-49% reduced capacity:</td> <td>15%</td> </tr> <tr> <td>50-66% reduced capacity:</td> <td>30%</td> </tr> </table> <p>Work Accident-related Disability Pension (<i>Baleseti rokkantsági nyugdíj</i>):</p> <p>Paid according to the same three classes used in the determination of Invalidity Pension (<i>Rokkantsági nyugdíj</i>), see table V "Invalidity":</p> <ul style="list-style-type: none"> • Class I: 70% of the monthly average earning, minimum: HUF 25,310 (€ 101) per month, • Class II: 65% of the monthly average earning, minimum: HUF 24,460 (€ 97) per month, • Class III: 60% of the monthly average earning, minimum: HUF 23,290 (€ 93) per month. <p>For each completed year of employment, the amount of the pension is increased by 1% of the monthly average earnings (up to monthly average earnings as maximum).</p>	16-25% reduced capacity:	8%	26-35% reduced capacity:	10%	36-49% reduced capacity:	15%	50-66% reduced capacity:	30%	<p>Injury Gratuity (<i>Ghotja għall-korriment</i>):</p> <p>1 - 19%: lump sum payment of between MTL 77.56 (€ 182) and MTL 1,473.54 (€ 3,457).</p> <p>Basic Pension (<i>Pensjoni Bazika</i>):</p> <p>20 - 89%: highest weekly pension rate MTL 22.35 (€ 52). The amount has been historically established and increased by the cost of living increases. The reduced pension rates are established as for example 20/89 x MTL 22.35 (€ 52) for a person awarded a 20% incapacity.</p> <p>Invalidity Pension (<i>Pensjoni tal-Invalidità</i>):</p> <p>90% or more: awarded an Invalidity Pension (paid monthly).</p>	<p>Not applicable.</p>	<p>Temporary disability benefit (<i>tidsbegrenset uførestønad</i>):</p> <p>66% of the basic earnings up to six times the Basic Amount (<i>Grunnbeløpet</i>).</p> <p>Pension:</p> <p>Calculated as a full disability pension (<i>uførepensjon</i>) irrespective of the length of earning periods, see table V "Invalidity".</p> <p>Top-up from the Occupational Injury Insurance (<i>yrkesskadeforsikringen</i>) to give full compensation.</p>	<p>• Amount or formula</p>
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<ul style="list-style-type: none"> • Supplements for dependants 	5% supplement for spouse and each dependant child, and combination with any family allowances.	<p>The basic part of the pension is increased to reflect number of dependants (see "Calculation method, formula or amount" above).</p> <p>Male beneficiary: his spouse is a dependant if she lives with or has been maintained by him and receives no pension from the Social Insurance Fund (Ταμείο Κοινωνικών Ασφαλίσεων).</p> <p>Female beneficiary: her spouse is a dependant if he is unable to support himself, is wholly maintained by her, and receives no pension from the Social Insurance Fund.</p> <p>Dependant children must be under 15 years of age (25 years for unmarried sons in full-time education or national service, 23 for unmarried daughters in full-time education; or irrespective of age if unmarried and permanently incapable of self-support).</p> <p>In cases where both parties receive a pension, the increase for the dependant children is given to the spouse with the highest amount of increase.</p>	No supplements.	No supplements.	No supplements.
<ul style="list-style-type: none"> • Supplements for care by another person 	In case of permanent total invalidity: Personal assistance allowance of € 389.32 per month.	Supplement of CYP 23.97 (€ 41) a week for beneficiaries with 100% disablement and need of constant help or attendance.	Supplement of 50% or the State Social Insurance Agency (Pabalio sociālais apdrošināšanas aģentūra) may actually employ a carer for this sum.	Where there is a need for constant assistance and supervision: Helplessness allowance (Hilfslosenszuschlag). The amount depends on the level of helplessness: a minimum of CHF 586 (€ 377) and a maximum of CHF 1,758 (€ 1,132) per month	No supplements.
<ul style="list-style-type: none"> • Redemption 	<p>Special provisions permit redemption of certain annuities.</p> <p>Compulsory redemption if 10 years after settlement of the annuity "t" is between 11% and 15%.</p>	No redemption.	Immediate redemption possible at the request of the victim, if loss of capacity for work in the range of 10% to 24%. The single cash benefit is calculated as an amount of between 3 and 18 times the average monthly earnings of the victim (the figure is specified by the Cabinet of Ministers).	Possible, if it can be assumed that the insured person would use the settlement to find employment again. At most three times the amount of the insured annual earnings.	No redemption.

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<p>10% supplement for each dependent child if "t" is at least 50%, maximum: 100% of E. Age-limit as for family allowances.</p>	<p>No supplements.</p>	<p>No supplements.</p>	<p>Not applicable.</p>	<p>As for recipients of temporary disability benefit (<i>tidsbegrenset uførestønad</i>) or disability pension (<i>uførepensjon</i>), as the case may be, see table V "Invalidity".</p>	<p>• Supplements for dependants</p>
<p>No supplements for care by another person.</p>	<p>Nursing Fee (<i>Ápolási díj</i>): Paid to people who provide permanent care to a disabled relative. The amount of benefit is determined by independent local governments and may be no less than 80% of the minimum Old-age Pension (<i>Öregségi nyugdíj</i>) = HUF 18,560 (€ 74).</p>	<p>No supplements.</p>	<p>Not applicable.</p>	<p>Attendance benefit (<i>hjelpestønad</i>) as for recipients of temporary disability benefit (<i>tidsbegrenset uførestønad</i>) or disability pension (<i>uførepensjon</i>), as the case may be. See table V "Invalidity". The condition for payment of this benefit of continued insurance, does not apply.</p>	<p>• Supplements for care by another person</p>
<p>Redemption if "t" is less than 40% under special conditions. Compulsory redemption if "t" is less than 10%.</p>	<p>No redemption.</p>	<p>No redemption.</p>	<p>Not applicable.</p>	<p>No redemption of temporary disability benefit (<i>tidsbegrenset uførestønad</i>) or disability pensions (<i>uførepensjon</i>). Redemption possible for the National Insurance (<i>folketrygden</i>) compensation for non-economic loss, see below. Occupational Injury Insurance (<i>yrkes-skadeforsikring</i>) indemnities are all lump sum payments.</p>	<p>• Redemption</p>

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<ul style="list-style-type: none"> • Accumulation with new earnings from work 	Accumulation possible with new earnings.	No accumulation taken into account.	Permanent incapacity: full accumulation possible.	No reduction if accumulated with earnings from work.	Full accumulation possible.
<ul style="list-style-type: none"> • Accumulation with other pensions 	<p>The pension reform (Law No. 335 of 8 August 1995) stipulates that invalidity pensions and old-age pensions shall no longer be drawn in addition to the benefits for employment injuries (if these are being granted for the same reason). However, if the old-age pension is higher than the employment injury benefit, then the differing amount may be collected.</p>	<p>If accident occurred before 6.10.80, then the beneficiary may receive another pension or benefit simultaneously (without any increase for dependants).</p> <p>If accident occurred after 6.10.80, then the beneficiary is entitled to a second pension only in the case of a widow's pension.</p> <p>In case of entitlement to any other pension or benefit then the beneficiary receives the pension or benefit with the higher rate of amount.</p> <p>In case where the beneficiary had more than one employment accident he is entitled to one disablement pension (Σύνταξη Αναπηρίας) that is calculated based on the total of the degrees of disablement and this may not exceed the 100% degree of disablement.</p>	<p>In case of accumulation with old-age pension, employment injury benefit is reduced by 20%.</p> <p>Accumulation impossible with survivor pension or invalidity pension.</p>	<p>In the case of entitlement to a pension from invalidity insurance (Invalidenversicherung, IV) or old-age and survivors insurance (Alters- und Hinterbliebenenversicherung, AHV): provision of a complementary pension (Komplementärrente): the difference between the insured earnings and the IV/AHV pension.</p> <p>Reduction of the pension in the case of over-compensation.</p>	Full accumulation possible.

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3. Death <ul style="list-style-type: none"> • Surviving spouse 	<p>Widow or widower: 50% of the annuity.</p>	<p>Widow's/widower's Pension (Σύνταξη Χηρείας): Basic Pension (Βασική Σύνταξη): 60% of the weekly amount of the Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) of CYP 73.47 (€ 125) increased by 1/3, 1/6 and 1/6 for first, second or third dependant respectively.</p> <p>Supplementary Pension (Συμπληρωματική Σύνταξη): equal to 60% of the amount of the supplementary disablement pension (Σύνταξη Αναπηρίας) for 100% reduction in capacity.</p>	<p>Up to 25% of the gross average monthly insurance contributions wage (upon which contributions have been paid during six months which applies from two months before the month in which the risk occurred) of the deceased if surviving spouse is incapable of work and entirely or partly supported by the deceased.</p> <p>The benefit is paid until the day when the deceased would have reached retirement age.</p>	<p>Widow or widower:</p> <ul style="list-style-type: none"> • with own children entitled to pensions or living together with other children who have become entitled to pensions as a result of the death of the spouse. • If the widow or widower is at least two-thirds invalid or will become so within two years of the death of the spouse. • If the widow or widower is over 45 at the time of death. <p>Pension of 40% of insured earnings.</p> <p>Separated or divorced spouses receive 20% of insured earnings, if the person suffering the accident is required to pay maintenance support (at most, however, for the amount of the maintenance owed).</p> <p>One-off settlement, if there is no entitlement to a pension.</p>	<p>Widows and widowers are entitled to an insurance benefit if they were dependent on the deceased at the time of the death and they:</p> <ul style="list-style-type: none"> • do not work and care for the children (adoptive children), grandchildren, brothers or sisters of the deceased until these reach 8 years of age, • have reached pensionable age, or • are disabled (entitlement only continues as long as the disability subsists). <p>Each recipient is given a benefit equal to the periodical compensation of lost capacity that the deceased would have received divided by the number of recipients plus one, e.g. if there were 4 entitled persons they would each receive 1/5 of the deceased person's Disability Pension (Ανταποδοτικό Πένσιον). It is paid on top of other benefits.</p>

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<p>E x 42.8%. With at least 50% incapacity level: E x 53.5%.</p>	<p>Temporary Widow(er)'s Pension (<i>deiglenes özvegyi nyugdíj</i>): 50% of the employment injury or occupational disease pension that the deceased did or would have received paid for 12 months (extended to 18 months if caring for a child or the deceased or until the child's 3rd birthday if that child is disabled). Spouses of persons who died due to employment injury or occupational disease are entitled even if the widow is below pension age, there are no dependant children and the deceased did not have the necessary insurance period.</p> <p>Permanent Widow(er)'s Pension (<i>Özvegyi nyugdíj</i>): Available after the cessation of Temporary Widow(er)'s Pension on the same conditions as those described in table VII "Survivors", with the exception that those who die as a result of an employment injury or occupational disease do not have to satisfy any minimum periods of insurance.</p>	<p>Entitled to Increased Widow's Pension (<i>Pensjoni tar-Romol Mizjuda</i>).</p>	<p>Not applicable.</p>	<ul style="list-style-type: none"> • A surviving spouse receives a full survivor's pension (<i>etterlattepensjon</i>) irrespective of the length of the earnings periods on the part of the deceased, or the length of their marriage. A person who lived with the deceased without being married, is treated as a spouse, provided they had been married before or had children together. A person the deceased maintained and who cared for his children, without being or having been married to him, may also be granted a pension. • Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) indemnity to spouse or cohabitant of 15 times the Basic Amount (<i>Grunnbeløpet</i>) if the deceased were up to 46 years. A 5% reduction a year, were he older. Maximum reduction of 80%. 	<p>3. Death</p> <ul style="list-style-type: none"> • Surviving spouse

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<ul style="list-style-type: none"> • Orphans of father or mother of both parents 	<p>Orphans of father or mother: 20% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p> <p>Orphans of both parents: 40% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	See table VII "Survivors".	<p>Orphans of father or mother: Children under 18 years of age (24 years if studying, unlimited if disabled before 18 years of age), total pension:</p> <ul style="list-style-type: none"> • one child: 25% of the average monthly insurance contributions earnings of the deceased, • two children: 35% of the average monthly insurance contributions earnings of the deceased, • three children: 45% of the average monthly insurance contributions earnings of the deceased, • four or more children: 55% of the average monthly insurance contributions earnings of the deceased. <p>The average monthly earnings shall be calculated from the monthly earnings of the insured person for a term of six calendar months, and this term shall terminate two calendar months before the month in insurance case.</p> <p>Orphans of parents: Children under 18 years age (24 years if studying, unlimited if disabled before 18 years of age) entitled to a percentage of sum of parent's average monthly insurance contributions earnings, total benefit:</p> <table> <tr> <td>one child:</td> <td>40%</td> </tr> <tr> <td>two children:</td> <td>50%</td> </tr> <tr> <td>three children:</td> <td>60%</td> </tr> <tr> <td>four or more children:</td> <td>70%</td> </tr> </table> <p>The average monthly insurance contributions earnings shall be calculated from the monthly insurance contributions earnings of the insured person for a term of six calendar months, and this term shall terminate two calendar months before the month insurance case.</p>	one child:	40%	two children:	50%	three children:	60%	four or more children:	70%	<p>Children and foster children through the end of their 18th year or 25th year if the child is engaged in vocational training or university education.</p> <p>Orphans of father or mother: 15% of the insured earnings.</p> <p>Orphans of both parents: 25% of the insured earnings of both parents (maximum amount CHF 106,800 (€ 68,797) per year).</p>	<p>Orphans of father or mother: Insurance benefit in the case of death: orphans of deceased person are entitled if they were dependant upon the deceased at the time of the death and fall below the following age limits:</p> <p>Normal: below 18 years of age, Full-time students: below 24 years of age, disabled: entitlement only continues as long as the disability subsists.</p> <p>For amount see "Spouse" above.</p> <p>Orphans of parents: Entitled only for one parent. Orphans have a right to choose.</p>
one child:	40%												
two children:	50%												
three children:	60%												
four or more children:	70%												
<ul style="list-style-type: none"> • Dependent parents and other relatives 	<p>20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists.</p>	<p>Parent's Pension <i>Γύνταξη Γονέως</i>: Paid only if the deceased of an employment injury is not survived by a widow or by a child:</p> <p>Basic Pension <i>Βασική Γύνταξη</i>: 40% of Basic Insurable Earnings <i>Βασικές Ασφαλιστέες Αποδοχές</i>¹ = CYP 29.39 (€ 50) per week.</p> <p>Supplementary Pension <i>Συμπληρωματική Γύνταξη</i>: 30% of the supplementary pension for 100% disablement. See "Permanent Incapacity" above.</p>	<p>Up to 25% of the gross average monthly insurance contributions earnings of the deceased for dependent parents and other relatives (per recipient), if they are incapable of work and were entirely or partly supported by the deceased.</p> <p>The benefit is paid until the day when the deceased would have reached retirement age.</p>	<p>No other persons entitled.</p>	<p>Insurance benefit in the case of death: all those who were dependant upon the deceased at the time of death, (including parents, adoptive parents, brothers and sisters) who:</p> <ul style="list-style-type: none"> • do not work and care for the children (adoptive children), grandchildren, brothers or sisters of the deceased until these reach 8 years of age, • have reached pensionable age, or • are disabled (entitlement only continues as long as the disability subsists). <p>For amount see "Spouse" above.</p>								

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<p>Orphans up to 18 (or 27 if continuing studies or vocational training and for handicapped children): E x 21.4%. Accumulation with family allowances.</p>	<p>Entitlement to the benefits described in table VII "Survivors", exists even if the deceased did not have the necessary insurance period.</p>	<p>See table VII "Survivors".</p>	<p>Not applicable.</p>	<p>Orphans of father or mother: The 1st child 40% of the Basic Amount (<i>Grunnbeløpet</i>), the 2nd and following children 25% each. Pension paid up to 21 years of age for children continuing their studies or under apprenticeship, otherwise up to 18. Occupational Injury Insurance (<i>yrkes-skadeforsikring</i>) indemnity of between 6.5 and 1 Basic Amount according to the age of the child (1 Basic Amount for a 19 year old). Orphans of father and mother: The 1st child the same pension as a surviving spouse, the 2nd child 40% of the Basic Amount, and the following children 25% each. Age limits as given above. For siblings the amounts of benefits are added and the total divided equally between them. Indemnities for children are doubled if the deceased were a lone provider.</p>	<p>• Orphans of father or mother of both parents</p>
<p>For all dependants of the victim: E x 31.1%. Amount of E x 21.4% for certain other persons who fulfil other conditions.</p>	<p>Entitlement for the benefits described in table VII "Survivors", exists even if the deceased did not have the necessary insurance period.</p>	<p>See table VII "Survivors".</p>	<p>Not applicable.</p>	<p>No other persons entitled.</p>	<p>• Dependent parents and other relatives</p>

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	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<ul style="list-style-type: none"> • Maximum for all beneficiaries 	E x 100%	<p><i>For widows/widowers:</i> Basic Pension (Βασική Σύνταξη): 100% of lower part of insurable earnings (in case of claim with 3 dependants). Supplementary Pension (Συμπληρωματική Σύνταξη): No fixed maximum pension, earnings ceiling applied in calculation formula.</p> <p><i>For orphans:</i> Basic Pension (Βασική Σύνταξη): 40% of Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) = CYP 29.39 (€ 50) per week. Supplementary Pension (Συμπληρωματική Σύνταξη): 50% of the supplementary widow's pension which was payable or would have been payable in the case of one orphan and 100% in the case of two or more orphans (see "Benefits: Surviving spouse" above).</p>	80% of the average gross monthly earnings of the deceased.	Overall reduction of pensions, if they amount to more than 70% for the surviving spouse and children or together with pensions more than 90% for the separated or divorced spouse.	Maximum for all beneficiaries varies according to the number of beneficiaries and all beneficiaries receive an equal share. Each individual's benefit is equal to the periodical compensation of lost capacity that the deceased person did or would have received divided by the number of recipients plus one, e.g. if there are 4 entitled persons the pension is divided by 5 and this amount is given to each entitled person.
<ul style="list-style-type: none"> • Capital sum on death 	Lump sum of € 1,322.	Death Grant (Βοήθημα Κηδείας): CYP 303 (€ 517) for the death of the insured person.	Funeral Benefit (Αποδοχή Λόγου Πάσης): twice the average monthly earnings of the deceased and no lower than 5 times the amount of State Social Security Benefit (Παράβολο Κοινωνικής Ασφάλισης) (totalling LVL 175 (€ 268) per month).	No sum on death.	<p>Lump sum equals to 100 times the current year's insured income valid on month of payment of this benefit. It is divided equally between the following family members of the deceased:</p> <ul style="list-style-type: none"> • the spouse, • children until they reach 18 years of age (24 years if full-time students), • children of the deceased born after the death, • parents if they do not work and were dependent on the deceased when the death occurred.

Employment injuries and occupational diseases

Table VIII

Luxembourg	Hungary	Malta	Netherlands	Norway	
E x 85.6%	No maximum; the total benefit payments might exceed the pension to which the person was or would have been entitled.	2/3 of the National Minimum Wage (<i>Paga Minima Nazzjonali</i>).	Not applicable.	No maximum.	• Maximum for all beneficiaries
1/15th of the annual earnings.	Independent local government gives support, depending on the income level of the family, it may even pay all the burial costs.	No benefit.	Not applicable.	Reimbursement of funeral expenses (<i>erstatning av gravferdsutgifter</i>) of 1/2 a Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 29,389 (€ 3,579) from the Occupational Injury Insurance (<i>yrkesskadesikring</i>).	• Capital sum on death

Table VIII

Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
4. Rehabilitation	<p>Functional rehabilitation in specialised health establishments and vocational retraining. Convalescence in recognised hospitals or homes is financed by the regions.</p> <p>Possibility of change of employment in case of silicosis and asbestosis.</p> <p>Compensation: temporary annuity for disabled persons whose incapacity does not exceed 80%. The annuity is paid for 1 year and is equal to two thirds of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower.</p>	<p>Pensioner may be required to attend vocational training or a rehabilitation course if so the expenses incurred are paid by the Social Insurance scheme and the amount of pension is increased to 100% incapacity for the period of rehabilitation.</p>	<p>The following services shall be available to the insured person:</p> <ul style="list-style-type: none"> • medical treatment, care and medical rehabilitation, • vocational rehabilitation, and • vocational retraining. 	<p>Rehabilitation measures are a component of invalidity insurance (<i>Invalidenversicherung</i>) (First pillar).</p> <p>An occupation can be prohibited and a special compensation awarded as a preventive measure.</p>	<p>See table V "Invalidity".</p>
5. Other benefits	<p>No other benefits.</p>	<p>No other benefits.</p>	<p>The following expenses must be compensated (by social insurance special budget): prosthetic devices, expenses for a companion who provides supports during hospital treatment travel expenses to medical treatment institutions, expenses for the purchase of technical assistance equipment and repair of such, as well as pay for a person's medical treatment, care, medical and professional rehabilitation (if these expenses are not covered by health care services minimum).</p>	<p>Integrity allowance (<i>Integritätszulage</i>) for insured persons who suffer lasting significant harm to their physical or mental integrity as a result of an accident.</p> <p>Assessed according to the degree of damage to their integrity. The maximum amount is CHF 106,800 (€ 68,797).</p>	<p>No other benefits.</p>

Employment injuries and occupational diseases

Table VIII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity.</p> <p>To facilitate the re-employment of a worker who must be isolated from his job because of the risk of exposure to dangerous substances capable to provoke occupational disease, a transitional pension (<i>rente transitoire</i>) may be granted to compensate the loss of earnings.</p>	<p>Medical measures, medical bath, sanatorium, and technical aids.</p> <p>Various forms of rehabilitation exist for persons with less than 50% incapacity for work (retraining allowance, special allowance to make up initial earnings in new activities to at least to reach 80% of previous earnings) etc.</p>	<p>Injured or handicapped employee cannot be discharged due to injury or handicap. The employer is obliged to find suitable alternative employment in his establishment.</p> <p>The Employment (Disabled Persons) Act (<i>Att dwar l-impjieg ta' Persuni b'Dizabilita'</i>), amongst other provisions, obliges employers employing more than 20 employees, to have at least 2% of their workforce from amongst those registered as disabled persons with the Employment & Training Corporation.</p> <p>Sheltered workshops allow access to work to those persons who are not able to work in the open labour market.</p>	<p>Not applicable.</p>	<p>Rehabilitation, see table V "Invalidity".</p>	4. Rehabilitation
<p>No other benefits.</p>	<p>No other benefits.</p>	<p>No other benefits.</p>	<p>Not applicable.</p>	<ul style="list-style-type: none"> • Compensation for non-economic loss up to an annual maximum of ¼ of the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 44,084 (€ 5,369). • Basic benefit (<i>grunnstønad</i>) to cover extra expenses due to the medical condition, see table V "Invalidity". • Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) standardised indemnity depending on income, age and degree of incapacity. The indemnity is for a 45/46-year-old totally disabled person, between 22 and 30 times the Basic Amount of NOK 58,778 (€ 7,159) depending on the level of income. The indemnity is increased for a younger person and reduced for an older person, according to preset formulae. In addition compensation for reduced quality of life between ¼ and 5.5 times the Basic Amount for a 45/46 year-old, higher if younger and lower if older. Present and future extra expenses otherwise not compensated are also covered. 	5. Other benefits

Table VIII

Employment injuries and occupational diseases

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Adjustment	Automatic adjustments linked to changes in industrial earnings.	Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) increased every year in line with an annual survey of wages and salaries. Basic Pensions (Βασική Σύμβαση) are adjusted at the beginning of each year in accordance with the percentage of revision of the Basic Insurable Earnings. Supplementary Pensions (Συμπληρωματική Σύμβαση) are adjusted the same day, in accordance with the increase of the cost of living index (comparison of the second semester of that year with the second semester of the previous year). Pensions (Basic and Supplementary Pensions) are also adjusted every July by the increase of the cost of living index (comparison of the first semester of that year with the second semester of the previous one), if the latter is at least 1%. This increase is taken into account when determining the increase of the pensions at the beginning of the year.	Revised annually according to changes in the consumer price and social insurance contribution earnings index.	To compensate for inflation: supplements to pensions. Adjustment every 2 years as a rule.	Periodic compensation of lost capacity is adjusted according to current year's average insured income <i>D</i> (see "formula").
Taxation and social contributions	Benefits for partial or total invalidity are subject to taxation only if they are paid as part or as replacement of normal remuneration.	Disablement pension (Σύνταξη Αναπηρίας) is subject to taxation.	Benefits, except Sickness Benefit (Σίμικος παβόλς), are not subject to taxation.	Daily cash benefits (Υαγγοίς), invalidity pensions (Π.Ρέντα) (exception: capital settlements) and survivors' pensions (Ημετερσενερεντα) are subject to taxation. Integrity allowance (Ητεγνέλεντεστέλετγυγγ) and helplessness allowances (Ητελεσεντέστέλετγυγγ) are not subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits	Sickness benefit from the National Insurance Institute for Employment Injuries (Ινστιτούτο Εθνικού Εργασιακού Ατυχήματος) for temporary incapacity work is subject to taxation.				
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Sickness Benefit (Σίμικος παβόλς): General taxation rules. No special relief for benefits. Other benefits: Not applicable. Benefits are not subject to taxation.	No tax reduction is granted for daily cash benefits (Υαγγοίς). For invalidity pensions (Π.Ρέντα), 70% are exempted from taxation. A tax exemption of 20% is granted for survivors' pensions (Ημετερσενερεντα) in the case of compulsory employment injury insurance (Βερεφσεντέλερεστέλετγυγγ) and of 35% for non-employment accident insurance (Ητεχέλερεστέλετγυγγ).	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	No contributions.

Employment injuries and occupational diseases

Table VIII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<ul style="list-style-type: none"> • Pensions automatically index linked to price development each time the index varies by 2.5% in relation to the previous reference date. • Adjustment of annuities to the wage level at the same time as the adjustment of pensions. 	Annual adjustment in January according to 50% of the predicted increase in the consumer price for that year and 50% of the predicted increase in net average monthly earnings. Corrections are made in November according to the annual changes in the consumer prices and the net average monthly earnings.	Injury benefit (<i>Beneficċju għall-korriment</i>) is adjusted by the government through the annual budget in accordance with the increase of the National Minimum Wage (<i>Paga Minima Nazzjonali</i>).	Not applicable.	Adjustment according to the annual increase of the Basic Amount (<i>Grunnbeløpet</i>) by Parliament decision, normally taking effect from the 1 st of May.	Adjustment
Pensions paid during the first 13 weeks following the accident are not liable to taxation. All other benefits are subject to taxation.	The Work Accident Annuity (<i>Baleseti járadék</i>) is subject to taxation.	Benefits are subject to taxation.	Not applicable.	Temporary disability benefit (<i>tidsbegrenset uførestønad</i>) and pensions, with the exception of pensions to children for whom Child Benefit (<i>barnetrygd</i>) is paid, are subject to taxation. Compensation for non-economic loss and lump sum indemnities are not subject to taxation.	Taxation and social contributions 1. Taxation of cash benefits
General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Not applicable.	Certain provisions of tax relief/reduction apply to pensioners and recipients of temporary disability benefit (<i>tidsbegrenset uførestønad</i>). Pensioners with only the full minimum pension pay no tax or social security contributions.	2. Limit of income for tax relief or tax reduction
No contributions.	The Work Accident Annuity (<i>Baleseti járadék</i>) is subject to pension contributions.	No contributions.	Not applicable.	Recipients of temporary disability benefit (<i>tidsbegrenset uførestønad</i>) pay the full rate social security contribution (7.8%) and are credited pension points. Pensioners pay a low rate social security contribution of 3% (for health care).	3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases

IX Family benefits

- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	Decree of 30 May 1955. Law of 17 October 1961. Law No. 153 of 13 May 1988 (family benefits). Decree No. 306 of 15 July 1999.	The Child Benefit Law (Νομοθεσία Επιδομάτων Τέκνων) of 2002 and 2003.	Law on State Social Benefits (Valsts sociālās pabalstu likums) of 31 October 2002.	Family Allowances Act (Gesetz über die Familienzulagen) of 18 December 1985.	Law on the State Benefits for Families Bringing up Children (Valstybinis vaiku šeimoms, auginančioms vaikus, išlaikymas) of 3 November 1994 (No. I-621).
Child benefit					
1. Basic principles	Benefit for the family of the salaried, depending on the family income and the number of children.	A universal system which is State budget financed, providing a flat-rate benefit with an earnings related supplement for families with low income, payable to all families residing in Cyprus with one or more children (benefit is payable until last child reaches the age limit).	A universal entitlement system financed by state budget providing benefits to all the Latvian citizens, non-citizens and foreigners who have received their personal identification code, except persons who have received temporary residence permits. All these persons shall be entitled to receive allowances for families with children, provided their children have received their personal identity code.	Compulsory public system financed by contributions for persons resident or gainfully employed in Liechtenstein.	A universal system financed by taxes providing flat-rate benefit to all permanent residents.
2. Field of application: beneficiaries	The claimant; the spouse, not divorced nor legally separated; the dependant children and grand-children, up to the age of 18; and the children aged more than 18, if disabled.	All families with children.	Benefit is paid to the persons who bring up the child, who are: <ul style="list-style-type: none"> • Latvian citizens, • non-citizens (according to the Law on Nationality the non-citizen is a person who is entitled to non-citizen passport passed by the Republic of Latvia), • foreigners who are permanent residence with a personal identification code. 	Parents, grand-parents, stepparents, the adoptive family and also orphans of father and mother (entitlement competition).	At least one of the parents must be a permanent resident.
3. Conditions <ul style="list-style-type: none"> • Residence of the child 	No conditions.	Child must be resident.	Children must have received their personal identification code in Latvia.	The residence condition applies only to orphans of father and mother.	Child must not be resident.

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Law of 20 June 1977. Law of 30 April 1990. Law of 19 June 1995. Law of 14 July 1998.</p>	<p>Act XXXI of 1997 on the Protection of Children and on the Administration of Guardianship (<i>Görvény a gyermekek védelméről és a gyámsági igazgatásról</i>). Act LXXXIV of 1999 on Family Support (<i>Görvény a családtámogatásról</i>).</p>	<p>1997 Social Security Act (<i>Mit dwar s-Sigurtà (Soġurtà)</i> (Cap. 318). Protection of Young Persons at Work Places Regulation, 2000.</p>	<p>General Child Benefit Act (<i>Allgemeines Kinderbonusgesetz, AKBG</i>).</p>	<p>Child Benefit Act (<i>Barnetrygdbeset</i>) of 9 March 2002. Act on Cash Benefit for Parents with Small Children (<i>Kontantstøtteleven</i>) of 26 June 1999. National Insurance Act (<i>Folketrygdbeset</i>) of 29 February 1997, Chapter 15.</p>	<p>Applicable statutory basis</p>
<p>Child personal right related to the residence.</p>	<p>Universal entitlement system financed by the state budget.</p>	<p>A universal system financed by general taxation providing an earnings-related allowance to all Maltese citizens whose children reside in Malta.</p>	<p>General system for all inhabitants, financed by general means, with benefit rates depending on the age and the number of children. The last does not apply to children born after 31 December 1994.</p>	<p>Tax-exempt benefit paid for all children irrespective of the income of their family.</p>	<p>Child benefit 1. Basic principles</p>
<p>One or more children.</p>	<p>Hungarian citizen, lawful refugees and lawful immigrants. Claimant must be the child's:</p> <ul style="list-style-type: none"> • parent (foster-parent, stepparent etc.), • guardian (if child is in a correction house or juvenile prison), or • foster home manager. 	<p>All residents of Malta.</p>	<p>All residents under 65 whatever their income or nationality. All persons under 65 who work in the Netherlands and consequently pay tax on wages, are also insured.</p>	<p>Parent(s) with whom the child habitually resides.</p>	<p>2. Field of application: beneficiaries</p>
<p>Each child brought up continuously in Luxembourg and with a legal residence there. Benefits exported in application of European regulation.</p>	<p>Child need not be resident.</p>	<p>Children must be residents.</p>	<p>Child benefit is also paid for children who live in an EU or EEA country or in a country with which the Netherlands have a social security agreement.</p>	<p>Child resident in Norway.</p>	<p>3. Conditions</p> <ul style="list-style-type: none"> • Residence of the child

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
• Other conditions	The annual income must not exceed an amount fixed by law. At least 70% of the earnings must have its source in dependent work.	Benefit paid to parent or guardian provided that child or children live under the same roof with parent or guardian.	No other conditions.	No child benefit (<i>Kindergeld</i>) can be claimed for children: <ul style="list-style-type: none"> • who are to be maintained by the spouse, • for whom a claim has been made for a similar benefit abroad (although any difference can be compensated). 	No conditions relating to periods of residence or employment. No means testing.
4. Age limit	Normal: 18 years. Serious infirmity: No limit.	Normal (if child unmarried) 18 years Serious infirmity No limit	Normal: 15 years Continuing education in secondary school or school of professional education: 20 years	Up to the end of the 18th year.	0-3 years for families who have no right to Maternity/Paternity Benefit (<i>Atstovėtėjų ir tėvų išmokos</i>). 1-3 years for families who are entitled to maternity/paternity benefit.

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No other conditions.</p>	<p>No other conditions.</p>	<p>Recipient must have the care and custody of the child. Maximum annual reckonable income taken for entitlement purposes is MTL 10,270 (€ 24,097), less the amount paid as Social Security Contributions. Any reckonable income below MTL 2,770 (€ 6,499) is accepted to be equivalent to MTL 2,770 (€ 6,499). The difference deriving from MTL 10,270 (€ 24,097) less annual income is multiplied as follows:</p> <ul style="list-style-type: none"> • 6% for 1 child, • 9% for 2 children, • 12% for 3 children, • 14% for 4 children, • 2% for the 5th and any other subsequent child, • 2% for a child who is over 16 years but under 21 years and still undergoing full time education or training in an educational institution recognised by the government and who is not receiving any form of remuneration or allowance, • 2% for a child who is over 16 years but under 21 years and is registered as unemployed, who has never been gainfully occupied and who is not in receipt of any benefit pension or assistance payable under this Act. <p>For these purposes reckonable income is understood all income except:</p> <ul style="list-style-type: none"> • An allowance paid as Orphan's Allowance (<i>Allowance ta'Ltim</i>) and Orphan's Supplementary Allowance (<i>Allowance Supplimentari ta' Ltim</i>), Child Allowance (<i>Allowance tat-Tfal</i>) and Disabled Child Allowance (<i>Allowance ghal tfal b'Dizabilita'</i>), • any Medical Assistance (<i>Ghajnuna Medika</i>) namely Sickness Assistance, Leprosy Assistance and Tuberculo-ses Assistance, • any injury grant or injury pension, • an allowance paid to a widow/wid-ower, • contribution paid under this Act, • a head of household who is in receipt of social assistance (<i>Ghajnuna Soċjali</i>) or an age pension (<i>Pensjoni ta' l-Eta</i>). 	<p>One qualifies for child benefit if one meets the following requirements:</p> <ul style="list-style-type: none"> • be insured; • having one or more children; • maintain the child. 	<p>No other conditions.</p>	<p>• Other conditions</p>
<p>Normal: 18 years. Vocational training/further education: 27 years. Serious infirmity: 27 years.</p>	<p>Family Allowance (<i>Családi pótlék</i>) paid during the period:</p> <ul style="list-style-type: none"> • from birth to the termination of studies in compulsory education system (usually 0-16 years), then • secondary school education or vocational training (up to 20 years). <p>The age limit is going to be gradually extended up to 23 years by 2004.</p>	<p>Normally: 16 years Students: 21 years Persons registering as un-employed for the first time: 21 years</p>	<p>Normal: 17 years.</p>	<p>18 years.</p>	<p>4. Age limit</p>

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
5. Benefits <ul style="list-style-type: none"> • Monthly amounts 	<p>The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members. Example: family with 4 members (without handicapped):</p> <ul style="list-style-type: none"> • Annual income up to € 11,989.56: monthly benefit of € 250.48; • Annual income between € 29,066.61 and € 31,911.40: monthly benefit of € 38.73. • Income over € 46,142.56: no benefit. 	<p>The level of Child Benefit (Επίδομα Τέκνων) depends on the number of children per family (Basic benefit) and the annual income (supplementary benefit). Families with one or two children are paid yearly and families with three or more children are paid monthly.</p> <p><i>Families with one child:</i> Basic benefit: CYP 208.28 (€ 355) per year. Supplementary benefit: Families with annual income up to CYP 6,000 (€ 10,230): CYP 52.07 (€ 89) per year. Families with annual income between CYP 6,000 (€ 10,230) and CYP 12,000 (€ 20,460): CYP 26.03 (€ 44) per year.</p> <p><i>Families with two children:</i> Basic benefit: CYP 416.56 (€ 710) per year. Supplementary benefit: Families with annual income up to CYP 6,000 (€ 10,230): CYP 208.28 (€ 355) per year. Families with annual income between CYP 6,000 (€ 10,230) and CYP 12,000 (€ 20,460): CYP 156.21 (€ 266) per year.</p> <p><i>Families with three children:</i> Basic benefit: CYP 104.14 (€ 178) per month. Supplementary benefit: Families with annual income up to CYP 6,000 (€ 10,230): CYP 39.05 (€ 67) per month. Families with annual income between CYP 6,000 (€ 10,230) and CYP 12,000 (€ 20,460): CYP 32.54 (€ 55) per month.</p> <p><i>Families with four and more children:</i> Basic benefit: CYP 52.07 (€ 89) per child/month. Supplementary benefit: Families with annual income up to CYP 6,000 (€ 10,230): CYP 17.35 (€ 30) per child/month. Families with annual income between CYP 6,000 (€ 10,230) and CYP 12,000 (€ 20,460): CYP 10.85 (€ 18) per child/month.</p>	<p>The basic amount of the Family Benefit (Ģimenes uzdevs pabalsts) varies according to the number of children in family:</p> <p>1st child: LVL 6.00 (€ 9.20) 2nd child: 1.2 times more than 1st child LVL 7.20 (€ 11) 3rd child: 1.6 times more than 1st child LVL 9.60 (€ 15) 4th and subsequent children: 1.8 times more than 1st child LVL 10.80 (€ 17)</p>	<ul style="list-style-type: none"> • CHF 260 (€ 167) per child, if the family has one or two children, • CHF 310 (€ 200) per child in the case of twins or if the family has three or more children. <p>The monthly child benefit (KINDERGELD) increases to CHF 310 (€ 200) for each child over the age of 10.</p>	<p>75% of the Minimum Standard of Living (Minimumus gyvenimo lygis) which is fixed by the Government and equal to LTL 125 (€ 36) per month.</p>

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>1st child: € 176.67 2 children: € 419.50 3 children: € 764.07 Each subsequent child: € 344.39</p>	<p>Monthly amounts of Family Allowance (<i>Családi pótlék</i>): 1 child in family: HUF 4,900 (€ 19) 1 child, single parent: HUF 5,700 (€ 23) 2 children in family: HUF 5,900 (€ 23) per child 2 children single parent: HUF 6,900 (€ 27) per child 3 or more children in family: HUF 7,500 (€ 30) per child 3 or more children, single parent: HUF 8,000 (€ 32) per child disabled child in family: HUF 13,300 (€ 53) disabled child, single parent: HUF 15,000 (€ 60) child in foster home/at foster parent: HUF 6,900 (€ 27). In the month of July double amounts are going to be paid in order to support schooling.</p>	<p>One child: MTL 37.50 (€ 88) (maximum). Two children: MTL 56.25 (€ 132) (maximum). Three Children: MTL 75.00 (€ 176) (maximum). Four Children: MTL 87.50 (€ 205) (maximum). Additional Children: MTL 12.50 (€ 29) (maximum for each child). The basic amount of benefit varies according to the income of the family as per example given below.</p>	<p><i>Children born on or after 1.1.1995:</i> up to 5 years: € 58.87 6 - 11 years: € 71.49 12 -17 years: € 84.10 <i>Children born before January 1st, 1995 who have become 6 or 12 years of age after October 1st, 1994:</i> Basic amount per child aged 12-17 in family with: 1 child: € 84.10 2 children: € 95.09 3 children: € 98.63 4 children: € 106.62 5 children: € 111.41 6 children: € 114.60 Children between 6 and 11 years: 85% of the basic amount. Double amounts can be paid if the child is: • under 16, not living at home, student or disabled; • 16 or 17, not living at home, student or disabled or unemployed.</p>	<p>NOK 970 (€ 118) for each child. In the northernmost areas, an additional supplement (<i>finmarkstillegg</i>) of NOK 320 (€ 39) for each child is paid.</p>	<p>5. Benefits • Monthly amounts</p>

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
• Variation with income	See monthly amounts.	The level of child benefit (Επίδομα Τέκνου) depends on the number of children per family and on the annual income per family as indicated above.	No variation with income.	No variation with income in the Family Allowances Act (Gesetz über die Familienzulagen) (needs assessment is provided under other acts: social assistance act, law on the aid to pay rents, etc).	No variation with income.
• Variation with age	No variation with age.	No variation with age.	No variation with age.	See monthly amounts.	No variation with age.
Child-raising allowances	No education allowance.	No education allowance.	Flat-rate benefit provided to those who are not full-time employed and who are raising children under 2 years of age. Persons who are part-time employees shall be entitled to a Child Raising Allowance (Πρόσθετος μισθός) if they are employed for no more than 20 hours a week and the child is under 2 years of age. Only for persons whom the flat-rate benefit was granted until the new Law on State Social Benefits came into force (31 December 2002):	No child-raising allowance (Lietuvai) (except for maternity leave, see table IV "Maternity").	An insurance based scheme (see table IV "Maternity") providing Maternity/Paternity Benefit (Maitinystės ir tėvystės pašalpai) after the expiry of the maternity leave until the first birthday of the child to the parent who interrupts the work activity and cares for the child.
1. Basic principles			• for no more than 20 hours a week and the child is under 18 months of age, or		
			• for no more than 34 hours a week and the child is between 18 months to 3 years of age.		
2. Field of application: beneficiaries	Not applicable.	Not applicable.	• Latvian citizens; • Non-citizens (according to the Law on Nationality the non-citizen is a person who is entitled to non-citizen passport passed by the Republic of Latvia); • Foreigners who are permanent resident with a personal identification code.	Not applicable.	See table IV "Maternity".

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
No variation with income.	No variation with income.	Threshold: MTL 10,270 (€ 24,097). Income: MTL 6,270 (€ 14,711). Example: A person having three children and a reckonable income of MTL 6,270 (€ 14,711). Begin by calculating the difference between actual income and the threshold, in this case MTL 4,000 (€ 9,385), this is then applied to the formula below: $\frac{\text{MTL } 4,000 \times 12}{100} = 480 \text{ annually}$ Divide by 12 to provide the monthly benefit: MTL 40 (€ 94).	No variation with income.	No variation with income.	• Variation with income
Children aged 6 and more: € 15.39 Children aged 12 and more: € 46.18	No variation with age.	No variation with age.	See "Monthly amounts".	No variation with age except for an extra infant supplement (<i>ekstra småbarnstillegg</i>) for single parents with child or children under 3 years, NOK 660 (€ 80), see under "allowance for single parents" below.	• Variation with age
Child-raising Allowance (<i>allocation d'éducation</i>): Benefit aimed at recognising financially the upbringing activity.	Child Home Care Allowance (<i>Gyermekgondozási segély</i>): Universal entitlement financed by the state budget that provides a flat-rate benefit to all residents. Child Raising Support (<i>Gyermeknevelési támogatás</i>): Universal entitlement financed by the state budget that provides a flat-rate benefit to all residents.	No education allowance.	No education allowance.	See Parental Benefit (<i>fødselspenger</i>) under table IV "Maternity".	Child-raising allowances 1. Basic principles
The person(s) dealing with the child upbringing.	Child Home Care Allowance (<i>Gyermekgondozási segély</i>) and Child Raising Support (<i>Gyermeknevelési támogatás</i>): Hungarian citizens, lawful refugees and lawful immigrants.	Not applicable.	Not applicable.	See Parental Benefit (<i>fødselspenger</i>) under table IV "Maternity".	2. Field of application: beneficiaries

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Conditions	Not applicable.	Not applicable.	Claimants must not receive Maternity Benefit (<i>Maternitātes pabalsts</i>) from the state social insurance system and be in full-time employment.	Not applicable.	Insurance of 7 months during the last 12 months before the birth of the child or at least 10 months during the last 24 months.
4. Amounts of benefits	Not applicable.	Not applicable.	<p>The amount of Child Raising Allowance (<i>Ģēnu kopšanas pabalsts</i>):</p> <ul style="list-style-type: none"> • for a child under 18 months of age is LVL 30 (€ 46) per month, • for a child is between 18 months to 2 years of age LVL 7.50 (€ 11) per month. <p>Only for persons whom the flat-rate benefit was granted until 31 December of the year 2002:</p> <ul style="list-style-type: none"> • for a child under 18 months of age is LVL 30 (€ 46) per month, • for a child is between 18 months to 3 years of age LVL 7.50 (€ 11) per month. 	Not applicable.	<p>Maternity/Paternity Benefit (<i>Maternitātes/patērnības pabalsts</i>):</p> <p>70% of the Compensatory Wage (<i>Kompensācijas algas vidējais</i>) (average wage paid during the last quarter) of the parent who cares for the child. The compensatory wage cannot exceed 3.5 times the national average insured income. The benefit must not be lower than $\frac{1}{3}$ of the current year's average insured income.</p>
Other benefits	<p>State financial support for families with 3 children or adopting a child:</p> <ul style="list-style-type: none"> • € 775 per child, to housewives being EU or extra-EU citizens with a residence permit; • € 1,549 per child, to woman working temporarily being EU or extra-EU citizens with a residence permit. <p>An aid is also granted for the birth of the third child.</p> <p>Benefit related to the income subject to income-tax (IRPEF).</p> <p>€ 1,000 for each second (or next) child born between 1.12.2003 and 31.12.2004 and for each adopted child (since the first child), for the same period. Mothers from EU member states are entitled to this allowance. No income related.</p>	See table IV "Maternity".	<p>Childbirth Allowance (<i>Ģēnu piedzimšanas pabalsts</i>) is granted to:</p> <ul style="list-style-type: none"> • one of the parents, • a person who has taken a child under the age of one year into guardianship. <p>Lump sum of LVL 98 (€ 150) which is doubled (LVL 196 (€ 300)) for mothers who have undergone continuous medical examinations beginning before the 12th week of pregnancy.</p>	<ul style="list-style-type: none"> • CHF 2,100 (€ 1,353) at the birth of one child, • CHF 2,600 (€ 1,675) per child in the case of multiple births, • Birth allowances (<i>Čestības algas</i>) are also paid in cases of adoption of a child under the age of 5. 	<p>Birth Grant (<i>Verktarotės pašalpa grąsis kūdikiui</i>) paid to one of the parents or guardians raising the child. The grant for each child equals 6 times the Minimum Standard of Living (<i>Minimalus gyvenimo lygis</i>) (see above).</p>
1. Birth and adoption grants					

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Child care allowances	No special allowance.	No special allowance.	No special allowance.	No special allowance.	No special allowance.
3. Allowance for single parents	Increased family allowance if lone parent with a child.	No special allowance.	No special allowance.	Additional monthly Single Parent Allowance (Elterngeld) of CHF 100 (€ 64) per child.	Payments for child maintenance in pre-school institution reduced by 50%

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
No special allowance.	In-kind benefit, local authority run crèches (co-financed by the parent, as it is specified by Article 146 of Act XXXI of 1997).	No special allowance.	No special allowance.	<p>Monthly Cash Benefit for Parents with Small Children (<i>kontantstøtte</i>) to parents with children between 1 and 3 years. Conditions of residence in Norway (child and recipient) and of non-use or limited use of State subsidised day care centres (<i>barnehage</i>). 5 different rates of benefit varying according to the child's number of weekly hours in such a day care centre. Maximum rate (0 hours) NOK 3,657 (€ 445), minimum rate (25-32 hours) NOK 732 (€ 89).</p> <p>For single parent: Child Care Benefit (<i>stønad til barnetilsyn</i>) when the child must be looked after by someone else during working hours or training courses. Benefit amount at 64% of actual child care expenses with a monthly maximum for one child NOK 2,671 (€ 325), for two NOK 3,485 (€ 424), for three or more NOK 3,949 (€ 481). Can be drawn in addition to the Cash Benefit for Parents with Small Children (<i>kontantstøtte</i>) for parents with children between 1 and 3 years. When income from work exceeds 6 times the Basic Amount i.e. NOK 352,668 (€ 42,953) there is no right to child care benefit (<i>stønad til barnetilsyn</i>).</p>	2. Child care allowances
No special benefit.	Entitlement to higher amounts of Family Allowance (<i>Családi pótlék</i>), see "Monthly Amount".	Single Parents are treated as a family in their own right and are entitled to Social Assistance (<i>Għajjnuna Soċjali</i>) as well as Child Allowance (<i>Allowance tat-Tfal</i>). Social assistance is paid at the rate of MTL 31.47 (€ 74) per week for one person plus an additional MTL 3.50 (€ 8.21) for each additional member in the household. Child allowance is paid at maximum rate.	No special benefit.	<ul style="list-style-type: none"> • Child benefit for one more child than the single parent actually has. One extra infant supplement if child or children between 0 and 3, when in receipt of a full transitional benefit. • Transitional benefit (<i>overgangsstønad</i>) of 1.85 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 108,739 (€ 13,244) for 3 years, or for up to 5 when under training to qualify for work. The benefit is reduced by 40% of income from work exceeding ½ of the Basic Amount. Recovery of the benefit in child support payments exceeding the rate of advance maintenance payment (<i>bidragsforskott</i>). The recovery is limited to 70% of the exceeding. • Education benefit (<i>utdanningsstønad</i>) when education or vocational training is needed to get a job. 	3. Allowance for single parents

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
4. Special allowances for handicapped children	If one family member is handicapped, the ceiling of the family income is increased by € 8,800.94 per year.	No special allowance.	Supplement to the family state benefit for disabled children under 18 years of age LVL 50 (€ 77) per month.	No special benefit.	See table XI "Guaranteeing sufficient resources".
5. Advance on maintenance payments	No special allowance.	No special allowance.	No special allowance.	No specific regulation in the Family Allowances Act (Gesetz über die Familienzulagen). Under the Act of 21 June 1989 on the alimony advance (Unterhaltsvorschussgesetz), the dependant children residing in Liechtenstein are entitled to an advance, if an enforcement has vainly occurred, because of the non payment of the current alimony (there are more different other conditions).	No special allowance.

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Supplementary allowance of € 176.67 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.</p>	<p>Entitlement to higher amounts of Family Allowance (<i>Családi pótlék</i>), see "Monthly Amount".</p>	<p>Disabled Child Allowance (<i>Allowance għal tfal b'Dizabiltà</i>): Payable to the parents of a disabled child as a supplement to Child Benefit. Amount depends on annual reckonable income:</p> <ul style="list-style-type: none"> • Reckonable income less than MTL 9,270 (€ 21,750): MTL 5 (€ 12) per week; • Reckonable income between MTL 9,270 (€ 21,750) and MTL 13,270 (€ 31,136): MTL 5 (€ 12), minus 6.5% of the difference between the reckonable income and MTL 13,270 (€ 31,136). <p>Minimum allowance: MTL 52 (€ 122) per annum per household.</p> <p>No entitlement to an allowance under this part is acquired where the annual reckonable income exceeds MTL 13,270 (€ 31,136).</p> <p>Where the two parents are employed, only the higher salary/wage is taken into consideration. The social security contribution paid in respect of the salary/wage taken into consideration is to be deducted from the gross income.</p>	<p>See "Monthly amounts" above.</p> <p>Invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see table V "Invalidity").</p> <p>Further, people who take care at home of a handicapped child in the age of 3-18 can obtain compensation under the Regulation TOG.</p>	<p>No special allowance.</p>	<p>4. Special allowances for handicapped children</p>
<p>Any alimony due to the partner, an ancestry or a descendant is paid on request and under certain conditions by the national solidarity fund and recovered by it.</p>	<p>Advance on maintenance payments (<i>Tartásdíj megelőlegezése</i>): Paid when:</p> <ul style="list-style-type: none"> • Child maintenance is temporarily irrecoverable, • the person who takes care of the child cannot maintain child, and • the income per person in the applicant's family does not exceed three times the current minimum amount of Old-age Pension (<i>Öregségi nyugdíj</i>), i.e. HUF 69,600 (€ 276). <p>The amount is equal to the amount of child maintenance decided by the court.</p>	<p>The law courts determine whether and how much maintenance should be paid. If claimant does not receive maintenance, the social security department pays the full rate to claimant.</p>	<p>No special benefit.</p>	<p>Advance maintenance payment (<i>bidragforskott</i>) of NOK 1,240 (€ 151) a month in case no child support is paid by the other parent.</p>	<p>5. Advance on maintenance payments</p>

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
6. Other allowances	No other allowances.	No other allowances.	<p>Child-care allowance for adoption: granted to person who has adopted and take care of a child during the time, when adoption fact yet not verified in the court, but according decision made by custody court (county court) child was given over adoption to concrete person (if person is not employed or is part-time employed and raising child): LVL 35 (€ 54) per month.</p> <p>Child adoption allowance: granted to person who has adopted child after decision about adoption approval made by court coming in force (lump sum of LVL 1,000 (€ 1,533) per child).</p> <p>Compensation to a guardian for taking care of a child: granted to the appointed guardian (LVL 32 (€ 49) per month per child).</p> <p>Allowance for the execution of the guardian's duties: granted to the appointed guardian (LVL 38 (€ 58) per month).</p> <p>Foster Family's Allowance: granted to a family or a person recognised as a foster family: LVL 70 (€ 107) per month.</p> <p>Compensation to foster family: granted to a family or a person recognised as a foster family (the amount of allowance is set by local authority, but no less than LVL 27 (€ 41) per month).</p>	Compensation of differences: if a claim to family allowances of other States exists and the supplements in Liechtenstein would be higher, the difference will be paid out as compensation (national law makes residency a condition).	<p>Benefit for Families with Three or More Children (<i>Mašalpa Seimams, aug. našonams ir rdaugiau vaikų</i>): Paid to families with 3 and more children under 16 years old (older than 16 years if children attend school or they are full-time students). The benefit is equal to the Minimum Standard of Living (<i>Minimumus gyvenimo lygis</i>) per month and is increased by 0.3 MSL for the fourth and every next child. Families with four or more children get this benefit without income testing. Families with three children are income-tested, benefit is paid only for those families whose income is less than 3 times the SSI per family member (SSI = State-supported income is set by the Government. It equals LTL 135 (€ 39) per month).</p> <p>Maternity (Pregnancy) Benefit for Studying Women (<i>Motinos pašalpa besimokančioms moterims</i>): Paid to pregnant women who study at daytime departments of educational establishments and who have no right to maternity benefit. The benefit is paid at 75% of the Minimum Standard of Living (<i>Minimumus gyvenimo lygis</i>) for 70 days preceding delivery.</p> <p>Benefit for Children of Military Conscripts (<i>Mašalpa karinės tarnybos asančių vaikams</i>): Paid during the time of compulsory military service for each child of the conscript at 150% of the MSL per month.</p> <p>Orphan's stipend (<i>Mašalpa oršunams</i>): Paid to orphans enrolled in higher, tertiary or vocational schools regardless of other stipends. Monthly amount 4 times MSL minus Orphan's Pension (<i>Mašalpa oršunų pensija</i>).</p> <p>Foster Child Benefit (<i>Mašalpa globos (rūpinos) pašalpa</i>): Paid to persons or non-State care institutions raising children if they do not receive support from State. The amount of the benefit is equal to 4 times the MSL for each orphan or fostered child until the age of 18 years (if this child attends school after reaching 18, the benefit is continued). If an Orphan's Pension and/or alimony is paid for the fostered child, the size of the benefit is equal to the difference between MSL and these benefits.</p>

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway
<p>Parental leave (<i>congé parental</i>): a 6 month parental leave is granted when a person leaves her/his professional activity to educate a child aged less than 5. Guarantee of re-employment. Compensation of € 1,692.66 monthly.</p> <p>New School Year Allowance (<i>allocation de rentrée scolaire</i>) for children over 6 years:</p> <ul style="list-style-type: none"> • For a group of one child: <ul style="list-style-type: none"> 6 - 11 years: € 107.70 12 years and more: € 153.88 • For a group of two children (amount per child): <ul style="list-style-type: none"> 6 - 11 years: € 184.67 12 years and more: € 230.79 • For a group of three or more children (amount per child): <ul style="list-style-type: none"> 6 - 11 years: € 261.58 12 years and more: € 307.77 	<p>Regular Child Protection Support (<i>Rendszeres gyermekvédelmi támogatás</i>): Paid if the income per person in the family does not exceed the amount of minimum Old-age Pension (<i>Öreg-ségi nyugdíj</i>) of HUF 23,200 (€ 92), provided that staying in the family is not harmful to the child. The monthly amount of regular child protection support is 22% of the minimum old-age pension = HUF 5,104 (€ 20).</p> <p>Irregular Child Protection Support (<i>Rendkívüli gyermekvédelmi támogatás</i>): Paid to families with temporarily cash flow problems or facing emergency situations that seriously threaten their standard of living. The amount is designated by decree of the respective local government.</p>	<ul style="list-style-type: none"> • A head of household who cares for a child or a person whose parents are unknown or have abandoned him will be entitled in respect of such a child or person to the allowances as a distinct and separate entitlement to that applicable in respect of his/her own children. • A benefit is payable to recognised institutions for the care of children and foster parents for the benefit of children without families or children in foster homes. This is a non-means tested allowance of MTL 12 (€ 28) per week. 	<p>No other allowances.</p>	<p>Means-tested housing support (<i>bostøtte</i>) available to low income families and pensioners.</p> <p>6. Other allowances</p>

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Special cases:	Normal family benefits.	Normal family benefits.	Normal family benefits.	No special regulations in the Family Allowances Act (<i>Gesetz über die Familienzulagen</i>). See also table X "Unemployment".	Normal family benefits.
1. Unemployed persons					
2. Pensioners	Normal family benefits.	Normal family benefits.	Normal family benefits.	No special regulations in the Family Allowances Act (<i>Gesetz über die Familienzulagen</i>). See also table V "Invalidity" and table VI "Old-Age" (on child pension).	Normal family benefits.
3. Orphans	Normal family benefits.	Normal family benefits.	Normal family benefits.	Orphans who have lost both parents and have not completed their 18 th year are also entitled to child benefit (<i>Kinderalagen</i>) if: <ul style="list-style-type: none"> • they live in Liechtenstein, • they can receive no support from the spouse and • no one else will grant children's supplements for them. 	Normal family benefits.
Adjustment	Automatic adjustment linked to the variations of cost of living.	Every January in accordance with the increase of the cost of living index (Comparison of the last year with the previous year).	No adjustment.	No automatic adjustment of the benefits provided by law. Practically, it is executed at regular intervals by the Parliament.	The amounts of benefits are connected with the official Minimum Standard of Living (<i>Minimumus gyvenimo lygis</i>) fixed by the Government if the consumer price index increases by 1.1.

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
Normal family benefits.	Normal family benefits.	Entitled to have their rate adjusted to reflect current reduced income.	Normal family benefits.	See table X "Unemployment".	Special cases: 1. Unemployed persons 2. Pensioners 3. Orphans
Normal family benefits.	Pensioners whose pension does not exceed the current minimum amount are entitled to the amounts of Family Allowance (<i>Családi pótlék</i>) intended for single parents (even if they are not single, see "Monthly Amount").	Entitled to have their rate adjusted to reflect current income when they have reached retirement age.	Normal family benefits.	See table VI "Old-Age".	
Normal family benefits.	No special benefit.	See table VII "Survivors".	<ul style="list-style-type: none"> • Fatherless or motherless children: Normal allowances. See also table VII "Survivors". • Fatherless and motherless children under the general insurance scheme for survivors; also holiday benefits: See table VII "Survivors". 	See table VII "Survivors".	
Automatic indexation according to the price evolution every time the index number varies of 2.5% with regard to the previous expiring quotation.	Adjusted once a year, based on the annual Act on State budget.	Adjustments are provided through the annual budget by government on the basis of available funds (no adjustments have been made for the last two years).	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Advance maintenance payment (<i>bidragsforskott</i>) is annually adjusted according to the consumer price index, with effect from 1 st of June. Education benefit (<i>utdanningsstønad</i>) varies with the expenses it covers. The adjustment of the transitional benefit (<i>overgangsstønad</i>) is linked to the annual adjustment of the Basic Amount (<i>Grunnbeløpet</i>). The other benefits are fixed directly independent of the Basic Amount, as part of the regular budgetary process.	Adjustment

Table IX

Family benefits

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Family benefits are not subject to taxation. Advances on the alimony are part of the taxable income.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Family benefits: Not applicable. Benefits are not subject to taxation. Advances on the alimony: General taxation rules. No special relief for benefits.	There are some privileges on payment of taxes (reduction of taxable income in the form of non-taxable minimum) and tax credits (reduction of a calculated tax) for individuals having children. Such privileges are established only on income received from the payee's main job and related to labour relations. Non-taxable minimum (NTM) for: <ul style="list-style-type: none"> • Individuals having 3 and more children under 18: LTL 430 (€ 125); for the fourth and each subsequent child LTL 46 (€ 13) in addition; • single parents having one child under 18: LTL 335 (€ 97); for the second and each subsequent child NTM is increased by LTL 53 (€ 15); • parents having 1 or 2 children: LTL 290 (€ 84) + LTL 29 (0.1 of the basic Non-taxable minimum) (€ 8.40) for each child; • for others: LTL 290 (€ 84).
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	No contributions.

Family benefits

Table IX

Luxembourg	Hungary	Malta	Netherlands	Norway	
Benefits are not subject to taxation.	Family Allowance (<i>Családi pótlék</i>), Child Home Care Allowance (<i>Gyermekgondozási segély</i>) and Child Raising Support (<i>Gyermeknevelési támogatás</i>) are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Family benefits are generally not subject to taxation. The exception is transitional benefit (<i>overgangsstønad</i>) that is taxable in principle. Due to tax limitation provisions, tax will in practise only be levied when such benefits are combined with other income.	Taxation and social contributions
Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Family benefits are not subject to taxation.	1. Taxation of cash benefits
No contributions.	Family Allowance (<i>Családi pótlék</i>): No contributions. Child Home Care Allowance (<i>Gyermekgondozási segély</i>) and Child Raising Support (<i>Gyermeknevelési támogatás</i>): insured persons' pension insurance contribution is paid.	No contributions.	No contributions.	Generally family benefits do not entail liability for social security contributions. The exception is transitional benefit (<i>overgangsstønad</i>) from which a low rate contribution (3%) may be due when the transitional benefit is combined with other taxable income, see above.	2. Limit of income for tax relief or tax reduction
					3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment**
- XI Guarantee of sufficient resources
- XII Long-term care

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	<p><i>Total unemployment:</i> Law No. 427 of 6 August 1975. Law No. 160 of 20 May 1988. Law No. 223 of 23 July 1991.</p> <p><i>Part time unemployment:</i> Law No. 223 of 23 July 1991.</p>	<p>Social Insurance Law (Νομοθεσία Κοινωνικών Ασφαλίσεων) 1980-2002.</p>	<p>Law on State Social Insurance (Valsts Sociālās Drošības likums) of 1 October 1997.</p> <p>Law on Insurance Against Unemployment (Valsts Apdrošināšanas likums) of 25 November 1999.</p>	<p>Unemployment Insurance Act (Gesetz über die Arbeitslosenversicherung), LGBl. 1969 No. 41.</p>	<p>Law on State Social Insurance (Valstybinė socialinė draudimo įstatymas) of 21 May 1991 (No. I-1336).</p> <p>Law on Support of the Unemployed (Bešdarbių remimo įstatymas) of 13 December 1990 (No. I-864).</p>
Basic principles	<p>Economic benefits related to the unintentional unemployment situation (redundancy):</p> <p><i>Full unemployment:</i></p> <ul style="list-style-type: none"> • Ordinary unemployment benefit (ordininis atostiguma atlyginimas). • Special unemployment benefit (specialusis atostiguma atlyginimas). • Mobility allowance (ordininis atlyginimas). <p><i>Part time unemployment:</i></p> <ul style="list-style-type: none"> • Ordinary earnings supplement (Cassa integrazione guadagni ordinaria). • Extraordinary earnings supplement (Cassa integrazione guadagni straordinaria). 	<p>A Social Insurance Scheme financed by earnings related contributions payable by the insured person, the employer and the State. In relation to Unemployment Benefit (Επίδομα Ανεργίας), the scheme covers every person gainfully occupied as an employed person (including the voluntarily insured). All insured persons are entitled to unemployment benefit assessed on the earnings on which contributions have been paid.</p>	<p>Insurance based system providing an earnings-related benefit.</p>	<p>Compulsory unemployment insurance scheme (Arbeitslosenversicherung) for employees against the risks of:</p> <ul style="list-style-type: none"> • total unemployment (Gesamtarbeitslosigkeit) • short-time work (Kurzarbeit) • insolvency of the employer. <p>Integration measures in case of total unemployment.</p>	<p>Social insurance based system providing a benefit based on the claimant's social insurance record and the reason for their unemployment.</p>
Field of application	<p><i>Total Unemployment:</i></p> <ul style="list-style-type: none"> • Ordinary unemployment benefit: All salaried workers. • Special unemployment benefit: Workers in the building industry. • Mobility allowance: All salaried workers (except in the building trade) who qualified for the extraordinary earnings supplement. <p><i>Part time unemployment:</i> Exceptional allowance: Companies' workers in certain categories and areas who do not fulfil the conditions required for 1.</p> <p>Any company worker is entitled to an extraordinary earnings supplement (Cassa integrazione guadagni straordinaria) (see below, Partial unemployment, definition).</p> <p>Since 1 January 1999, no unemployment benefit when a worker intentionally leaves his work.</p>	<p>All employees. Voluntary insurance possible for persons working abroad in the service of Cypriot employers.</p>	<p>Persons who have paid social insurance contributions and on whose behalf contributions have been calculated: employees (except those over state pensionable age or those of invalidity categories one or two) and persons at whose behalf contributions are paid from state budget (see table I "Financing").</p>	<p>All employees and apprentices.</p>	<p>All unemployed persons who contributed to any branch of social insurance during required period (see below).</p> <p>Unemployed who have returned from the national defence service or from places of imprisonment (when the period of imprisonment exceeds 6 months); who are graduates from schools, colleges, and institutions; who were not employed because they were raising children under 8 years of age; guardians of disabled persons and persons nursing Group 1 and 2 disabled persons.</p>

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Law of 30 June 1978, amended by Law of 12 May 1997.</p>	<p>Act IV of 1991 on Promoting Employment and Providing for the Unemployed (<i>Főnyelvény a foglalkoztatás elősegítéséről és a munkanélküliek ellátásáról</i>).</p>	<p>1997 Social Security Act (<i>Mit dwar il-Sigurtà Soġjal</i>) (Cap. 318). Employment and Training Services Act (<i>Mit dwar l-Ingjers u l-Talim</i>) (Cap. 343). Employment Commission Act (<i>Mit dwar il-Kummissjoni għall-Ingjers</i>) (Cap. 269).</p>	<p>Unemployment Benefit Act (<i>Wetloosheidswet, WW</i>)</p>	<p>National Insurance Act (<i>Næringsløstevet</i>) of 29 February 1997, Chapter 4.</p>	<p>Applicable statutory basis</p>
<p>Unemployment allowance scheme.</p>	<p>Based on principles of social insurance, financed by employers' and employees' contributions and central state budget subsidies, providing earnings related benefits to employees.</p>	<p>Social insurance scheme providing an unemployment benefit (<i>Benefiċċju għall-Ingjers</i>) as a flat-rate benefit.</p>	<p>Insurance comprising</p> <ul style="list-style-type: none"> • Short-term benefit (<i>Korttidsarbeidsløsting</i>). • Salary-related benefit (<i>Lønsrelaterte arbeidsløsting</i>). • Follow-up benefit (<i>Følgeligging</i>). 	<p>Compulsory earnings-related part of the National Insurance Scheme (<i>Arbeidsløsting</i>), designed to compensate for the loss of earnings from work and contribute to making the unemployed better qualified for the job market.</p>	<p>Basic principles</p>
<ul style="list-style-type: none"> • Salaried workers. • Young persons, who are unemployed after their training. • Self-employed persons who have given up their trade and are in search of salaried employment. 	<p>All employees.</p>	<p>Employees.</p>	<p>All employees under 65.</p>	<p>Employed workers under the age of 67 who are members of the National Insurance Scheme (<i>Arbeidsløsting</i>). Freelancers are considered as employed. Fishermen are covered even if they have status as self-employed (which they normally have).</p>	<p>Field of application</p>

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Total unemployment					
1. Conditions					
• Main conditions	The general condition is to have registered at the unemployment agency. For the <i>special unemployment benefit</i> it is to have been made redundant on grounds of cessation of activity, completion of work, cuts in personnel, recession etc.	<ul style="list-style-type: none"> Registered with the employment office, capable of and available for work, voluntarily and involuntarily unemployed. 	<ul style="list-style-type: none"> Registered as unemployed, completed required contribution periods. 	An unemployed person must <ul style="list-style-type: none"> be unemployed, fulfil the minimum period of insurance (qualifying period), have residency in Liechtenstein, have suffered a credited loss of work, be available for work, fulfil control requirements. 	Unemployed, fit, available for work, not attending daily educational institutions, not earning suitable living means, registered at the Labour Exchange as searching for work and ready to accept the job offer or to learn a profession.
• Qualifying period	<p><i>Ordinary unemployment benefit:</i> Two years of insurance and 52 weekly contributions during the last 2 years.</p> <p><i>Special unemployment benefit:</i> 10 monthly contributions of 43 weekly contributions during the last two years in the building industry.</p> <p><i>Mobility Allowance:</i> At least 12 months of insurance, of which at least 6 months of effective work.</p>	<p>Conditions relate to extent of contributions paid:</p> <ul style="list-style-type: none"> The insured person has been insured for at least 26 weeks up to the date of unemployment, Lower part of insurable earnings up to the date of unemployment equal to at least 26 times the weekly Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές) of CYP 73.47 (€ 125) per week; and Paid and credited insurable earnings in the benefit year are at least equal to 20 times the weekly amount of Basic Insurable Earnings. <p><i>Definitions:</i> <i>Lower part of insurable earnings:</i> insurable earnings up to Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> insurable earnings over Basic Insurable Earnings. <i>Benefit year:</i> Starts from the first Monday of July and ends the last Sunday prior to the first Monday from which the benefit year will start.</p>	<ul style="list-style-type: none"> Socially insured for at least 1 year, paid at least 9 months of contributions in the 12 months before registering as unemployed. 	6-month insurance period during the previous 2 years (qualifying period).	<p>General: minimum State social insurance period: 24 months within 3 years preceding unemployment.</p> <p>There are exceptions for certain groups of unemployed people who contributed but have not acquired the necessary social insurance record due to important reasons (they were dismissed on the initiative of the employer, when they are not at fault, etc); exceptions also for those who did not contribute (see "Field of Application" above).</p>
• Means test	No means test.	No means test.	No means test.	All income from dependant and self-employment that could limit availability for the job market will be counted against the unemployment benefit (<i>Arbeitslosenentschädigung</i>). By contrast, additional earnings outside normal working hours do not reduce the unemployment benefit.	Not earning suitable living means.

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
<ul style="list-style-type: none"> • To be involuntarily unemployed, • to be fit to work, • to be available for work, • to have registered for employment, • to accept suitable employment offered. 	<ul style="list-style-type: none"> • Involuntary unemployment, • no entitlement for old-age, invalidity pension or work accident-related disability pension, • seeking employment, • co-operation with the labour centre. 	<ul style="list-style-type: none"> • Registered with the employment office, • fit and available for work, • completion of a minimum period of employment. 	<ul style="list-style-type: none"> • To be capable of and available for work. • To be registered at the employment exchange. • Not to have refused suitable employment. 	<ul style="list-style-type: none"> • Suffer loss of income due to unemployment, • register at an employment office (<i>arbeidskontor</i>) as a job seeker, • have capacity for work, • be available for any job or labour market measure. 	<p>Total unemployment</p> <p>1. Conditions</p> <ul style="list-style-type: none"> • Main conditions
<p>At least 26 weeks of employment during the last year.</p>	<p>Payment of contributions for at least 200 days during the previous 4 years.</p>	<p>50 weeks of paid contributions of which at least 20 paid or credited should be in the last two previous years.</p>	<p>Short-term benefit (<i>kortdurende uitkering</i>):</p> <p>At least 26 weeks of paid employment during the last 39 weeks (26-weeks condition).</p> <p>Salary-related benefit (<i>loongerelateerde uitkering</i>) and follow-up benefit (<i>vervolguitkering</i>):</p> <p>26-weeks-condition and employment in at least 4 years during the last 5 years, in each of which a salary over 52 days was paid (4-out-of-5 condition).</p>	<p>Have had an income from work of at least 1.5 the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 88,167 (€ 10,738) in the previous calendar year, or an average per year of at least the Basic Amount of NOK 58,778 (€ 7,159) over the last 3 calendar years.</p>	<ul style="list-style-type: none"> • Qualifying period
<p>No means test.</p>	<p>No means test.</p>	<p>No means test.</p>	<p>No means test.</p>	<p>No means test.</p>	<ul style="list-style-type: none"> • Means test

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<ul style="list-style-type: none"> • Waiting period 	No waiting period.	3 days (for voluntary contributors the waiting period is 30 days).	Involuntary unemployment: No waiting period. Voluntary unemployment and summary dismissal: two months.	Les personnes dont les périodes d'assurance ont été créditées sans cotisation doivent attendre un délai de carence de six mois au maximum, fixé par décret, avant de percevoir le premier versement de l'indemnisation de chômage. Applicants responsible for their own unemployment will not receive daily cash benefits for up to 60 days.	Involuntary unemployment: 7 calendar days. Voluntary unemployment and who are graduates from schools, colleges and universities: 3 months.
2. Benefits <ul style="list-style-type: none"> • Determining factors 	Previous salary with a ceiling.	Insurable earnings of previous year.	<ul style="list-style-type: none"> • Insurance contribution earnings, • insurance record, • length of service. 	<ul style="list-style-type: none"> • Wage subject to social insurance, • age, • maintenance obligation. 	Unemployment Benefit (<i>Bevešinys be darbo</i>) is related to the individual's State social insurance record and reasons for loss of work.
<ul style="list-style-type: none"> • Earnings taken as reference and ceiling 	Global payment. <i>Ordinary unemployment benefit:</i> € 1,711.71. <i>Special unemployment benefit:</i> No ceiling. <i>Mobility allowance:</i> € 1,711.71.	Insurable earnings of previous year. Ceiling up to CYP 1,911 (€ 3,258) per month. The earnings taken into consideration are the earnings the beneficiary has been insured for.	Gross average insurance contribution earnings for the six month period, terminating two calendar months in which the person registered as unemployed.	The last wages. If the difference between the last wages and the average wages of the last six contributory months is 10% or more, the average wages are used to determine the level of daily cash benefits. Ceiling: CHF 8,100 (€ 5,218) per month.	Benefits are not linked to earnings.

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
No waiting period.	Involuntary unemployment: No waiting period. Voluntary unemployment: 90 calendar days after registration with labour centre. Summary dismissal: 90 calendar days after registration with Labour Centre.	If he/she leaves employment voluntarily or because of misconduct no benefit is paid for a period of 6 months.	No waiting period.	Registered as unemployed for 5 days over the last 10, Saturdays and Sundays excluded. Waiting period prolonged to 8 weeks in case the worker has become unemployed by his own choice or fault. Longer prolongation in case of recurrence within a 12 months period.	<ul style="list-style-type: none"> • Waiting period
Salary earned before unemployment starts.	The gross average salary.	Flat-rates for married and single persons.	Employment history and age.	Level of previous income from work and number of dependent children.	<ul style="list-style-type: none"> 2. Benefits • Determining factors
Gross earnings during the 3 months which precede unemployment. The allowance cannot be superior to € 3,507.39 or € 2,805.91 in case that the unemployment exceeds 182 days in a period of 12 months. For the period of complementary benefit the ceiling is fixed at € 2,104.44.	The gross average salary of the previous 4 calendar quarters. No ceiling.	Flat-rate benefit.	See below under "Rate".	Income from work in the previous calendar year, or, when more favourable, the yearly average over the last 3 calendar years. Daily cash benefits in case of unemployment, sickness, maternity or adoption, are all considered income from work. 6 times the Basic Amount (<i>Grunnbetrag</i>) rounded to the nearest 1,000 i.e. NOK 353,000 (€ 42,994).	<ul style="list-style-type: none"> • Earnings taken as reference and ceiling

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania										
• Rates of the benefits	<p><i>Ordinary unemployment benefit:</i> 40% of the average pay received during the last 3 months with a monthly ceiling of € 791.21 for earnings < € 1,711.71 and of € 950.95 for earnings ≥ € 1,711.71.</p> <p><i>Special unemployment benefit:</i> 80% of previous earnings with a monthly ceiling of € 950.95.</p> <p><i>Mobility allowance:</i> For the first year 100% of the extraordinary earnings supplement, for the following months 80%, with the same ceilings as for the ordinary unemployment benefit.</p>	<p>Basic Benefit (Βασικό Επίδομα): 60% of the lower part of weekly average insurable earnings over the benefit year, increased by 1/3 for the first dependant and by 1/6 for other dependants (maximum of three dependants). A spouse (male or female) is a dependant if he/she is not working or receiving any benefit from the Social Insurance Fund (Ταμείο Κοινωνικών Ασφαλίσεων).</p> <p>Supplementary Benefit (Συμπληρωματικό Επίδομα): 50% of the upper part of weekly average insurable earnings over the benefit year. Maximum weekly amount of supplementary benefit cannot exceed Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές).</p> <p><i>Definitions:</i> <i>Basic Insurable Earnings:</i> CYP 73.47 (€ 125) per week. <i>Lower part of insurable earnings:</i> Insurable earnings below Basic Insurable Earnings. <i>Upper part of insurable earnings:</i> Insurable earnings over Basic Insurable Earnings.</p>	<p>Unemployment Benefit (Ανεργία Παράταξη) shall be determined in proportion to the insurance period and the income from which unemployment contributions are paid:</p> <table border="1"> <thead> <tr> <th>Insurance record</th> <th>average contribution wage</th> </tr> </thead> <tbody> <tr> <td>1-9 years</td> <td>50%</td> </tr> <tr> <td>10-19 years</td> <td>55%</td> </tr> <tr> <td>20-29 years</td> <td>60%</td> </tr> <tr> <td>above 30 years</td> <td>65%</td> </tr> </tbody> </table> <p>The unemployment benefit decreases over time:</p> <ul style="list-style-type: none"> • first 3 months of unemployment: 100% of set benefit, • from 4-6 months of unemployment: 75% of the set benefit, • from 7-9 months of unemployment: 50% of the set benefit. 	Insurance record	average contribution wage	1-9 years	50%	10-19 years	55%	20-29 years	60%	above 30 years	65%	<p>80% of gross wages; 70% for insured persons, who</p> <ul style="list-style-type: none"> • have no maintenance obligations, and • receive full daily cash benefits, that are more than CHF 130 (€ 84), and • are not invalids. 	<p>The monthly amount of benefit depends on the individual's State social insurance record and reasons for loss of work. The amount of Unemployment Benefit (Ανεργία Παράταξη) is calculated according to the following formula:</p> $B = SI + (2 * MSL - SI) * (r/R)$ <p>where:</p> <ul style="list-style-type: none"> • <i>B</i>: Unemployment Benefit; • <i>SI</i>: State Supported Income (Παράταξις ρενομας παρομας) approved by the Government for the month for which the unemployment benefit is paid; • <i>MSL</i>: Minimum Standard of Living (Μίνιμουμ στάνταρ διαβίωσης) approved by the Government for the month for which the unemployment benefit is paid; • <i>r</i>: the unemployed individual's State social insurance period; • <i>R</i>: the insurance record denominator. Where R equals 25 years, this entitles the unemployed individual to the maximum amount of the unemployment benefit. <p>Minimum benefit: State Supported Income (Παράταξις ρενομας παρομας) approved by the Government (equal to LTL 135 (€ 39) per month). Maximum benefit: 2 times MSL approved by the Government (maximum benefit equal to LTL 250 (€ 72) per month). Unemployment benefit is paid once per month. It is equal to State Supported Income for persons who have not acquired the necessary social insurance record due to important reasons (see "Qualifying period").</p>
Insurance record	average contribution wage														
1-9 years	50%														
10-19 years	55%														
20-29 years	60%														
above 30 years	65%														

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	• Rates of the benefits
80% of reference earnings.	65% of the average salary. Minimum: 90% of the minimum Old-age Pension (<i>Őregségi nyugdíj</i>) = HUF 20,880 (€ 83) per month. Maximum: 1.8 times of the minimum Old-age Pension = HUF 41,760 (€ 166) per month.	Married: MTL 3.84 (€ 9.01) per day (the spouse is not to be gainfully occupied on a full-time basis). Single: MTL 2.50 (€ 5.87) per day. Benefit is paid weekly covering 6 days of entitlement.	Short-term benefit (<i>kortdurende uitkering</i>): 70% of statutory minimum wage. Salary-related benefit (<i>loongerelateerde uitkering</i>): 70% of one's last salary with a maximum daily wage of € 167. Follow-up benefit (<i>vervolguitkering</i>): 70% of the statutory minimum wage (or 70% of the daily wage if this is less than the statutory minimum wage).	Benefit rate per day of 0.24% of the income basis, which normally gives a compensation level of 62.4%.	

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
• Family supplements	Housing supplement.	Number of family members taken into consideration in calculating basic benefit <i>βασικό Επίδομα</i> , see "Rates of benefits" above.	No supplements.	CHF 10 (€ 6.44) per day for the first and CHF 5 (€ 3.22) for each additional person maintained or supported to a significant extent by the insured.	No supplements.
• Other supplements	No other supplements.	No other supplements.	No other supplements.	No other supplements.	No other supplements.

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Increase to 85% of earnings if dependent children.</p>	<p>No supplements.</p>	<p>Special Unemployment Benefit (<i>Beneficcju speċjali għal dizimpjieg</i>) payable to persons who satisfy the conditions for Unemployment Benefit (<i>Beneficcju għal dizimpjieg</i>), are head of a household and who pass a means and asset test. There are only two rates and if the means test is not satisfied beneficiary will be entitled to Unemployment Benefit (i.e. entitlement to a lower rate of benefit).</p> <p>Maximum rates:</p> <ul style="list-style-type: none"> • Married or Single Parent: MTL 6.44 (€ 15) per day (the spouse is not to be gainfully occupied on a full-time basis). • Any other person: MTL 4.20 (€ 9.85) per day. 	<p>See table IX "Family benefits".</p>	<p>Child supplement (<i>barnetillegg</i>) of NOK 17 (€ 2.07) per day for each dependent child under 18.</p>	<p>• Family supplements</p>
<p>No other supplements.</p>	<p>No other supplements.</p>	<p>If amount is less than that for Non-Contributory the difference will be paid.</p> <p>The amount of Special Unemployment is flat-rate but the amount of Non Contributory Social Assistance (<i>Għajjnuna Soċjali</i>) is based on the number of persons in the household.</p>	<p>If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (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>No other supplements.</p>	<p>• Other supplements</p>

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
• Duration of payment	<p><i>Ordinary unemployment benefit:</i> 180 days (270 days for the unemployed aged over 50 years).</p> <p><i>Special unemployment benefit:</i> 90 days with of extension in the event of a recession.</p> <p><i>Mobility allowance:</i> 36 months with possibility of extension until 48 months for regions in Southern Italy.</p>	<p>156 days for insurable earnings equal to at least 26 times the weekly Basic insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές).</p>	<p>9 months.</p>	<p>Depending on age. Entitlement within a period of 2 years:</p> <ul style="list-style-type: none"> • 250 daily cash benefits (Tagegeld) up until age 49. • 400 daily cash benefits from age 50 to 59, • 500 daily cash benefits until entitlement to an old-age pension can be claimed. 	<p>180 days a year.</p>
3. Sanctions	<p>Interruption of benefits in case of voluntary unemployment (refusal of an appropriate job).</p>	<p>Administrative penalties such as:</p> <ul style="list-style-type: none"> • Disqualification of benefit, • Suspension of benefit, • Refund of benefit. <p>Criminal penalties such as:</p> <ul style="list-style-type: none"> • Imprisonment up to 2 years, • penalty up to CYP 1,000 (€ 1,705) or • both of the above. 	<p>Withholdings of Unemployment Benefit (Aizturējamais pabalns) in accordance with decisions of the court and other institutions (officials), the amount of the benefit which has been overpaid shall be withheld if:</p> <ul style="list-style-type: none"> • it was overpaid due to fault by unemployed person, • if the unemployed person has provided false or incomplete information, and • the unemployed person has not informed the authorities of any changes in circumstance affecting his entitlement to a benefit. In this case monthly withholdings shall not exceed 10% of the payable benefit and any amounts withheld shall be remitted to the Special Employment Budget. 	<p>Suppression of entitlement to unemployment benefit (Aizturējamais pabalns) in case of:</p> <ul style="list-style-type: none"> • voluntary unemployment (i.e. refusing a decent job), • insufficient personal efforts, • unfulfilling the control obligations, • infringement of the information and declaration requests. 	<p>Persons who fail to disclose a material fact or make a false statement and by reason thereof obtain Unemployment Benefit (Aizturėjas pabalnas) or make use of any other measures financed from the Employment Fund (Užimtumo fondas) must within a month from the application day reimburse the related expenses to the Employment Fund. In the event of a dispute the above expenses shall be recovered into the Employment Fund by legal action.</p>

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway																					
<ul style="list-style-type: none"> • 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>1 day of Unemployment Benefit (<i>Munkanélküli járadék</i>) is paid for every 5 days of insurance contribution period, up to a maximum of 270 days of benefit.</p>	<p>A maximum of 156 days' benefit or when the number of benefit days paid do not exceed the number of contributions paid under a Contract of Service.</p> <p>For example, a person claims Unemployment Benefit (<i>Beneficcju ghal dizimpjieg</i>) after working for 70 weeks since his entry in the Scheme. He will be entitled to a maximum of 70 days. All other number of days paid as sickness and unemployment prior to this claim will also be deducted. So if he has previously taken 8 days sick leave his entitlement would be of 62 days.</p>	<p>Short-term benefit (<i>kortdurende uitkering</i>): 6 months.</p> <p>Salary-related benefit (<i>loongerelateerde uitkering</i>): The duration of extended benefits depends on a person's unemployment record. This is calculated as follows: establish in how many of the last 5 calendar years before unemployment commenced wages were received for a period of at least 52 days (A). Then count the number of calendar years before this 5-years period, going back to the calendar year in which the person turned 18 (B). The total of A and B is referred to as the "employment record".</p> <table border="0"> <tr> <td>For an employment record of:</td> <td>duration of the benefit</td> </tr> <tr> <td>4 years</td> <td>6 months</td> </tr> <tr> <td>5 to 10 years</td> <td>9 months</td> </tr> <tr> <td>10 to 15 years</td> <td>12 months</td> </tr> <tr> <td>15 to 20 years</td> <td>1.5 years</td> </tr> <tr> <td>20 to 25 years</td> <td>2.0 years</td> </tr> <tr> <td>25 to 30 years</td> <td>2.5 years</td> </tr> <tr> <td>30 to 35 years</td> <td>3.0 years</td> </tr> <tr> <td>35 to 40 years</td> <td>4.0 years</td> </tr> <tr> <td>≥ 40 years</td> <td>5.0 years</td> </tr> </table> <p>Follow-up benefit (<i>vervolguitkering</i>): 2 years. A person who is 57½ or older upon becoming unemployed continues to be entitled to the follow-up benefit until he reaches the age of 65.</p>	For an employment record of:	duration of the benefit	4 years	6 months	5 to 10 years	9 months	10 to 15 years	12 months	15 to 20 years	1.5 years	20 to 25 years	2.0 years	25 to 30 years	2.5 years	30 to 35 years	3.0 years	35 to 40 years	4.0 years	≥ 40 years	5.0 years	<p>104 weeks. 52 weeks when income from work in the previous calendar year was below twice the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 117,556 (€ 14,318). Weeks of prolonged waiting periods (see above) or sanctions (see below) are considered as weeks of payment.</p>	<ul style="list-style-type: none"> • Duration of payment
For an employment record of:	duration of the benefit																								
4 years	6 months																								
5 to 10 years	9 months																								
10 to 15 years	12 months																								
15 to 20 years	1.5 years																								
20 to 25 years	2.0 years																								
25 to 30 years	2.5 years																								
30 to 35 years	3.0 years																								
35 to 40 years	4.0 years																								
≥ 40 years	5.0 years																								
<p>Loss of allowance during 7 days (30 days if repeated) if the unemployed person refuses to report to the employment office.</p>	<p>Payment of Unemployment Benefit (<i>Munkanélküli járadék</i>) is terminated if:</p> <ul style="list-style-type: none"> • the unemployed person does not accept the appropriate job offered by the labour centre, or fails to enrol in a free training course, • the employment relationship offered by the labour centre fails to materialise through the fault of the unemployed person. <p>Payment of the unemployment benefit is suspended if the unemployed person does not co-operate with the labour centre (visiting the labour centre at prescribed dates which is at least once every three weeks), payment suspended for the period of the breach of obligation.</p> <p>Unemployment benefit claimed illegally is to be repaid to the labour centre. Administrative penalties are imposed in case of breach of reporting obligations or impeding the control of the labour centre.</p>	<p>Administrative: Benefit is suspended. Upon criminal conviction the defendant is liable to:</p> <ul style="list-style-type: none"> • a fine of between MTL 20 (€ 47) and one and a half times the amount of benefit unlawfully received or MTL 500 (€ 1,173), whichever is the higher, • imprisonment for a term of between three months and twelve months, or • both a fine and imprisonment. 	<p>If the beneficiary does not comply with the regulations, the social security agency is in principle obliged to impose an administrative measure (entire or partial refusal of the benefit) or a fine.</p>	<p>Suspension of the right to benefits for 8 weeks when a job-seeker refuses to take a job or participate in labour market qualifying measures, longer periods of 12 weeks or 6 months in the event of recurrence once or twice respectively, within a twelve months period.</p>	<ul style="list-style-type: none"> • 3. Sanctions 																				

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
4. Accumulation with other social security benefits	<p>No accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum pension (<i>pensione minima</i>).</p> <p>Choice when the person is entitled to a disability pension.</p>	<p>Accumulation permitted only as regards widows pension.</p>	<p>Accumulation is allowed with Family Benefit (<i>Ģimenes vaļsts pabalsts</i>).</p>	<p>Retirement pensions can be accumulated with partial unemployment benefit (<i>Arbeitsersatzschuldung</i>), allowances in case of insolvency (<i>Arbeitsverwehrschaftsdgung</i>), and unemployment benefit (<i>Arbeitslosenentschuldung</i>).</p>	<p>The unemployed person who receives pensions from the State or social insurance budget, the amount whereof is less than the Unemployment Benefit (training allowance) to which they are entitled shall be paid the difference between the unemployment benefit to which they are entitled and the received pension.</p> <p>Accumulation is possible with family benefit and Benefit for Families with three or more Children (<i>Mašalpa Jermams, augstam ģimam ģimnācigau vaiki</i>).</p>
5. Accumulation with earnings from work	<p>No accumulation possible.</p>	<p>No accumulation possible.</p>	<p>No accumulation possible.</p>	<p>In case of provisional salary, special calculation of the unemployment benefit (<i>Arbeitslosenentschuldung</i>) (additional payment).</p>	<p>The payment of Unemployment Benefit (<i>Beidros palapa</i>) shall be cancelled if a person finds employment. The unemployment benefit is suspended if a person is placed into the active labour market policy programmes: public works, works supported and other employment measures financed by Employment Fund (<i>Užimtumo fondas</i>).</p>

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Accumulation not possible in conjunction with other benefits.</p>	<p>Unemployment Benefit (<i>Munkanélküli járadék</i>) may only be combined with Family Allowance (<i>Családi pótlék</i>). The unemployed person, however, is still considered as an insured person, therefore he/she is basically entitled to other benefits, albeit that their unemployment benefit will be suspended.</p> <p>Payment of the unemployment benefit must be terminated in the event that the claimant becomes eligible for old-age, invalidity, or accident-related disability pension.</p> <p>Payment of the unemployment benefit shall be suspended:</p> <ul style="list-style-type: none"> • if the unemployed becomes eligible to confinement benefit, child care fee or child care support, • for the period of public work, • for the period of payment of wage substitution of a sum equal at least to the minimum sum of unemployment benefit, • for the period of military service, • for the period of imprisonment or arrest. 	<p>If due, Sickness assistance, Supplementary allowance, and Child Benefits are paid at maximum rate.</p>	<p>Certain social security benefits (such as early-retirement pensions and transitional benefits that serve as old-age pension schemes) do affect one's unemployment benefit.</p>	<p>No accumulation allowed when drawing a full unemployment benefit.</p>	<p>4. Accumulation with other social security benefits</p>
<p>If income from a gainful professional activity exceeds 10% of the maximum threshold of the provided compensation, the unemployment benefit (<i>indemnité de chômage</i>) is reduced by the amount exceeding the provided ceiling.</p>	<p>Payment of Unemployment Benefit (<i>Munkanélküli járadék</i>) is terminated if the recipient performs wage-earning activity (except short-term activity not exceeding 90 calendar days during which payment of unemployment benefit is suspended) or s/he accepts a training placement with regular support amounting to the sum of the minimum wage.</p>	<p>No benefit is payable if the claimant is following any gainful occupation on that date or has done work for which is ordinarily payable, whether or not remuneration has been received.</p>	<p>Income from employment does affect one's unemployment benefit.</p> <p>The amount of the supplement under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) depends on any further income from or in connection with work of the beneficiary and/or eventual partner.</p>	<p>Full unemployment benefits cannot be accumulated with earnings from work. The benefits will be reduced in accordance with the number of working hours reported.</p>	<p>5. Accumulation with earnings from work</p>

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Partial unemployment	Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (<i>ordinary complement</i>). Earnings supplement because of a crisis, restructuration or reconversion of the enterprise (<i>extraordinary complement</i>).	No special provisions.	No special provisions.	Short-time work: reduction of working time or periodic interruptions of work. Weather-related short-time work. Only for certain professional groups in the construction industry and only from 1 December through 15 March (with the exception of 24 December through 6 January).	No special provisions.
1. Definition					
2. Conditions	<i>Ordinary complement:</i> Request made by the employer. Authorisation by the National Institute for Social Protection (<i>Istituto Nazionale della Previdenza Sociale, INPS</i>). <i>Extraordinary complement:</i> Request made by the employer and Decree of Ministry of Labour.	No special provisions.	No special provisions.	Minimum loss of work per month: 2 days. The loss of work cannot be credited: <ul style="list-style-type: none"> • if it is the result of regular and recurrent interruptions which are part of the business risk; • if it is common in the field, profession or company or is the result of seasonal variations in employment; • to the extent that it only becomes valid for a few days immediately before or after company holidays; • if the employee does not agree to the short-time work and therefore must be paid off at the end of the work contract; • if persons are involved who are in a working relationship for a particular period of time, a training relationship, or in the service of an organisation providing temporary work; • if it is the result of collective work disruptions in the firm in which the insured person works. 	No special provisions.
3. Rates of the benefits	<i>Ordinary earnings complement:</i> 80% of the total remuneration for non worked 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 ordinary unemployment benefit (see total unemployment). <i>Extraordinary earnings complement:</i> 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 ordinary unemployment benefit (see total unemployment).	No special provisions.	No special provisions.	Partial unemployment benefit (<i>Mitarbeiterentgelt</i>) will be paid out as daily cash benefit. It generally consists of 80% of the credited loss of work after deduction of the employer's share of 20%.	No special provisions.

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
Short-time working or two or more days of unemployment in a normal working week.	No special provisions.	No special provisions.	No special definition.	Normal working hours of the person concerned must have suffered a reduction of at least 50%.	Partial unemployment 1. Definition 2. Conditions 3. Rates of the benefits
Employees normally employed by the enterprise at the time of partial unemployment. Categories: <ul style="list-style-type: none"> • Unemployment due to weather conditions, • unemployment due to in-plant reasons, • unemployment due to recession or for structural reasons. 	No special provisions.	No special provisions.	See "Total unemployment".	See "Total unemployment".	
80% of the gross hourly earnings although the benefit cannot exceed 2.5 times the social minimum wage (<i>sa-laire social minimum</i>) of € 8.11 per hour. The first 8 hours of each month are not indemnified, the second 8 hours is to the employers' charges.	No special provisions.	No special provisions.	See "Total unemployment".	Proportion of the full rate corresponding to the reduction of the working hours.	

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
4. Sanctions	Interruption of benefits in case of voluntary unemployment (refusal of an appropriate job).	No special provisions.	No special provisions.	Suppression of entitlement to unemployment benefit (<i>Arbeitslosenentschädigung</i>) in case of: <ul style="list-style-type: none"> • voluntary unemployment (i.e. non respect of a job placement), • insufficient personal efforts, • unfulfilling the control obligations, • infringement of the information and declaration requests. 	No special provisions.
5. Accumulation with other social security benefits	No accumulation with pensions above the minimum pension.	No special provisions.	No special provisions.	Retirement pensions can be accumulated with partial unemployment benefit (<i>Arbeitslosenentschädigung</i>), allowances in case of insolvency (<i>Insolvenzentschädigung</i>), and unemployment benefit (<i>Arbeitslosenentschädigung</i>).	No special provisions.
6. Accumulation with earnings from work	No accumulation possible.	No special provisions.	No special provisions.	Employer's participation amounts to 20% of work loss. The unemployment insurance covers the remaining 80% (at 80%).	No special provisions.
Benefits for older unemployed	No specific measures.	After the exhaustion of payment of the first time, people over the age of 60 may gain the right for re-entitlement after 13 weeks from the day of exhaustion instead of 26 weeks.	No special measures.	From age 60 through to retirement age, extended duration of payments in the case of total unemployment (500 cash benefit days, see above). Individuals who draw a full retirement pension are no longer entitled to unemployment benefit (<i>Arbeitslosenentschädigung</i>) for full unemployment. However, they continue to be eligible if they engage in short-time work and in the case of insolvency of their employer (allowances in case of insolvency, <i>Insolvenzentschädigung</i>).	Prolongation of payment of Unemployment Benefit (<i>Arbeitslosensindemnitas</i>) for older unemployed persons.
1. Measure					

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
No specific sanctions.	No special provisions.	No special provisions.	See "Total unemployment".	See above.	4. Sanctions
No accumulation.	No special provisions.	No special provisions.	See "Total unemployment".	Other reduced social security benefits compensating for loss of income, can be drawn in conjunction with reduced unemployment benefit (<i>dagpenger under arbeidsløshet</i>). For instance 50% of full rate sickness cash benefit (<i>sykepenger</i>) and 50% of full rate unemployment benefit.	5. Accumulation with other social security benefits
No accumulation.	No special provisions.	No special provisions.	See "Total unemployment".	The earnings from work corresponding to the remaining working hours can be fully accumulated with the partial unemployment benefits.	6. Accumulation with earnings from work
Pre-retirement compensation (<i>indemnité de préretraite</i>) permitting enterprises to dismiss structurally redundant workers and to re-equilibrate 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.	<ul style="list-style-type: none"> • Pre-Retirement Unemployment Assistance (<i>Nyugdíj előtti munkanélküli segély</i>), • Early Pension (<i>Előnyugdíj</i>). 	No special measures.	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.	No early retirement scheme. Persons over 64 years old can draw daily cash benefit till they become 67 and eligible for old age pension. In this age group self-employed persons who have ceased their activity are eligible for daily cash benefits. More favourable income basis provisions apply.	Benefits for older unemployed 1. Measure

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Conditions	Not applicable.	Same as all unemployed persons.	No special measures.	General conditions.	The unemployed persons within 5 years of eligibility for full Old-age Pension (<i>Seniors pension</i>) are entitled to an extension of Unemployment Benefit (<i>Unemployment benefit</i>) for an additional 2 months. Those within 2 years of becoming eligible to receive full old-age pension are entitled to receive unemployment benefits until they reach retirement age.
3. Rates of the benefits	Not applicable.	Same as all unemployed persons.	No special measures.	General rates.	The same as for ordinary unemployed.
4. Accumulation	Not applicable.	No special provisions.	No special provisions.	Retirement pensions can be accumulated with partial unemployment benefit (<i>kurzarbeitsentschädigung</i>), allowances in case of insolvency (<i>Insolvenzentschädigung</i>), and unemployment benefit (<i>Arbeitslosenentschädigung</i>).	See "Total unemployment".

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway		
<ul style="list-style-type: none"> Age 57, and having fulfilled in the three following years the conditions for an early retirement pension (<i>pension de vieillesse anticipée</i>), and fulfilling certain conditions related to work record. Must not exercise any professional activity other than insignificant or occasional activities. 	<p>Pre-retirement Unemployment Assistance (<i>Nyugdíj előtti munkanélküli segély</i>): Unemployed persons may apply for Advanced Pension (<i>Előrehozott öregségi nyugdíj</i>), if they:</p> <ul style="list-style-type: none"> are within five years of reaching pensionable age, have been receiving Unemployment Benefit (<i>Munkanélküli járadék</i>) for at least 140 days, shall reach pensionable age minus 5 years within 3 years after the termination of their unemployment benefit, have a sufficient contribution period for retirement (normally 20 years), have no prospect of finding a suitable job, and co-operate with the Labour Centre. <p>Early Pension (<i>Előnyugdíj</i>): The unemployed person has a sufficient contribution period for retirement (normally 20 years).</p>	No special measures.	As for full unemployment and aged at least 57.5 when becoming unemployed. Early retirement pensions vary according to industrial and professional sector.	See above.	2. Conditions	
<p>Percentage of previous gross earnings, as follows:</p> <ul style="list-style-type: none"> 85% during 1st 12 months, 80% during 2nd 12 months, 75% during 3rd 12 months. 	<p>Pre-Retirement Unemployment Assistance (<i>Nyugdíj előtti munkanélküli segély</i>): 80% of the minimum old-age pension (<i>Öregségi nyugdíj</i>) = HUF 18,560 (€ 74) per month.</p> <p>Early Pension (<i>Előnyugdíj</i>): Tripartite agreement between employers, employees and Social Insurance Pension Fund. The employer transfers the amount of old-age pension to the redundant employee for one year.</p>	No special measures.	See "Total unemployment". Vary according to industrial and professional sector.	See above.		3. Rates of the benefits
Disqualification from early retirement if the amount of the professional income is over the half of the social minimum salary € 701.48.	Accumulation not permitted.	No special provisions.	See "Total unemployment".	See above.		4. Accumulation

Table X

Unemployment

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Adjustment	No automatic adjustment.	The amount of unemployment benefit (Επίδομα Ανεργίας) is defined on the benefit year taken into consideration. The benefit year starts the first Monday of July and ends the last Sunday prior to the first Monday from which the benefit year will start. Every July the amount of the benefit is recalculated based on the earnings on which the beneficiary has been insured for within the last benefit year.	No special scheme.	No automatic adjustment of the benefits provided by law. Practically, it is executed at regular intervals by the Parliament.	Adjustment is based on governmental proposals, approved by Seimas (Parliament). The rate of benefit is limited by State Supported Income (Valstybės remiamos pajamos) approved by the Government (minimum benefit) and 2 times the Minimum Standard of Living (Minimumus gyvenimo lygis) approved also by the Government.
Taxation and social contributions	Benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Unemployment benefit (Tagegeld) and allowances in case of insolvency (Insolvenzgeld) are subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	Unemployment benefit in the case of total unemployment is subject to contributions for state pension insurance, invalidity insurance, the families' compensation fund (ĶĀPĀPĀK) and occupational benefit plans.	No contributions. All unemployed (both receiving and not receiving unemployment benefits) are insured for their health insurance by the State. The recipients of unemployment benefits are also insured for their pension insurance by the State.

Unemployment

Table X

Luxembourg	Hungary	Malta	Netherlands	Norway	
Automatic indexation of the allowances according to the price evolution every time the index number varies of 2.5% with regard to the previous expiring quotation.	Annual adjustment in January according to 50% of the predicted increase in the consumer price for that year and 50% of the predicted increase in net average monthly earnings. Corrections are made in November according to the annual changes in the consumer prices and the net average monthly earnings.	Adjustments are given by government on an annual basis through the budget in relation to the minimum wage.	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Yearly adjustments based on the adjustment of the Basic Amount (<i>Grunnbeløpet</i>) by Parliament decision. Normally taking effect from 1 st May. No adjustment in a running period of benefit payment, except for beneficiaries over 64 years of age.	Adjustment
Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Taxation and social contributions 1. Taxation of cash benefits
General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	2. Limit of income for tax relief or tax reduction
Contributions for health care, long term care insurance and pension insurance.	Subject to all social security contributions.	No contributions.	Social insurance contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>), The General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the <i>WW</i> benefit.	Normal rate of social security contribution (7.8%).	3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment

XI Guarantee of sufficient resources

- XII Long-term care

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
General non-contributory minimum: Designation	"Minimo Vitale" or "Reddito minimo" (minimum income).	Public Assistance (Δημόσιο Βοήθημα).	Guaranteed Minimum Income Benefit (Γιαρანτέα μινιμάλη εντάξια ή μέγα νατόβια έλαση).	Sozialhilfe.	Social Benefit (Socialinė paskypa). Reimbursement for Cost of House Heating and Hot and Cold Water (Patalo šilumos atlygis, šaltų ir karštų vandenių kompensacija).
Applicable statutory basis	Set by the regional authorities. Most regions settle their services by means of laws of reorganisation of supplementary benefit services. In other regions (such as <i>Toscana, Emilia-Romagna</i>) the municipalities or local Health Centres (Municipalità Sanitarie Locali, USL) fix the amount of the "minimum income" by means of individual regulations of social help allowances. Regions with a specific regulation concerning this subject: <i>Umbria, Aosta Valley</i> and autonomous province de <i>Bolzano</i> .	The Public Assistance and Services Laws (Οι περί Δημοσίων Βοηθημάτων και Υπηρεσιών Νόμοι) of 1991 and 2003. The Public Assistance and Services Regulations of 2003.	Law on Social Services and Social Assistance (Socialinės paslaugų ir socialinės paramos įstatymas) of 31 October 2002.	Social Assistance Act (Sozialhilfegesetz) of 15 November 1984.	Law on Income Guarantee (Spėvėty pajamų garantij įstatymas) of 27 September 1990 (No. I-618). Law on Cash Social Assistance to Low-Income Families (Persons who live Alone) (Piniginės socialinės paramos mašas pajamas gaunantiems šeimoms (vienems gyvenantiems asmenims) įstatymas) of 1 July 2003 (No. IX-1675).
Basic principles	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 (corresponding to a hypothetical subsistence level). Differential amount according to the composition of the family and of the basic minimal income fixed by the region, the municipalities and the local Health Centres (Municipalità Sanitarie Locali, USL). Subjective right, non-discretionary.	The aim is to ensure a minimum standard of living for persons (and families) whose financial resources are insufficient to meet their basic and special needs. This is done through a subjective right to a differential amount.	To ensure a minimum level of income for each family member of needy families whose income level is lower than set by the Cabinet of Ministers. The claimant is entitled to the benefit if he/she satisfies the conditions laid down by law and on the basis of income and assets (property) test. The benefit is granted in cash or in kind. Total benefit amount is set by the Cabinet of Ministers. The Guaranteed Minimum Income Benefit (Γιαραντέα μινιμάλη εντάξια ή μέγα νατόβια έλαση) is calculated as a difference between the amount set by the Cabinet of Ministers (LVL 18 (€ 28)) and person's income. The municipality can pay other additional benefits if all claims for the guaranteed minimum income benefit are satisfied and as far as the budget of particular local authority allows.	To enable those in need of help to lead a decent existence if they are unable to support themselves or their family members. Also personal help in the case of extraordinary difficulty is to be guaranteed to them. Differential rate. Subjective entitlement, not arbitrary.	Differential amount.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Revenu Minimum Garanti.</p>	<p>No general scheme.</p>	<p>Social Assistance (<i>Sinjura Soġal</i>).</p>	<p>Algemene Bijstand.</p>	<p>Subsistence allowance (<i>plowdrittm-soppfalt</i>).</p>	<p>General non-contributory minimum: Designation</p>
<p>Law of 29 April 1999, creating a guaranteed minimum income (<i>revenu minimum garanti</i>).</p>	<p>No general scheme.</p>	<p>1997 Social Security Act (<i>Att dwar il-Sinjura Soġal</i>) (Cap. 218).</p>	<p>National Social Assistance Act (<i>Nygenere-bijstandwet, NOW</i>).</p>	<p>Act on Social Services of 13 December 1991.</p>	<p>Applicable statutory basis</p>
<p>Right against social exclusion. To ensure sufficient means for a decent standard of living and measures of professional and social integration. The guaranteed minimum income can be either an integration allowance (<i>indemité d'insertion</i>) or a supplementary allowance aiming at compensating the difference between the highest amounts of the guaranteed minimum income and the sum of the household resources. Subjective right, non-discretionary.</p>	<p>No general scheme.</p>	<p>A subjective right to a non-contributory differential benefit that aims to ensure a minimum income for those unable to maintain themselves.</p>	<p>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 Act provides financial resources to meet their essential costs. The allowance is aimed at achieving again a position in which the claimant can independently meet the necessary costs of living. National norms have been established. In addition, local municipalities can provide other allowances.</p>	<p>The general objective is to secure the subsistence of persons who do not have sufficient economic means to cover basic needs through work or by filing economic claims.</p> <ul style="list-style-type: none"> • Differential amount • Subjective right, discretionary. • Complementary, provisional support. • Municipalities are legally obliged to provide social financial assistance. 	<p>Basic principles</p>

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Entitled persons / beneficiaries	All citizens in a situation of need due to a lack of individual economic resources.	Individual and his/her family dependants.	<ul style="list-style-type: none"> • Citizens of Latvia, • non-citizens and foreigners who have received their personal identity code, except persons who have received temporary residence permits. 	Single persons and households	Families (including single persons) are entitled to Social Benefit (<i>Socialinė parama</i>) if either single person or one spouse works or does not work because they are: <ul style="list-style-type: none"> • full-time students, • pensioners or individuals above retirement age or disabled, • nursing a disabled or sick family member, • registered at Labour Exchange as unemployed and receiving Unemployment Benefit (<i>Beveiklosumo pašalpa</i>) or are long-term unemployed (more than 6 months), • taking care of a child under the age of 3 years (in special cases under the age of 8 years), or three or more children under the age of 16 years.
General conditions	Limited, with possibility of renewal depending on duration of the situation of need.	Unlimited.	The Guaranteed minimum income benefit (<i>Pasiekiamasis minimalus pensijuma ūmiesis nepatogūmūpas</i>) is granted for the period of 3 months and is renewable for a period no longer than 9 months per year.	Unlimited, until the crisis has come to an end.	Granted for three months. Social Benefit (<i>Socialinė parama</i>) may be renewed (unlimited number of renewals) if the circumstances have not changed.
1. Duration					
2. Nationality	Nationals, foreign residents and political asylum seekers.	No nationality requirements.	No nationality requirements.	Nationals of contracting States with welfare agreements (e.g. all EU, EEC Member states, and Switzerland); persons recognised as being refugees; foreigners from non-contracting States, if their need for assistance is essential in the general interest or in the interests of the person in need, in order to protect them from a worsening situation.	No nationality requirements.
3. Residence	Residence in the regional or municipal territory (according to the authority administering the service).	All persons legally residing in the country.	Residence in administrative territory of respective local authority.	Residence in Liechtenstein is a condition. Liechtenstein nationals abroad (outside of the EU and EEC) can be awarded social assistance in the case of emergency.	Permanent residents.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
Universal law.	No general scheme.	Head of households.	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.	In principle: Individual. Married people and dependant children are though considered as one economic unit. The benefit of sharing expenses is considered in common households.	Entitled persons / beneficiaries
Unlimited.	No general scheme.	Unlimited.	Unlimited.	Unlimited.	General conditions 1. Duration
No nationality requirements.	No general scheme.	Nationality required.	All persons legally residing in the Netherlands with inadequate financial resources to meet their essential living costs.	No nationality requirements.	2. Nationality
Persons resident on Luxembourg territory and having resided in the country for at least 5 years during the last 20 years. This residence condition is not required for EU or EEA citizens nor for refugees.	No general scheme.	Permanent residents.	All persons legally residing in the Netherlands with inadequate financial resources to meet their essential living costs.	All persons legally resident in the country.	3. Residence

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
4. Age	No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.	No age limits. In practice, Public Assistance (Δημόσιο Βοήθημα) is seldom given directly to children under 18 years of age because it is their parents' responsibility to support them. Children are considered as dependants of a parent who is a public assistance recipient. If parents are unable to do so, the Director of the Social Welfare Services (Υπηρεσίες Κοινωνικής Ευμερείας) assumes parental rights and is then responsible to meet the children's needs through money and/or services.	No age requirements.	No age condition.	No age requirements.
5. Willingness to work	The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organise special professional courses in certain cases.	Taking into account personal and family circumstances, healthy persons of working age are expected to seek "all work".	Unemployed beneficiaries capable of work are obliged to register at the State Employment Service, seek work and accept suitable offers of work.	Persons fit for work must be prepared to undertake any work reasonably expected of them. In the case of single parents, the child care responsibilities are taken into account.	Persons of working age who are without a job must be registered at the Labour Exchange and should be willing to work, train or retrain. Refusal of job, training, public duties or works supported by Employment Fund (Ανάπτυξη Ανθρώπινου Κεφαλαίου) may lead to suspension or refusal of granting Social Benefit (Σοσιαλνέ Ρεσίτα). Σοσιαλνέ Ρεσίτα
6. Exhaustion of other claims	Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.	Public Assistance (Δημόσιο Βοήθημα) is a claim of last resort and is subsidiary to other claims.	All other resources must have been exhausted (social security benefits as well as maintenance based on the civil responsibilities of private citizens such as ex-spouses, parents etc.). Social security benefits are taken into account as source of claimant's income.	Entitlements to other social benefits must be exhausted (subsidiarity principle).	Guaranteed minimum amount depends on family income. It is paid if there is a lack of income. Family income (wages, pensions, family benefits, unemployment benefit, alimony, income from farming, etc) is taken into account when calculating Social Benefit (Σοσιαλνέ Ρεσίτα). Σοσιαλνέ Ρεσίτα

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
With effect from 25 years; exceptions for persons unable to work, those who are looking after a child or an invalid.	No general scheme.	From 18 to 60 years.	As from 18 years. People aged 21 or 22 may receive less benefits if the municipalities find that full benefit makes employment financially unattractive. The benefit for persons aged 65 or more is fixed at net amount of AOW pension. The level for young persons under 21 is based on child allowance figures. If these young persons are facing higher living costs, then their parents are responsible for them. If parental assistance is impossible, a supplementary allowance can be claimed under the special assistance scheme.	No age condition. (In practice, however, allowance is seldom given individually to children under 18 years of age due to the parents' responsibility for fostering their children according to the Act on Children and Parents of 8 April 1981).	4. Age
To be ready to participate in active measures.	No general scheme.	Recipients are obliged to seek suitable work.	People must do as much as possible to support themselves. Every recipient must try to get work, accept a suitable employment and be registered at the Employment Office. The partners of unemployed people should, if possible, also look for work. Medical and social circumstances are taken into account. If a person is taking care of one or more children aged under 5, there is no obligation to look for work. If the children are aged 5 or older, cases are examined individually to determine the exemption from this obligation. Unemployed who were aged 57.5 or more on 1.5.1999 are not obliged to look for work. People who attain this age after that date are not required to attend job interviews, but must accept suitable employment if it is offered and must be registered at the Employment Office. If all attempts are unsuccessful, the social services will help to find work or training. If the claimant refuses to co-operate with an action plan, the social services can impose sanctions (cut or complete suspension of the benefit).	Each person who claims social financial assistance is obliged to support him-/herself by work if work is available and the person in question is able to work.	5. Willingness to work
To assert their rights to social allowances and to alimentary claims.	No general scheme.	Other Social Security benefits may be combined such as Unemployment Benefit (<i>Beneficċju għal dizimpjieg</i>) and Special Unemployment Benefit (<i>Beneficċju speċjali għal dizimpjieg</i>) but Special Unemployment Benefit may be awarded after satisfying capital assets and income means tests.	Social assistance is supplementary to all other subsistence allowances and is provided as a last resort (safety net). If a person receives alimony (social benefits, income from work), then it is topped up to the relevant assistance level.	Social financial assistance is complementary to all other subsistence allowances and is provided as a last resort assistance (safety net). Obligation to support spouse and children under 18 years of age.	6. Exhaustion of other claims

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
7. Other conditions	No other conditions.	Not to have assets or savings amounting to more than CYP 500 (€ 853) for one individual and CYP 250 (€ 426) for every dependant. The whole family should not have assets or savings amounting to more than CYP 1,000 (€ 1,705) total. Not to have transferred to other individuals assets which could diminish their need for Public Assistance (Δημόσιο Βοήθημα).	The beneficiaries are obliged to co-operate with social workers in order to overcome the situation. Fulfilment of all social duties (providing of information, personal attendance, participation in measures promoting employment, acceptance of medical examination, participation in medical and social rehabilitation).	Prior commitment of income and assets (taking protected assets into account, as well as the personal house which serves as the home for the person in need or their family).	Means testing is applied, the property of a family is valued.
Guaranteed Minimum	The regulations vary according to the regions.	The guaranteed minimum is based on a survey conducted by the Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας) in collaboration with the Statistical Service using statistical indicators from the Family Budget Survey 1996/97 (Statistical Service, 1999).	Fixed by government (depends on available budget resources of municipalities).	The benefits are related to need. There are payments for subsistence and other costs, according to the size of the family. The rental costs (up to a maximum amount) and the Health Insurance Fund and AHV-minimum amount contributions are met.	Guaranteed minimum based on the price of basket of goods.
1. Determination of the minimum					
2. Level of determination	Determined by the Regions. Considerable regional differentiation: the amount for a single person varies between € 232 and € 269. Exception: in the Aoste Valley, people living in rented accommodation receive € 372. If they are home-owners the benefit amount is equal to € 223.	Parliament sets the minimum based on a proposal made by the Ministry of Labour and Social Insurance (Υπουργείο Εργασίας και Κοινωνικών Ασφαλίσεων) (Social Welfare Services, Υπηρεσίες Κοινωνικής Ευημερίας).	Minimum level of the Guaranteed Minimum Income Benefit (Pabalsts grāmatā noteikta pensija nepieciešamām ģimenēm) for needy families is set by the central government (Cabinet of Ministers). Municipalities can pay out higher amounts as far as their budget allows.	The basic rates (Pabalsts) are set down in regulations by the government. The benefits apply nationally, there are no regional differences in the benefits.	Set by Central Government.
3. Domestic unit for the calculation of resources	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.	Income of the claimant and claimant's dependants living in the same household (excluding income of persons under the age of 18). Members of the immediate family who do not share the claimant's home are expected to contribute towards the financial needs of the claimant, provided they satisfy certain income criteria.	The immediate family as well as persons living in the same household.	The person in need of assistance and dependants living with them in the same household.	Family or single person.

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Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
Should not have abandoned or reduced his work of his own free will, without giving important and real justifications or should not have been dismissed for serious reasons.	No general scheme.	Any member of the household who is admitted to a therapeutic centre for the rehabilitation of any addiction becomes entitled to assistance for as long as he remains a resident.	No other conditions.	Social Services have the authority to set conditions for receiving social financial assistance. As a basic guideline, the requirements cannot be an unreasonable burden to the claimant. The terms have to be linked to the claimants need for help, and be aimed at making him or her better able to manage on their own. Examples of conditions: if unemployed, the claimant must work with the Public Employment Services to find work, participate in training courses, etc. Another requirement may be that the claimant has to work for the municipality.	7. Other conditions
The reference minima have been fixed through political decision in comparison with the social minimum wage (<i>salaire social minimum</i>) and pension minima.	No general scheme.	Based on the minimum wage.	The level of assistance to meet essential needs is governed by national rules which are laid down in the National Social Assistance Act (<i>Algemene bijstandswet, Abw</i>), which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	No fixed amount of the minimum level of the benefit is set by law. The benefit has to be set at a level which secures the claimant "a dignified life" or a "decent minimum". Central guidelines are provided on how to interpret the Social Services Act with respect to the term "secure subsistence". They point out the expenses for which support should be given. The Ministry of Health and Social Affairs gave in 2001 guidelines on reasonable amounts. "Local rates" guidelines are set by municipalities.	Guaranteed Minimum 1. Determination of the minimum
At the national level.	No general scheme.	Parliament.	Norms for married couples/cohabitants, lone parents and single partners are determined at a national level. Local municipalities determine the additional allowances of no more than 20% of the minimum wage for persons living on their own, who cannot share their housing costs with another person.	A combination of the national and the local level.	2. Level of determination
"De facto" community of all the persons living in the same common household, obviously disposing of a common budget and unable to provide the evidence that they live elsewhere.	No general scheme.	The household.	The claimant, the partner and the children under 18.	The applicant, his or her spouse and dependant children. Common household features are taken into consideration for persons cohabiting.	3. Domestic unit for the calculation of resources

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
4. Resources taken into account	All family earnings, except the family dwelling.	<p>The following categories of income and assets are excluded:</p> <ul style="list-style-type: none"> • Income of dependant children under the age of 18 years of age (e.g. family allowance, child maintenance, children's savings or any other income in favour of children), • up to CYP 500 (€ 853) of savings for the recipient and up to CYP 250 (€ 426) of savings for each dependant, • benefits from the "Relief Fund for Affected Persons", • child contribution to parents, if child lives and works abroad, • Financial aid from non-profit organisations, • Allowance for a severe disability. <p>Discounts:</p> <p>A fixed amount of CYP 20 (€ 34) is discounted from the monthly income deriving from earnings from work of the applicant and his/her dependants.</p> <p>A higher amount is discounted in the case of:</p> <ul style="list-style-type: none"> • Persons with disabilities: CYP 100 (€ 171) per month. • Single parents: CYP 100 (€ 171) per month or 50% of their income, whichever is higher. • Older persons: CYP 40 (€ 68) per month. 	All person's and family members as well as household members income and other material resources are taken into account.	In principle all income is taken into account, incl. Other social benefits and State benefits (e.g. child benefit). Exception: Single Parent Allowance (<i>Allorenzschende-nahrung</i>).	All income (taxable income, pensions, periodical State benefits etc.) with the exception of inter alia Social Benefit (<i>Socialinė pašalpa</i>), extraordinary grants, special social allowances.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances, maternity benefits and long-term care benefits).</p>	<p>No general scheme.</p>	<p>The following test is done on the property and the income of the whole household, not on that of claimant only. The Capital Resources Test provides that in the case of a single person, capital must not exceed MTL 6,000 (€ 14,078), while in the case of a household of two or more persons, capital must not exceed MTL 10,000 (€ 23,463). The following property is excluded from the Capital assessment:</p> <ul style="list-style-type: none"> • the house of residence, • a private car, • a garage for private use, and • a summer residence. <p>Any immovable property, which is being put to profitable use, as for example property which is rented to third parties, is not subject to the capital test, only the income one.</p> <p>Once the amount of capital resources of unused property is established, the first MTL 250 (€ 587) are ignored. The remaining balance is converted to an annual income of 5.5% per annum. Where the property does not belong to the Head of household or to his wife, but to other members, as for example children, only half of the value of the property is taken.</p> <p><i>Means Test</i> includes the</p> <ul style="list-style-type: none"> • total income from employment of the head of the household and his spouse (excluding social security contributions). • 19.3% of the net wages of children if the wage is less than 35% of the National Minimum Wage (<i>Paga Minima Nazzjonali</i>). MTL 3.50 (€ 8.21) per week is deducted if wage is more than 35% of MTL 53.88 (€ 126) (National Minimum Wage). • Any income derived from any investments or rents (less the first MTL 40 = € 94 per annum). • Estimated income from property, which is not being used (estimated using 5% per annum after deducting MTL 250 (€ 587) from such capital). <p>The means test does not include income from Social Assistance (<i>Ghajnuna Soċjali</i>), Sickness Assistance, Tuberculosis Assistance Leprosy Assistance Milk Grant and the equivalent to the rate of National Minimum Pension at single or married rate, including additional and half yearly bonuses.</p>	<p>All resources, regardless of their nature and origin. Capital left untouched: € 10,130 for married people/cohabitants and lone parents and € 5,065 for single persons.</p>	<p>All earnings and assets of the applicant and/or of the family.</p>	<p>4. Resources taken into account</p>

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<p>Guaranteed amounts</p> <p>1. Categories</p>	<p>Amounts are fixed by local bodies; reference thresholds depend on 2 parameters: the minimum pension (<i>pensijos minimumas</i>) and the non-taxable earnings (depending on general taxation for employees) the benefits vary in direct relation with the number of family members. Increases can be provided in special cases (orphans, travelling people, etc.).</p>	<p>The guaranteed minimum amounts vary according to:</p> <ul style="list-style-type: none"> • Number of dependants, • Age of dependant children, • Disability, • Claimant's (and family's) basic and special needs. <p>The monthly allowances for basic needs are:</p> <p>Claimant: CYP 182 (€ 310)</p> <p>Dependant adult or child of 14 years of age or above: CYP 91 (€ 155)</p> <p>Dependant child under the age of 14 years: CYP 54.50 (€ 93)</p> <p>The additional monthly allowances for special needs include:</p> <p>Claimant's personal expenses: CYP 12 (€ 20)</p> <p>Each dependant's personal expenses: CYP 6 (€ 10)</p> <p>Rent allowance (<i>Επίδομα Ενοικίου</i>) up to the actual amount.</p> <p>Care allowance: CYP 25 (€ 43) to CYP 200 (€ 341)</p> <p>Special diet allowance: CYP 10 (€ 17) to CYP 15 (€ 26)</p> <p>Public Assistance (<i>Δημόσιο Βοήθημα</i>) in the form of services:</p> <ul style="list-style-type: none"> • Day-care for children, persons with disabilities and older persons, • Residential care for persons with disabilities and older persons, • Home care. 	<p>A family that been granted the status of a needy family and whose income is lower than the amount set by the Government: LVL 18 (€ 28) per person per month and is co-operating with social workers in order to overcome the situation.</p>	<p>Payments for the basic subsistence needs, accommodation costs, basic contributions to Health Insurance Fund.</p>	<p>Guaranteed minimum amount depends on income per family member. The monthly benefit level is 90% of the difference between the actual family income and the State Supported Income (<i>Valstybės remiamas pajamas</i>) of LTL 135 (€ 39) per person and month.</p>
<p>2. Specific supplements and single benefits</p>	<p>The regulations vary according to the regions.</p>	<p>Any claimant in need may be entitled to:</p> <ul style="list-style-type: none"> • Equipment for the home: there is no minimum or maximum amount. The amount varies depending on claimant's needs. It may include furniture and electrical equipment. • House repairs: a lump sum of up to CYP 500 (€ 853). • Heating: up to CYP 60 (€ 102) per year. <p>Christmas Bonus: equal to the amount of basic allowance (minus any Christmas bonus from work or social security).</p> <p>Easter Bonus: a fixed amount of CYP 30 (€ 51) for each beneficiary</p>	<p>No specific supplements.</p>	<p>An exempt amount is calculated according to the extent of the employment.</p> <p>Adoption of the Health insurance Fund self-retention.</p> <p>Women who have just given birth get, under certain circumstances, and with a low income, a one-off maternity allowance (<i>Maters atostigavimas</i>) (see Table IV "Maternity").</p>	<p>No specific supplements.</p>

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<ul style="list-style-type: none"> • Person living alone. • Second adult. • Other adults. • Each child. 	<p>No general scheme.</p>	<p>The benefit varies according to the number of persons in the household. However if there are children in the household who are employed or self-occupied, they are not considered as part of the household for benefit entitlement. Thus a household consisting of a single person is entitled to MTL 31.47 (€ 74) per week, while a household consisting of two or more eligible persons would receive another MTL 3.50 (€ 8.21) per week for each other eligible person.</p>	<ul style="list-style-type: none"> • Married or unmarried couples (irrespective of sex) aged 21 to 65: 100% of the net minimum wage. • Lone parents aged 21 to 65: 70% of the net minimum wage. • Single persons aged 21 to 65: 50% of the net minimum wage. <p>The point of departure for the standard amount for lone parents and single persons is that (housing) expenses can be shared with other people. If this is not the case, or only partly, municipalities may award a supplementary allowance of no more than 20% of the net minimum wage. The others, unable to share their essential living costs with other people, are also entitled to this maximum allowance.</p>	<p>Single persons, married couples, cohabiting persons and children up to 17 years of age.</p>	<p>Guaranteed amounts</p> <p>1. Categories</p>
<p>No specific supplement.</p>	<p>No general scheme.</p>	<p>June and December Government Bonus paid to every pensioner and other beneficiaries receiving non-contributory benefits such as Age Pension (<i>Pensjoni ta' l-Eta</i>), Social Assistance (<i>Ghajnuna Soċjali</i>), Invalidity and Disability Pension. The amount is of MTL 58 (€ 136) extra to every beneficiary included in the pension entitlement of June and December. (i.e. MTL 116 = € 272 in all).</p>	<p>In addition to national and additional allowances, there is special assistance (<i>bijzondere bijstand</i>): payments to families with exceptional needs. Aid is not only given to people with basic regular allowance, but also to those with incomes just above the social minimum. Payments can be used for: contributions towards scholar trips, refrigerators, exceptional housing costs, furniture (incidental but necessary expenditure).</p>	<p>Social assistance is aimed covering basic needs, but supplements might be granted to adjust to a difficult situation.</p>	<p>2. Specific supplements and single benefits</p>

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Guaranteed minimum and family allowances	Family benefits and "minimum wage" benefits are granted independently from one another. The right to family allowance is accorded to persons who receive income from employment.	Family benefits are not taken into account for the purposes of the means test.	Family allowances are taken into account as income.	In the social assistance act, the size of the family is taken into account when calculating need. The total amount increases according to the size of the family. Child benefit is taken into account as income against the social assistance benefit.	Family benefits are taken into account as income when calculating Social Benefit (Social Security).
4. Examples	<p>The amounts vary from region to region and are differentiated only according to the number of family members and not according to its composition. Figures are given here as examples and only apply to levels below and above benefit amounts. Levels set by the regions (no information exists on the benefits granted by municipalities and local Health Centres):</p> <ul style="list-style-type: none"> • Persons living alone: min. € 232, max. € 269 • 2 persons: min. € 338, max. € 542 • 3 persons: min. € 440, max. € 697 • 4 persons: min. € 542, max. € 852 • 5 persons: min. € 594, max. € 914. <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>Case examples, monthly amounts (basic needs and personal expenses) for households with no other income):</p> <p>Single person: CYP 194 (€ 331)</p> <p>Couple without children: CYP 291 (€ 496)</p> <p>Couple with 1 child (10 years): CYP 351.50 (€ 599)</p> <p>Couple with 2 children (8, 12 y.): CYP 412 (€ 702)</p> <p>Couple with 3 children (8, 10, 12 y.): CYP 472.50 (€ 806)</p> <p>Single parent, 1 child (10 years): CYP 254.50 (€ 434)</p> <p>Single parent, 2 children (8, 10 y.): CYP 315 (€ 537)</p> <p>Child benefit (Επίδομα Τέκνων) is granted on a monthly basis for families with three or more children whereas it is granted on an annual basis for families with one or two children. For the purpose of this exercise, child benefit has been estimated on a monthly basis for all cases.</p> <p>Couple with 1 child (10 years): CYP 372.50 (€ 635)</p> <p>Couple with 2 children (8, 12 y.): CYP 462 (€ 788)</p> <p>Couple with 3 children (8, 10, 12 y.): CYP 610 (€ 1,040)</p> <p>Single parent, 1 child (10 years): CYP 275.50 (€ 470)</p> <p>Single parent, 2 children (8, 10 y.): CYP 365 (€ 622)</p> <p>These amounts are supplemented by Rent Allowance (Επίδομα Ενοικίου) up to the actual amount).</p>	<p>Maximum amounts (for beneficiaries with no income except Family Benefit):</p> <p>Single person LVL 18.00 (€ 28)</p> <p>Couple no child LVL 36.00 (€ 55) one child LVL 48.00 (€ 74) 2 children LVL 56.80 (€ 87) 3 children LVL 67.20 (€ 103)</p> <p>Single parent family one child LVL 30.00 (€ 46) two children LVL 38.80 (€ 59)</p>	<p>Subsistence payments are calculated according to the size of the household. The rent costs are met up to set maximum amounts in accordance with actual costs' levels. The Health Insurance Fund contributions are also met.</p> <p>Lump sum payments:</p> <ul style="list-style-type: none"> • Single person: CHF 1,110 (€ 715) • Couple without children or single parents with one child: CHF 1,700 (€ 1,095) • Couple with one child: CHF 2,070 (€ 1,333) • Couple with 2 children: CHF 2,375 (€ 1,530) • Couple with 3 children: CHF 2,660 (€ 1,713). 	<p>Case examples, monthly amounts for households with no other income:</p> <p>Single person: LTL 121.50 (€ 35)</p> <p>Couple without children: LTL 243.00 (€ 70)</p> <p>Couple with 1 child (10 years): LTL 364.50 (€ 106)</p> <p>Couple with 2 children (8, 12 y.): LTL 486.00 (€ 141)</p> <p>Couple with 3 children (8, 10, 12 y.): LTL 620.00 (€ 180) (including the Benefit for Families with Three or More Children, <i>Našelis šeimos, daugiau nei trys vaikai</i>).</p> <p>Single parent, 1 child (10 years): LTL 243.00 (€ 70)</p> <p>Single parent, 2 children (8, 10 y.): LTL 364.50 (€ 106)</p>

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Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
Normal family allowances are granted in addition to social assistance.	No general scheme.	Family benefits are not classified as income for the purpose of the means test.	General family allowances are granted in addition to the social assistance. See table IX "Family benefits".	Family allowances are taken into account as income of the family when determining the amount of social assistance.	3. Guaranteed minimum and family allowances
<p>Amounts excluding family allowances:</p> <ul style="list-style-type: none"> • Person living alone € 999.35 • Couple without children € 1,499.05 • Couple with 1 child (10 years) € 1,589.99 • Couple with 2 children (10 and 12 years) € 1,680.93 • Couple with 3 children (8, 10 and 12 years) € 1,771.87 • Single parent family with one child (10 years) € 1,090.29 • Single parent family with 2 children (10 and 12 years) € 1,181.23 <p>Amounts including family allowances (depending on number and age of the children, see table IX):</p> <ul style="list-style-type: none"> • Couple with one child (10 years) € 1,782.05 • Couple with 2 children (10 and 12 years) € 2,162.00 • Couple with 3 children (8, 10 and 12 years) € 2,643.69 • Single parent family with one child (10 years) € 1,282.45 • Single parent family with two children (8 and 10 years) € 1,631.51 	No general scheme.	<p>Case examples, monthly amounts (weekly rates * 4.345) for households with no other income:</p> <p>Single person: MTL 136.74 (€ 320),</p> <p>Couple without children: MTL 151.95 (€ 357),</p> <p>Couple with 1 child: MTL 167.15 (€ 392),</p> <p>Couple with 2 children: MTL 182.36 (€ 428),</p> <p>Couple with 3 children: MTL 197.57 (€ 464),</p> <p>Single parent, 1 child: MTL 151.95 (€ 357),</p> <p>Single parent, 2 children: MTL 167.15 (€ 392).</p>	<p>Monthly net standard rates (excluding family benefits) for persons aged 21 to 65:</p> <ul style="list-style-type: none"> • Married couples/cohabitants with or without children: € 1,103.34 • Lone parents: € 772.34 • Single persons: € 551.67 <p>In addition, a holiday allowance is paid of 8% of these rates.</p> <p>Lone parents and single persons can get an additional allowance up to € 220.67 by the municipality.</p>	<p>Monthly amounts recommended by the Ministry of Health and Social Affairs, excluding housing allowance, electricity, housing insurance etc.:</p> <ul style="list-style-type: none"> • Single person: NOK 4,140 (€ 504) • Married couple: NOK 6,880 (€ 838) • Persons cohabiting: NOK 3,440 (€ 419) • Children: <ul style="list-style-type: none"> 0 - 5 years NOK 1,580 (€ 192) 6 - 10 years NOK 2,090 (€ 255) 11-17 years NOK 2,640 (€ 322) <p>Case examples:</p> <ul style="list-style-type: none"> • Single person: NOK 4,140 (€ 504) • Couple without children: NOK 6,880 (€ 838) • Couple with one child (10 years): NOK 8,970 (€ 1,093) • Couple with 2 children (8 + 12 y.): NOK 11,610 (€ 1,414) • Couple with 3 children (8,10,12 y.): NOK 13,700 (€ 1,669) • Single parent, one child (10 years): NOK 6,230 (€ 759) • Single parent, 2 children (8 +10 y.): NOK 8,320 (€ 1,013). 	4. Examples

Table XI

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	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
5. Relations between the amounts	<p>Different rates between the regions. Relations according to the above mentioned amounts:</p> <p>Single person: 120% 2nd adult of couple: + 75% 1st child: + 50% 2nd child: + 20% 3rd child: + 20%</p> <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>	<ul style="list-style-type: none"> • An adult (head of household): 100% • Person with a disability: 150% • Child under the age of 14 years: 30% • Child of 14 years of age or above: 50% 	<p>The amount of the benefit is the same for each person, except that total benefit amount is not higher than LVL 105 (€ 161) per family.</p>	<p>The benefits are increased according to the size of the household in accordance with the equivalence principle.</p> <p>Single person: 100% 2 adults: + 53% 1st child: + 33% 2nd child: + 27% 3rd child: + 26%</p>	<p>The same rate for each person.</p>
Recovery	<p>Different regulations of the Regions.</p>	<ul style="list-style-type: none"> • In the case of fraud or administrative error, • when a claimant who owned real estate or had savings dies, • when assets have been transferred from a claimant to other persons, • when the claimant receives social security benefits in retrospect. 	<p>In cases of refusing to fulfil social duties total amount of benefit reduces by part of person who has refused.</p>	<p>Welfare benefits have to be reimbursed:</p> <ul style="list-style-type: none"> • where they have been unlawfully received; • if a reimbursement has been arranged (short term bridging allowance); • if the reimbursement is to be expected in view of the financial circumstances (in the event of a considerable increase in wealth); • advance maintenance payments are in principle repayable by the party liable to pay the maintenance. <p>Benefits for children who are minors are not liable for reimbursement. The demand for reimbursement comes under the statute of limitations after a period of 15 years after the cessation of the benefits.</p>	<p>In cases of fraud or failure to give information.</p>
Indexation	<p>Amounts related to the minimum pension (minimum <i>minimo</i>) 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>The basis of adjustment is the price index. Adjustment is made on an annual basis.</p>	<p>The Cabinet of Ministers adjusts the amount according to the possibilities of annual budget.</p>	<p>Benefits are adjusted after a set period in accordance with the increase in the cost of living.</p> <p>Last amended as of 1999.</p>	<p>Benefits adjusted at irregular intervals according to governmental decision based upon price index.</p>

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Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway													
<p>Single person: 100%</p> <p>2nd adult of couple: + 50%</p> <p>1st child (incl. family benefits or average age): + 19%</p> <p>2nd child (incl. family benefits for average age): + 22%</p> <p>3rd child (incl. family benefits for average age): + 21%.</p>	<p>No general scheme.</p>	<p>If an adult single person represents 100% then any other eligible person in the same household would receive 11.745%.</p>	<p>Arithmetic relations between the basic amounts for different family sizes (holiday allowance and local supplements not taken into account):</p> <p>Single person: 100%</p> <p>2nd adult of couple: + 100%</p> <p>1st child (incl. family benefits for average age): + 14%</p> <p>2nd child (incl. family benefits for average age): + 19%</p> <p>3rd child (incl. family benefits for average age): + 19%</p>	<p>There are no relations between the amounts fixed by law. Arithmetic relations between the mentioned amounts:</p> <table style="width: 100%; border: none;"> <tr> <td>Single person</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>2nd adult</td> <td style="text-align: right;">+ 66%</td> </tr> <tr> <td>Children</td> <td></td> </tr> <tr> <td>11 – 17 years</td> <td style="text-align: right;">+ 64%</td> </tr> <tr> <td>6 – 10 years</td> <td style="text-align: right;">+ 50%</td> </tr> <tr> <td>0 – 5 years</td> <td style="text-align: right;">+ 38%</td> </tr> </table>	Single person	100%	2nd adult	+ 66%	Children		11 – 17 years	+ 64%	6 – 10 years	+ 50%	0 – 5 years	+ 38%	<p>5. Relations between the amounts</p>
Single person	100%																
2nd adult	+ 66%																
Children																	
11 – 17 years	+ 64%																
6 – 10 years	+ 50%																
0 – 5 years	+ 38%																
<p>Return can be asked if there is a positive change in the fortune of the recipient for other reasons than professional integration.</p>	<p>No general scheme.</p>	<p>The amount resulting as overpayment due to a fraudulent declaration is collected in full.</p> <p>When the overpayment is a result of administrative nature and not the fault of the beneficiary, only the amount overpaid pertaining to the last two years is collected.</p>	<ul style="list-style-type: none"> • When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when applying 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>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from the benefit subsequently awarded. Recovery also when fraud or failure to give adequate information has caused overpayments.</p>	<p>Recovery</p>												
<p>Automatic adjustment in line with the consumer price development when the index varies by 2.5% of the preceding figure.</p>	<p>No general scheme.</p>	<p>Benefits are adjusted annually by Government through the budget and are linked to the minimum wage.</p>	<p>Adjustment on 1st January and 1st July in accordance with the average development of contract-wages.</p>	<p>Governmental guidelines are periodically adjusted in accordance with the rise in consumer prices. In 2002 the amounts for children were increased beyond the consumer price adjustment.</p>	<p>Indexation</p>												

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Taxation and social contributions	Benefits are not subject to taxation.	Not subject to taxation.	Benefits are not subject to taxation.	Benefits not subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No social contributions on the social assistance benefits or on benefits of the same kind.	No contributions.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
Taxation according to the common fiscal law.	No general scheme.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Social financial assistance is not subject to taxation.	Taxation and social contributions 1. Taxation of cash benefits
General taxation rules. No special relief for benefits.	No general scheme.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	2. Limit of income for tax relief or tax reduction
Contributions for health care and long-term care insurance.	No general scheme.	No contributions.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the benefit.	No contributions.	3. Social security contributions from benefits

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Measures stimulating social and professional integration	Special initiatives for professional training in particular for the integration of certain groups (women, young people).	An amount of up to CYP 500 (€ 853) may be granted for training or professional equipment for the claimant or a dependant. When determining the benefit as differential amount, earnings from work of the applicant and his/her dependants of CYP 20 (€ 34) per month are not taken into account. For single parents, this discount amounts to CYP 100 (€ 171) or 50% of their income, whichever is higher. For persons with disabilities, CYP 100 (€ 171) per month are not taken into account.	Acceptance of medical treatment and rehabilitation (for example in the case of alcohol or drug abuse) and participation in measures promoting employment (for example retraining, paid temporary community jobs etc). If the recipient has started to work, the benefit is granted for further 3 months (from the following month after the person has informed about getting a job) with a decreasing rate of 75%, 50% and 25% of the granted amount.	<ul style="list-style-type: none"> • The avoidance and overcoming of social need should be encouraged by advice and support. • Increases to social assistance are paid out to social assistance beneficiaries for commencing employment. • The unemployed remain liable for work placement and are given advice and support in looking for work. • There are opportunities for further training and work-programmes for re-integration. 	No special measures.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>An integration allowance (<i>indemnité d'insertion</i>) is granted when the beneficiary signs an integration contract (<i>contrat d'insertion</i>), takes part in an integration activity and accepts any job assigned by the employment administration.</p>	<p>No general scheme.</p>	<ul style="list-style-type: none"> • Any person in receipt of disability pension is allowed to work provided that the total income received from the pension and work does not exceed the minimum wage. • A person will remain entitled to the assistance during the first 12 weeks of his becoming self-employed if s/he falls under the provisions of the Manpower Incentive Scheme. • Job Start initiative. • Job experience scheme. • Basic employment programme. • Growth Outwork Programme. • Community work scheme (for those over 40 years of age). • Employment Training Placement Scheme. • Special Incentive for Training (for those over 40 years of age). • Business Promotion Act that gives an incentive to employers who employ unemployed persons over 40 years of age or disabled persons. • Literacy for employment Programme. • Employment Skill Course. • Supported Employment Scheme for Persons with a disability. • Seasonality Scheme for Gozitans working in the Tourist Industry to have preferential training abroad. 	<p>Plan of action with all concrete arrangements made for job interview courses, the acquisition of work experience (through ELMs) and participation in social integration programmes.</p> <p>Earning exemptions: part of the earning from (part-time) employment is not taken into account in order to stimulate finding employment.</p> <p>Premiums.</p>	<p>Social Services may set conditions for receiving social financial assistance. The terms have to be linked to the claimants need for help, and be aimed at making him or her better able to manage on their own, see above.</p>	<p>Measures stimulating social and professional integration</p>

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Associated rights					
1. Health	Health care is guaranteed to all citizens via the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>). Persons with an income less than the social pension (<i>pensione sociale</i>) are exempted from participation in costs. See table II "Health care".	Health care (e.g. medical care, pharmaceuticals etc.) in public hospitals is free for recipients of Public Assistance (<i>Δημόσιο Βοήθημα</i>).	See table II "Health care".	There is the liability for Health Insurance. The basic insurance contributions are met by the social welfare.	See table II "Health care".
2. Housing and heating	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.	Rent Allowance (<i>Επίδομα Ενοικίου</i>): Covers monthly rent or mortgage interest for the house in which the applicant resides. Rent allowance may reach up to 50% of the total basic allowance (both the applicant's and the dependants'). In special cases, the monthly rent allowance may be higher than 50% of the total basic allowance to cover the whole amount of the actual rent paid. The special increased monthly amount may not exceed a period of 12 consecutive months. After this period the standard criteria for the monthly rent allowance apply. Social Benefit for the Improvement of Housing Conditions (<i>Ύψχέδιο παροχής κοινωνικής αρωγής για βελτίωση των συνθηκών στέγασης</i>): Scheme which aims to improve the living conditions of Public Assistance (<i>Δημόσιο Βοήθημα</i>) recipients or persons at risk of becoming recipients of public assistance. The scheme provides for house repairs and house extensions. The maximum amount granted is CYP 7,000 (€ 11,935). Entitlement is granted provided the applicant owns the house in which s/he resides or his residence in a house owned by another person is guaranteed.	Separate local municipality benefit for housing. The amount of this benefit varies from one municipality to another depending on the available resources. If the person is granted the status of a needy person and she/he has expressed a wish to be a tenant of a social flat (housing), the person can rent a flat as social housing where reduced rent and utility payments are charged.	The costs of reasonable accommodation and the additional costs involved are met.	Reimbursement for Cost of House Heating and Hot and Cold Water (<i>Πίσωδο συνόμου θέρμανσης, κρύου και ζεστού νερού και ανταμείωση</i>): Provided for low-income families and based upon a means test. A family should not have to pay more than 25% of the family income above 90% of the state supported income, i.e. LTL 121.50 (€ 35) per family member for heating of a standard size of accommodation; 5% of the family income for basic standard of hot water; 2% of family income for basic standard of cold water. Standard size of accommodation: 38 m ² for 1 person, 12 m ² for each other person living with them.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Membership of sickness insurance.</p> <p>Where rent is due for an occupied flat the difference between the rent paid and the amount corresponding to 10% of the guaranteed minimum income (<i>revenu minimum garanti</i>) is granted additionally. Maximum: € 123.95.</p>	<p>No general scheme.</p> <p>Home Maintenance Support (<i>Lakás-fenntartási támogatás</i>): Means-tested benefit provided as social assistance by the local government for a family or individual who lives in a home not exceeding a specified minimum size and quality provided that there is no income from the use of that home. The home maintenance support is particularly justified if:</p> <ul style="list-style-type: none"> the costs of home maintenance are equal to 20% or more of the total monthly income of the household, the monthly income per person does not exceed 150% the current minimum amount of Old-age Pension (<i>Öregségi nyugdíj</i>) = HUF 34,800 (€ 138). <p>Local authorities can provide the benefit to other persons as well. The minimum amount of the benefit is HUF 2,500 (€ 9.93).</p>	<p>Recipients of social assistance (<i>Għajjnuna Soċjali</i>) are entitled to free hospital services and free pharmaceutical products.</p> <p>Recipients of social assistance (<i>Għajjnuna Soċjali</i>) who pay rent for their place of residence are entitled to a rent allowance. Furthermore they are entitled to subsidies on water, electricity, and telephone bills.</p> <ul style="list-style-type: none"> Housing and Heating: MTL 0.50 (€ 1.17) per week, Water: MTL 0.23 (€ 0.54) per week, Electricity: MTL 0.23 (€ 0.54) per week, Telephone (to over 60's only): MTL 0.36 (€ 0.84) per week. 	<p>A beneficiary compulsorily insured under the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) has to pay what is termed the "nominal premium" under the Health Insurance 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>In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount.</p> <p>However, in certain cases a person may be eligible for rent subsidy. Whether a person is eligible for rent subsidies depends, among other things, on his income, his rent, his assets and his age. A person can only apply for rent subsidy if his rent is maximum € 565.44 per month. If a person chooses to live in an expensive dwelling when a less expensive dwelling is available, the government does not have to give him any rent subsidy.</p>	<p>Public health care services available to all residents (not an associated right).</p> <p>Health care expenses are taken into consideration when determining the amount of the financial assistance.</p> <p>There are certain housing allowances provided by the Housing Support Scheme.</p> <p>Housing costs are taken into consideration while determining the amount of the financial assistance.</p>	<p>Associated rights</p> <p>1. Health</p> <p>2. Housing and heating</p>

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
<p>Other specific non-contributory minima:</p> <p>I. Old-age</p> <p>1. Designation</p>	Assegno sociale (<i>Social Pension</i>).	<p><i>Social Insurance Services:</i> Social Pension (Κοινωνική Σύμβαση). Special Allowance (Ειδική Χορηγία). <i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> Family Support for the Informal Care of Elderly and Disabled Members (Σχέδιο ενίσχυσης οικογενειών για τη φροντίδα ηλικιωμένων ή και αναπήρων μελών τους). Subsidisation Programme for the Self-Employment of the Elderly (Σχέδιο επιχορήγησης ηλικιωμένων για αυτοεργαστοδότηση). Subsidisation of holidays for the elderly and persons with disabilities (Σχέδιο επιχορήγησης διακοπών για ηλικιωμένους και ανάπηρους λήπτες δημόσιου βοηθήματος).</p>	State Social Security Benefit (Valsts sociālā nodrošinājuma pašpalīdzība).	Act on supplementary benefits for Old Age, Survivors' and Invalidity Insurance (Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung), LGB1. 1965 No. 46. The act is in force in its modified version.	State Assistance Benefits (Law on State Assistance Benefits (Valstybinis šalpos būklui įstatymas) of 29.11.1994, No. I-675).
<p>2. Principle</p>	A means-tested non-contributive benefit subject to age and residence conditions.	<p><i>Social Insurance Services:</i> Social Pension (Κοινωνική Σύμβαση). The aim is to provide by law a pension to persons aged 65 years old or more who are not entitled to a pension or other similar payment from any other source and satisfy the conditions of legal residence in Cyprus. In case of entitlement to a pension or other similar payment the rate of which is lower than the rate of social pension, then the entitlement to social pension is equal to the difference between the two pensions. Special Allowance (Ειδική Χορηγία). The aim is to increase the amount of pension for beneficiaries who receive a pension of less than CYP 500 (€ 853). <i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> The aim is to promote social inclusion and participation of the elderly.</p>	Provided for those Latvian citizens and permanent residents who do not receive the compulsory state social insurance benefits in order to provide reasonable resources in case of old-age. Subjective right. Fixed sum.	Means-tested guarantee of a sufficient minimum income for pensioners, financed by taxation, dependent on residence.	A non-contributory benefit to special groups of permanent residents who due to objective reasons are not able to receive social insurance benefits and are really do not have sufficient income.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No specific minimum. Covered by the general scheme of guaranteed minimum income, see above.</p>	<p>Old-age Allowance (<i>időskorúak járadéka</i>).</p>	<p>Age Pension (<i>Penzjoni ta' l-Eta</i>).</p>	<p>No specific scheme. Covered by General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>): see table VI "Old-Age". Special regulations for older unemployed workers, see "Unemployment".</p>	<p>No specific non-contributory minimum; covered by the National Insurance Scheme (<i>Folketrygden</i>).</p>	<p>Other specific non-contributory minima: I. Old-age 1. Designation</p>
<p>No special scheme.</p>	<p>This is a social assistance scheme to ensure a minimum income during old-age. The amount of the benefit is determined by the income of the person (and his/her partner or spouse). The allowance is financed partly by state budget (90%) and partly by local authorities (10%).</p>	<p>A social assistance scheme to ensure a minimum income during old-age. The amount of the benefit is determined by the income of the person (and his/her partner or spouse).</p>	<p>See table VI "Old-Age".</p>	<p>No special scheme.</p>	<p>2. Principle</p>

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Main conditions of eligibility	<p>The beneficiary must be older than 65 years.</p> <p>Income (not including rents) of less than € 4,783.61 if single or € 9,567.22 if married.</p>	<p><i>Social Insurance Services:</i> Social Pension <i>Κοινωνική Σύμβαση</i>. Age of 65 years old or more; no entitlement to a pension or other similar payment or to a pension amount less than the amount of the Social Pension; legal residence in Cyprus for a total period of at least 20 years from the date the claimant reaches the age of 40, or for a total period of at least 35 years from the date the claimant reaches the age of 18 years.</p> <p><i>Special Allowance</i> <i>Ειδική Χορηγία</i>. Entitled are all resident pensioners whose pension is less than CYP 500 (€ 853).</p> <p><i>Social Welfare Services</i> <i>Υπηρεσίες Κοινωνικής Ευμερίας</i>. Persons aged 63 years and over, Public Assistance <i>Δημόσιο Βοήθημα</i> recipients or persons who are at risk of becoming recipients of public assistance.</p>	<ul style="list-style-type: none"> • No benefits from compulsory social insurance, • unemployed, • at least 5 years older than statutory pensionable age, • 5 years of residence (last 12 months continuous). 	<ul style="list-style-type: none"> • Receipt of a national or foreign State old-age pension (or survivor's pension) or reaching a set age without any entitlement to a pension (e.g. in the case of the non-satisfaction of the minimum contribution period); • residence in Liechtenstein; • financial need. 	<p>This pension may be granted to:</p> <ul style="list-style-type: none"> • mothers upon reaching retirement age, who gave birth to 5 children or more and brought them up to 8 years of age. • parents, foster-parents and guardians upon reaching retirement age, who for a period of at least 15 years nursed at home disabled children (adopted children) and children (adopted children), who have been Group I or II invalids from their childhood or became Group I or II invalids before 18 years of age.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
No special scheme.	<ul style="list-style-type: none"> • Reach pensionable age (62 years) or more for both men and women, and • income combined with his/her spouse or partner is below 80% of the minimum Old-age Pension (<i>Óregségi nyugdíj</i>) = HUF 18,560 (€ 74) or - in case of a single person - below 95% = HUF 20,880 (€ 83). 	<ul style="list-style-type: none"> • Reached the age of 60, • Household capital below MTL 6,000 (€ 14,078) for single persons and MTL 10,000 (€ 23,463) for married ones (for range of capital testing see "General Non-contributory Minimum" above). 	See table VI "Old-Age".	No special scheme.	3. Main conditions of eligibility

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania										
4. Amount payable	€ 4,783.61 per year, annual increase.	<p><i>Social Insurance Services:</i> <i>Social Pension (Κοινωνική Σύνταξη):</i> The amount of Social Pension is determined as the 81% of the full basic pension (Βασική Σύνταξη) = fixed amount of CYP 142.84 (€ 244) per month. The pension is payable for 13 months. The social pension is subject to taxation.</p> <p><i>Special Allowance (Ειδική Χορηγία):</i> The amount of special allowance depends on the amount of the pension as following:</p> <table border="1"> <thead> <tr> <th>Pension</th> <th>special allowance</th> </tr> </thead> <tbody> <tr> <td>up to CYP 148.20 (€ 253)</td> <td>CYP 54.17 (€ 92)</td> </tr> <tr> <td>from CYP 148.21 (€ 253) to CYP 158.49 (€ 270)</td> <td>CYP 51.67 (€ 88)</td> </tr> <tr> <td>from CYP 158.50 (€ 270) to CYP 174.31 (€ 297)</td> <td>CYP 40.00 (€ 68)</td> </tr> <tr> <td>from CYP 174.32 (€ 297) to CYP 500.00 (€ 853)</td> <td>CYP 38.00 (€ 65)</td> </tr> </tbody> </table> <p>The minimum amount of special allowance is CYP 38.00 (€ 65) whereas the maximum amount is CYP 54.17 (€ 92). The special allowance is not subject to taxation.</p> <p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευμερείας):</i> <i>Family Support for the Informal Care of Elderly and Disabled Members (Σχέδιο ενίσχυσης οικογενειών για τη φροντίδα ηλικιωμένων ή και αναπήρων μελών τους):</i> Maximum amount: CYP 6,000 (€ 10,230). The grant is subject to the beneficiary's needs for house repairs, extensions and/or house equipment up to the maximum. The subsidisation may be granted in instalments, based on actual costs. House repairs and/or equipment are meant to help the elderly become more functional and remain at their home (or the informal carer's home) for as long as possible.</p> <p><i>Subsidisation Programme for the Self-Employment of the Elderly (Σχέδιο επιχορήγησης ηλικιωμένων για αυτοεργοδότηση):</i> Maximum amount: CYP 800 (€ 1,364) for one person and CYP 1,200 (€ 2,046) for a couple. Subsidisation is based on actual costs and is granted once. The claimant may re-apply for a new grant after 5 years.</p> <p><i>Subsidisation of holidays for the elderly and persons with disabilities (Σχέδιο επιχορήγησης διακοπών για ηλικιωμένους και ανάπηρους λήπτες δημοσίου βοηθήματος):</i> Maximum amount: CYP 150 (€ 256). A beneficiary may be subsidised every two years.</p>	Pension	special allowance	up to CYP 148.20 (€ 253)	CYP 54.17 (€ 92)	from CYP 148.21 (€ 253) to CYP 158.49 (€ 270)	CYP 51.67 (€ 88)	from CYP 158.50 (€ 270) to CYP 174.31 (€ 297)	CYP 40.00 (€ 68)	from CYP 174.32 (€ 297) to CYP 500.00 (€ 853)	CYP 38.00 (€ 65)	LVL 35 (€ 54) per month.	The amount of a supplementary benefit depends on the actual circumstances in an individual case; it can vary between a one-off payment of CHF 5 (€ 3.22) and an annual allowance of CHF 50,640 (€ 32,620).	Amount depends on social insurance basic pension fixed by the Government and coefficient, which can vary between 0.75 - 2 for different groups of recipients. Average Social Pension (Αverage social pension): LTL 172 (€ 50) per month.
Pension	special allowance														
up to CYP 148.20 (€ 253)	CYP 54.17 (€ 92)														
from CYP 148.21 (€ 253) to CYP 158.49 (€ 270)	CYP 51.67 (€ 88)														
from CYP 158.50 (€ 270) to CYP 174.31 (€ 297)	CYP 40.00 (€ 68)														
from CYP 174.32 (€ 297) to CYP 500.00 (€ 853)	CYP 38.00 (€ 65)														

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
No special scheme.	Supplements actual income to reach 80% of the minimum Old-age Pension (<i>Öregségi nyugdíj</i>) per person for a couple or 95% for a single person.	The guaranteed minimum is MTL 43.10 (€ 101) per week. The payment is issued every four weeks for a married couple and MTL 33.11 (€ 78) per week for widows or single persons. The amount may be reduced by the income exceeding MTL 165 (€ 387) in the case of a married couple and MTL 115 (€ 270) in the case of a single person.	See table VI "Old-Age".	No special scheme.	4. Amount payable

Table XI

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
II. Invalidity					
1. Designation	<p>Pension for disabled civilians (<i>Assegno per invalidi civili</i>).</p> <p>Pension for blind civilians (<i>Assegno per ciechi civili</i>).</p> <p>Pension for deaf-mutes (<i>Assegno per sordomuti</i>).</p> <p>Allowance for partially disabled civilians (<i>Assegno mensile per invalidi civili parziali</i>).</p> <p>Allowance for disabled civilians under 18 years (<i>Indennità mensile di frequenza, indennità mensile per invalidi civili minori</i>).</p> <p>Attendance allowance (<i>Indennità di accompagnamento</i>).</p> <p>Special allowance for partially blind people (<i>Indennità speciale per ciechi parziali</i>).</p> <p>Communication allowance for deaf-mutes (<i>Indennità di comunicazione per sordomuti</i>).</p>	<p><i>Social Insurance Services:</i> Special Allowance (<i>Ειδική Χορηγία</i>).</p>	<p>State Social Security Benefit (<i>Valsts sociālā nodrošinājuma pakalpojums</i>).</p>	<p>Act on supplementary benefits for Old Age, Survivors' and Invalidity Insurance (<i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterbliebenen- und Invalidenversicherung</i>), LGB1. 1965 No. 46. The act is in force in its modified version.</p>	<p>State Assistance Benefits (Law on State Assistance Benefits) (<i>Valstybinų Šeimos rėmimo įstatymas</i>) of 29.11.1994, No. I-675).</p>
2. Principle	<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><i>Social Insurance Services:</i> Special Allowance (<i>Ειδική Χορηγία</i>). The aim is to increase the amount of pension for beneficiaries who receive a pension of less than CYP 500 (€ 853).</p>	<p>Provided for those Latvian citizens and permanent residents who do not receive benefits from compulsory state social insurance, except survivor's pension. Subjective right. Fixed sum.</p>	<p>Means-tested guarantee of a sufficient minimum income for pensioners, financed by taxation, dependent on residence.</p>	<p>A non-contributory benefit to special groups of permanent residents who due to objective reasons are not able to receive social insurance benefits and are really do not have sufficient income.</p>

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No specific minimum: Covered by the general scheme for guaranteed minimum income (<i>revenu minimum garanti</i>).</p>	<p>Regular Social Benefit (<i>rendszeres szociális segély</i>).</p>	<p>Social Assistance (<i>Assistenza Sociale</i>).</p>	<p>Supplementary Benefit Act (<i>Toeslagewet, TW</i>).</p>	<p>No specific non-contributory minimum; covered by the National Insurance Scheme (<i>Folketrygden</i>).</p>	<p>II. Invalidity 1. Designation</p>
<p>No special scheme.</p>	<p>This is a social assistance scheme to ensure a minimum standard of living. The amount of the benefit is determined by per capita income of the applicant's household. 90% by state, and 10% by local authorities (100% by state in case of homeless people).</p>	<p>To ensure an income for those who are incapable of work by reason of a serious disease or bodily/mental impairment and who are not entitled to a Social insurance invalidity pension (<i>Pensjoni ta-Invalidita</i>).</p>	<p>The income of workers receiving benefits under the Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>), the Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>) or the Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>) is, where necessary, supplemented up to the social minimum.</p>	<p>No special scheme.</p>	<p>2. Principle</p>

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
3. Main conditions of eligibility	<p>Pensions: Only totally disabled civilians (100%), blind persons and deaf-mutes are entitled to pensions.</p> <p>Monthly benefits: Partially disabled civilians (74-99%) are entitled to a monthly allowance (<i>Assegno mensile per invalidi civili parziali</i>); disabled persons under 18 years are entitled to a monthly allowance (<i>Indennità mensile di frequenza per invalidi civili minori</i>).</p> <p>Allowances: Totally disabled people who are unable to walk or are not self-sufficient and totally blind persons are entitled to an attendance allowance (<i>Indennità di accompagnamento</i>).</p> <p>Partially blind persons are entitled to a special allowance (<i>Indennità speciale per ciechi parziali</i>), deaf-mutes to a communication allowance (<i>Indennità di comunicazione per sordomuti</i>).</p> <p>Pensions and monthly benefits are subject to the limits of individual income, whereas allowances are not means-tested. The income ceiling which cannot be exceeded is for pensions € 13,417.68 and for monthly benefits and allowances to the partial disabled € 3,942.25. Only the individual income is taken into account, not spouse's or family income.</p>	<p>Special Allowance (<i>Ειδική Χορηγία</i>). Entitled are all resident pensioners whose pension is less than CYP 500 (€ 853).</p>	<ul style="list-style-type: none"> • No benefits from compulsory social insurance, except survivor's pension, • recognition as a disabled person, • aged over 18 years, and • 5 years residence (last 12 months continuous). 	<ul style="list-style-type: none"> • Receipt of a national or foreign State invalidity pension (or a daily allowance from the Invalidity Insurance Scheme or helplessness allowance, <i>Hilfslosen-Schuldung</i>) or the existence of invalidity where there is no entitlement to a pension (e.g. in the case of the non-satisfaction of the minimum contribution period); • minimum level of invalidity: 50% • residence in Liechtenstein; • financial need. 	<p>This pension may be granted to the following groups of permanent residents:</p> <ul style="list-style-type: none"> • Disabled children and invalids who have been invalids from their childhood or became such before attaining 18 years of age; • persons who became disabled during their full-time studies, but not older than 24 years of age; • graduates of full-time departments of educational institutions who became disabled before the beginning of a new academic year or after the beginning of a new academic year, upon the registration as unemployed at the Labour Exchange, but not later than within the first year after graduation of full-time studies at these schools; • parents (foster parents), upon reaching retirement age or certified with Group I or II disability, who for a period of at least 15 years nursed at home their disabled children (adopted children) and their children (adopted children), who have been Group I or II invalids from their childhood or became Group I or II invalids before 18 years of age; • guardians, upon reaching retirement age or certified with Group I or II disability, who for a period of at least 15 years nursed at home disabled children or children, who have been Group I or II invalids from their childhood or became Group I or II invalids before 18 years of age; • parents (foster parents), guardians, irrespective of their age and ability to work, who nurse at home disabled children (adopted children) or children, who have been Group I invalids from their childhood or became Group I invalids before 18 years of age; • mothers, upon reaching retirement age or certified with Group I or II disability, who gave birth to 5 children or more and brought them up to 8 years of age.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No special scheme.</p>	<ul style="list-style-type: none"> • Working age (18 years or more), • lost at least 67% his/her working capacity or entitled to blind person's allowance, and • personal income or per capita income of the household no more than 80% of the minimum Old-age Pension (<i>Óregségi nyugdíj</i>) = HUF 18,560 (€ 74). 	<p>Has to satisfy a capital and a means test. The thresholds are the same as in table XI "Guaranteeing sufficient resources": General conditions.</p>	<p>Amount of <i>WAO/WAZ/Wajong</i>-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.</p> <p>There is no entitlement to supplementary benefit:</p> <ul style="list-style-type: none"> • for unmarried persons under 21 living with their parents; • for persons living with a partner (either married or not) born after 31 December 1971 who do not have any children under 12 living at home. 	<p>No special scheme.</p>	<p>3. Main conditions of eligibility</p>

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania										
4. Amount payable	<p>Amounts per month:</p> <p>Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: € 229.50.</p> <p>Totally blind persons (not in hospitals): € 248.19.</p> <p>Mobility allowance for disabled people: € 436.77.</p> <p>Mobility allowance for totally blind people: € 649.15.</p> <p>Special allowance for partially blind persons: € 157.69.</p> <p>Communication allowance for deaf-mutes: € 220.18.</p>	<p>Special Allowance (Ειδική Χορηγία).</p> <p>The amount of special allowance depends on the amount of the pension as following:</p> <table border="1"> <thead> <tr> <th>Pension</th> <th>special allowance</th> </tr> </thead> <tbody> <tr> <td>up to CYP 148.20 (€ 253)</td> <td>CYP 54.17 (€ 92)</td> </tr> <tr> <td>from CYP 148.21 (€ 253) to CYP 158.49 (€ 270)</td> <td>CYP 51.67 (€ 88)</td> </tr> <tr> <td>from CYP 158.50 (€ 270) to CYP 174.31 (€ 297)</td> <td>CYP 40.00 (€ 68)</td> </tr> <tr> <td>from CYP 174.32 (€ 297) to CYP 500.00 (€ 853)</td> <td>CYP 38.00 (€ 65)</td> </tr> </tbody> </table> <p>The minimum amount of special allowance is CYP 38.00 (€ 65) whereas the maximum amount is CYP 54.17 (€ 92). The special allowance is not subject to taxation.</p>	Pension	special allowance	up to CYP 148.20 (€ 253)	CYP 54.17 (€ 92)	from CYP 148.21 (€ 253) to CYP 158.49 (€ 270)	CYP 51.67 (€ 88)	from CYP 158.50 (€ 270) to CYP 174.31 (€ 297)	CYP 40.00 (€ 68)	from CYP 174.32 (€ 297) to CYP 500.00 (€ 853)	CYP 38.00 (€ 65)	<p>LVL 35 (€ 54) per month.</p> <p>LVL 50 (€ 77) per month for invalids from birth.</p>	<p>The amount of a supplementary benefit depends on the actual circumstances in an individual case; it can vary between a one-off payment of CHF 5 (€ 3.22) and an annual allowance of CHF 50,640 (€ 32,620).</p>	<p>Amount depends on social insurance basic pension fixed by the Government and coefficient, which can vary between 0.75 - 2 for different groups of recipients. Average Social Pension (Socialinė pensija): LTL 172 (€ 50) per month.</p>
Pension	special allowance														
up to CYP 148.20 (€ 253)	CYP 54.17 (€ 92)														
from CYP 148.21 (€ 253) to CYP 158.49 (€ 270)	CYP 51.67 (€ 88)														
from CYP 158.50 (€ 270) to CYP 174.31 (€ 297)	CYP 40.00 (€ 68)														
from CYP 174.32 (€ 297) to CYP 500.00 (€ 853)	CYP 38.00 (€ 65)														

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
No special scheme.	Supplements actual income to reach 80% of the minimum Old-age Pension (<i>Óregségi nyugdíj</i>) per person.	Guaranteed minimum: MTL 31.47 (€ 74).	<p>Supplement to <i>WAO/WAZ/Wajong</i> 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. Gross Minimum wage: € 1,264.80.</p> <p>The maximum rates of supplementary benefit are:</p> <ul style="list-style-type: none"> • 30% of the minimum wage for couples • 27% for single parents • 21% for single persons. <p>For single persons under the age of 23 the minimum guaranteed income is lower.</p>	No special scheme.	4. Amount payable

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
III. Other specific non-contributory minima	<ul style="list-style-type: none"> • 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><i>Social Welfare Services</i> (Υπηρεσίες Κοινωνικής Ευημερίας): Special categories of claimants are entitled to supplementary Public Assistance (Δημόσιο Βοήθημα), even when they work full time, provided that they meet eligibility criteria:</p> <ul style="list-style-type: none"> • Persons with four or more children, • Persons with disabilities, • Single parents, • Families in extremely difficult situations, at risk of dissolution. <p>An additional monthly Disability Allowance (Έπαροχή Αναπηρίας) of CYP 91 (€ 155) is granted to a claimant with a disability. (Disabled person: A person with disabilities means a person who, due to congenital or environmental factors which took place before the age of 65 years, has any form of incapacity or disadvantage which, taking into account the historical background or other personal information of that person, causes a physical, cognitive or mental limitation, permanent or of indefinite duration, and substantially reduces or excludes the possibility of executing one or more activities or functions which are considered normal or basic for the quality of life of an individual of the same age who does not have that incapacity or disadvantage. In cases where a disability is of fixed duration, the Director of Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας) may provide a disability allowance, if deemed necessary).</p>	<p>No other specific minima.</p>	<p>No other con-contributory minima.</p>	<p>No other specific minima.</p>

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>No other specific non-contributory minima.</p>	<p>No other specific minima.</p>	<p>Unemployment Assistance (<i>Ghajnuna ghal dizimpjieg</i>): The aim is to ensure an income for those who are capable of work but not entitled to contributory benefits, or the contributory benefit is less than the minimum given as unemployment assistance. Applicants must register with the unemployment service. The maximum rate is MTL 31.47 (€ 74) per week for one person in a household plus another MTL 3.50 (€ 8.21) per week for each eligible additional person in the household. Payments are issued every four weeks.</p> <p>Social assistance for single parents (<i>Ghajnuna Socjali ghal genitur singlu</i>): The aim is to provide financial assistance to unemployed single parents who are left to care for the children on their own. The head of the household of a single parent family must be unemployed and pass a means test (same as in Social Assistance, <i>Ghajnuna Socjali</i>). The amount paid is 75% of a household consisting of one person. "Household" means one person who in the opinion of the Director is living alone or two or more persons who in the opinion of the Director are living together as a family. The present rate is MTL 26.23 (€ 62) per week ([MTL 31.47 + MTL 3.50] 0.75 = MTL 26.23). Payments are issued every four weeks.</p>	<p>Specific non-contributory minima for unemployed persons: Supplementary Benefit Act (<i>Toeslagewet, TW</i>): The income of workers receiving benefits under the Unemployment Insurance Act (<i>WW</i>) is, where necessary, supplemented up to the social minimum. Amounts see above "invalidity".</p> <p>Act on Income Provisions for Older, Partially Disabled Unemployed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte werkloze werknemers, IOAW</i>): intended to provide unemployed older and partially disabled persons an income at the minimum guaranteed level. Eligible are:</p> <ul style="list-style-type: none"> • unemployed persons who were aged between 50 and 57.5 when they became unemployed and have received wage-related benefit plus the follow-up benefit under the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>); • unemployed persons who were 57.5 or over when they became unemployed and who meet the 26 weeks requirement but not the 4 out of 5 requirements of the <i>WW</i> scheme; • partially disabled persons who are receiving a partial <i>WAO</i> or other statutory disablement, invalidity or industrial injuries benefit, who are unemployed and who have received wage-related benefit and the follow-up benefit under the Unemployment Benefit Act (<i>WW</i>); • persons who are already disabled for work on reaching the age of 17 and are receiving a <i>Wajong</i>-benefit based on a disablement level of less than 80%. <p>Gross amounts: € 1,346.22 monthly for couples (married and unmarried); € 1,225.47 for single parent families; € 1,040.46 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. Lower rates apply for single persons aged less than 23.</p>	<p>Child benefit is granted for children resident in Norway under the age of 18 under the Child Benefit Scheme (<i>barnetrygden</i>).</p> <p>Cash benefits are granted for families with children aged 1 and 2 years, under the Scheme for Cash Benefit for Parents with Small Children (<i>kontantstøtte</i>).</p> <p>Low-income households are – after certain criteria - entitled to housing allowances from the Housing Support Scheme (<i>Statlig bostøtte</i>).</p>	<p>III. Other specific non-contributory minima</p>

Guarantee of sufficient resources

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Other specific minima (Cont.)	No other non-contributory minima.	No other specific minima.	No other specific minima.	No other non-contributory minima.	No other specific minima.

Guarantee of sufficient resources

Table XI

Luxembourg	Hungary	Malta	Netherlands	Norway	Other specific minima (Cont.)
No other non-contributory minima.	No other specific minima.	No other specific minima.	<p>Specific non-contributory minimum for certain self-employed: Act on Income Provisions for the Older, Partially Disabled Formerly Self-Employed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte gewezen zelfstandigen, IOAZ</i>): intended to provide a minimum guaranteed income.</p> <p>Persons qualifying for IOAZ benefit:</p> <ul style="list-style-type: none"> • Self-employed aged 55 or more who earn less than the minimum guaranteed income level for self-employed persons of € 22,695 per year and are thus forced to end their professional or business activities. Claimants only qualify if their average annual income has been below the minimum guaranteed level for the three years preceding the claim and is not expected to exceed that level in the future. A claimant must have been engaged in business or professional activities for at least 10 years, or for at least 3 years following a period of 7 years as an employee. • Partially disabled self-employed aged under 65, who are forced to end their professional or business activities due to their disablement. In order to qualify, claimants must receive a WAZ benefit for a disablement level of less than 80%. A claimant must have been engaged in professional or business activities for at least 3 years. 	No other non-contributory minima.	Other specific minima (Cont.)

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources

XII Long-term care

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Applicable statutory basis	<p>Law No. 104 of 5 February 1992, Art. 33.</p> <p>Law No. 53 of 8 March 2000.</p>	<p><i>Social Welfare Services</i> (Υπηρεσίες Κοινωνικής Ευημερίας): Public Assistance and Services Laws (Οι περί Δημοσίων Βοηθημάτων και Υπηρεσιών Νόμοι) of 1991 and 2003.</p> <p>Homes for the Elderly and Disabled Persons Laws (Οι περί Στεγών για Ηλικιωμένους και Αναπήρους Νόμοι) of 1991 - 1994.</p> <p><i>Health care:</i> The Government Medical Institutions and Services General Regulations (Οι περί Κυβερνητικών Ιατρικών Ιδρυμάτων και Υπηρεσιών Γενικοί Κανονισμοί) of 2000 and 2002.</p> <p>Psychiatric Care Law (Ο περί Ψυχιατρικής Νοσηλείας Νόμος) 77(Ι)/1997.</p>	<p>Law on Social Services and Social Assistance (Sociālās palīdzības likums) of 31 October 2002.</p>	<p>Sickness Insurance Act (Gesetz über die Krankenversicherung, KVG), LGBl. 1971, No. 50.</p> <p>Compulsory Accident Insurance Act (Gesetz über die obligatorische Unfallversicherung UVG), LGBl. 1990 No. 46.</p> <p>Invalidity Insurance Act (Gesetz über die Invalidenversicherung, IVG), LGBl. 1960 No. 5.</p> <p>Old-age and Survivors' Insurance Act (Gesetz über die Alters- und Hinterlassenenversicherung AHVG), LGBl. 1952 No. 29.</p> <p>Act on supplementary benefits for Old-age, Survivors' and Invalidity Insurance (Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung, ELG), LGBl. 1965 No. 46.</p>	<p>Law on Social Services (Sociální paslauga įstatymas) of 9 October 1996 (No. I-1579).</p> <p>Law on Health Care Institutions (Sveikatos priežiūros įstatymas) of 6 June 1996 (No. I-1367).</p>
Basic principles	<p>Benefits that can be considered as dependency benefits under both the social security and the social welfare system.</p>	<p><i>Social Welfare Services</i> (Υπηρεσίες Κοινωνικής Ευημερίας): Long-term care is organised centrally by the Social Welfare Services. Services are delivered through six District Welfare Services throughout Cyprus. It is provided through the Public Assistance and Services legislation and is based on a philosophy of social assistance (entitlement based upon need). Long-term care is financed by the State budget (under the article for public assistance and services). Both in-kind and cash benefits are provided for long-term care.</p> <p><i>Health care:</i> Services are provided by the Ministry of Health (Υπουργείο Υγείας) through the District General Hospitals and local Health Centres. The services are provided under the legislation indicated above. Health care services are State budget financed. Health care is provided only in kind.</p>	<p>Long-term care is provided according to person's individual needs and resources (assessment is carried out by social worker). Services to needy persons are provided in their place of residence or as close as possible to their place of residence (home care, semi-stationary care).</p> <p>If person needs special services, social care is provided by long-term social care institutions.</p> <p>Financed by state budget or municipalities budgets. There is no specific scheme for long-term care, it is integrated within social services for elderly, children and disabled.</p>	<p><i>Sickness insurance:</i> Contribution and tax-financed benefits for domiciliary care (Hauskrankpflege, Spital), home care and stay in nursing care homes.</p> <p><i>Accident insurance:</i> Contribution and tax-financed helplessness allowance (Hilfslosenentschädigung).</p> <p><i>Invalidity insurance, supplementary benefits and old-age and survivors' insurance:</i> Benefits according to IVG, ELG and AHVG are rather of a subordinate nature: Helplessness allowances (Hilfslosenentschädigung), different aids, health care in the event of particular congenital defects; means tested benefits to pensioners.</p>	<p>Granted for all residents in need. Financed by State, local budgets and Health Insurance Fund.</p> <p>Long-term care is organised in day centres, home -help services, stationary social care institutions and nursing hospitals. No special legislation. Benefits in-kind are provided for long-term care.</p>

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Law of 19 June 1999 with amendments.</p>	<p>Act III of 1990 on Social Administration and Social Assistance (örvény a szociális igazgatásról és szociális ellátásokról) (home care - nursing fee; institutional care), supplemented by eight Government and Ministerial decrees.</p>	<p>1997 Social Security Act (<i>Mit dwar il-Sigurtà Soġjali</i>) (Cap. 218) State-Owned Institutions & Hostels Rates Regulations Transfer of Funds (Government Financed Beds) Regulations Specified State-Owned Institutions & Hostels Regulations.</p>	<p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>).</p>	<p>Municipal Health Services Act (<i>for on helsevesenestjenester i kommunene</i>) of 19 November 1992 Social Services Act (<i>for on sosiale tjenester</i>) of 13 December 1991 National Insurance Act (<i>folkehjelpeloven</i>) of 29 February 1997, Chapter 6.</p>	<p>Applicable statutory basis</p>
<p>Dependency insurance.</p>	<p>Nursing Fee (<i>Ápoltszofit</i>) Cash benefit provided by local municipalities for family members, taking care for persons who are under the age of 18 years and, in the opinion of their general practitioner, are permanently ill. Also provided for family members, taking care for severely disabled persons who are unable to care for themselves without age restrictions. It is based on the philosophy of social assistance, financed partly by local governments' budgets and partly by the state budget, depending on the entitlement of the fee. In case of own entitlement, 10% is financed by the local government, 90% is financed by state budget. When nursing fee is provided on an ex-gratia basis, the amount is fully financed by the local government's budget. Paying the fee for the claimants is the responsibility of the local government in each case. Institutional care: Social institutions are run by local governments and non-governmental organisations. Basic and special social services are organised by local governments. Institutional long-term care consists of benefits in-kind. Social institutions are financed by the state budget, however, benefits are, as a general rule, provided on the basis of co-payment with certain exceptions.</p>	<p>A universal entitlement scheme based on residence, age and need. There is no specific scheme but coverage for the risk of long-term care is provided through various schemes providing cash benefits and benefits in-kind.</p>	<p>Contribution financed health insurance system.</p>	<p>Universal scheme. Municipal responsibility.</p>	<p>Basic principles</p>

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Risk covered					
Definition	<p><i>Social insurance in case of disability:</i> Allowance granted in case of disability to pensioners who need the help of a third party to move around, or who require permanent assistance in order to carry out basic daily tasks.</p> <p><i>Guaranteeing sufficient resources:</i> Non-active handicapped persons who are not able to carry out basic daily tasks.</p> <p><i>Regional programmes:</i> Very old persons who require domestic assistance (in kind) or who wish to be cared for at home.</p>	<p><i>Social Welfare Services</i> (Υπηρεσίες Κοινωνικής Ευμερείας): Need of care due to mental or physical incapacity or social distress.</p> <p><i>Health care:</i> Physical or mental disease or impairment.</p>	<p>Inability of person to take care of herself/himself and perform everyday activities due to their age, health problems as well as orphans and children deprived of parental care. Elderly persons and disabled children or adults with mental or physical disorders (if their family members are unable to provide the necessary care to them) due to age, health problems and employment problems are also entitled. Children deprived of parental care, if they have no possibility to stay in their own family and there is no possibility to find.</p>	<p><i>Sickness insurance:</i></p> <ul style="list-style-type: none"> Measures of out-patient care which are provided by persons or organisations of health care or nursing care (Spitex). Domiciliary care benefits if stay and care in nursing homes would otherwise be necessary. <p><i>Accident insurance:</i> Flat-rate Helplessness allowance (Hilfslosenbeitrag) for helpless persons, who, on the grounds of invalidity, continuously require the assistance of a third party or personal attention in order to perform the basic activities of daily living.</p>	<p>Recipients of old-age and disability in need of care from another person not more than 8 hours per day they received home help services or stay in day centres. If they need of care more than 8 hours per day, they could receive temporary short-term social care (no more 30 days) or long-term social care (more than 30 days) in stationary social care institutions.</p>
Field of application	<p><i>Social insurance in case of disability:</i> Recipients of a disability pension.</p> <p><i>Guaranteeing sufficient resources:</i> Non-active handicapped persons.</p> <p><i>Regional programmes:</i> Very old persons.</p>	<p><i>Social Welfare Services</i> (Υπηρεσίες Κοινωνικής Ευμερείας): All persons legally residing in Cyprus whose resources are not sufficient to meet their special needs for care.</p> <p>The system of long-term care is based upon need (Public Assistance, Δημόσιο Βοήθημα); it is not compulsory. Only persons entitled to public assistance may be entitled to long term care. The frequency of home care or day care or the need for residential care is based upon individual needs.</p> <p><i>Health care:</i> See table II "Health care".</p>	<p>Latvian citizens, non-citizens and foreigners who have received their personal identity code (except persons who have received temporary residence permits).</p>	<p><i>Sickness insurance:</i> Persons insured on the grounds of place of residence or gainful employment.</p> <p><i>Accident insurance:</i> Gainfully employed persons.</p>	<p>See table II "Health care".</p>

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>An insured person is deemed dependent who, following a physical, mental or psychiatric illness or deficiency of a similar nature, regularly needs a considerable amount of assistance from a third party in order to carry out basic daily tasks.</p>	<p>Severe disabilities:</p> <ul style="list-style-type: none"> • blind or severely visually impaired, • deafness or acute hearing loss, • mental disability manifested at birth or before reaching the age of 14 years, • severe physical and/or functional disability requiring assistance from another person. 	<p>There is no proper definition of Long-term care. However a person must primarily be over 60 years and/or have a disability that renders him/her unable to cope with living in his/her own home to render him/her eligible to one of the elderly institutions that cater for permanent residents. Those who are not engaged in any social activities, and persons suffering from medical conditions who could be at risk when spending long hours on their own are given priority as well.</p> <p>The same rules apply for the elderly day care centres; however priority is usually awarded to those persons that are mobile and independent.</p> <p>Need and the type of disease is a pre-requisite for persons using the mental institution and the other institution/hospital.</p>	<p>Long-term hospitalised persons, elderly people, disabled persons and mentally disabled persons with chronic problems.</p>	<p>Need for long term assistance and care.</p>	<p>Risk covered</p> <p>Definition</p>
<p>All persons covered by sickness insurance.</p>	<p>Severely disabled persons, see Definition.</p>	<p>All permanent residents.</p>	<p>All residents.</p>	<p>All residents.</p>	<p>Field of application</p>

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Conditions	<i>Social insurance in case of disability:</i> No age conditions.	<i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> No age limits. In practice, most recipients of long-term care are old persons entitled to Public Assistance (Δημόσιο Βοήθημα). <i>Health care:</i> No age limit.	No age limits.	No age conditions.	No age limits.
1. Age					
2. Qualifying period	<i>Social insurance in case of disability:</i> Payment of a minimum contribution to the INPS for the period of 5 years.	<i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> No qualifying period required. <i>Health care:</i> See table II "Health care".	No qualifying period required.	No qualifying period.	No qualifying period required.
Benefits in kind	<i>Regional programmes:</i> Different application according to the regions. Generally are possible: household services, meals on wheels, medical treatment and nursing care.	<i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> The State (Social Welfare Services) employs home carers to perform housework and provide personal care to the recipient (e.g. dressing, personal hygiene, shopping, visit to the doctor). <i>Health care:</i> Apart from the psychiatric home care (community based) for people with mental problems - home nursing palliative care is not as yet well organised.	Care by a trained person, or someone to perform housework as well as delivery of the free meals. If home care is provided by family members, the local authority supports them by training, consulting and if necessary also by providing benefits in cash.	<i>Sickness insurance:</i> Domiciliary care (Παροικιακή περίθαλψη) of a sick person at home following the doctor's orders: costs for basic and treatment care. <i>Accident insurance:</i> Aids to compensate physical handicaps or malfunctions (according to list).	People in need for care at home are regularly visited by social workers from local social assistance administration. Home care includes providing someone to perform housework; care by home-helpers.
1. Home care					

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	
No age conditions.	<p>Nursing Fee (<i>Ápolási díj</i>): In case of being permanently ill, persons concerned shall be under the age of 18 years. In case of being severely disabled, and not being able to take care of themselves, there is no age limit.</p> <p>Institutional care: There are different age limits in the institutions, as specified by Act III of 1993 and the applicable decrees.</p>	<p>As a general rule the 60 years age limit is the main condition, but need is also given consideration. The type of pension received by the resident does not impose any limitations.</p>	No age conditions.	No age conditions.	<p>Conditions</p> <p>1. Age</p>
No qualifying period. Those who contracted an optional insurance are entitled to benefits only after a one-year qualifying period.	No qualifying period required.	No qualifying period required.	No qualifying period required.	No qualifying period.	
<p>Benefits in kind are provided by specialised professional services according to the need of the dependent person. Benefit amount per hour: € 47.70.</p>	<p>Personal social services comprise basic and special services. Basic services include social catering, domestic care, family care, village service. Special basic services are supporting service, community care for psychiatric patients and addicts.</p>	<p>Home care help provides assistance to persons in need. It offers help of a personal and light domestic nature in order to allow older persons and/or persons with special needs, to continue living in their community in as much of an independent manner as is feasibly possible. It also provides respite and support for informal carers, and averts/delay demand for long-term stay residential care. Benefits in-kind available as home care include:</p> <ul style="list-style-type: none"> • meals on wheel service, • handyman service, • home care help, • incontinence service, • community nurse service. 	<p>Home care includes the necessary nursing, care, guidance and counselling required by the insured individual at home in connection with illness, recovery, disability, old age, death or a psychosocial problem. It also includes the loan of nursing equipment for a maximum period of 26 weeks.</p>	<p>Practical assistance and/or care at home according to the need, carried out by municipal home services assistants and/or nurses. Some municipalities have contracted out the provision of services to private sector providers.</p>	<p>Benefits in kind</p> <p>1. Home care</p>

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Semi stationary care	<p><i>Regional programmes:</i> Different application according to the regions.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> The State (Social Welfare Services) provides day care facilities in public residential homes where recipients of Public Assistance (Δημόσιο Βοήθημα) may attend for a number of hours during the day.</p> <p>There are no time limits for the use of day care facilities. Specialised services provided in residential homes may include occupational therapy, physiotherapy, meals and laundry services.</p> <p><i>Health care:</i> Day care facilities are provided by a limited number of local authorities e.g. geriatric day care, medical care and occupational therapy and recreation.</p>	<p>Is provided for various groups - care and possible involvement in physical and mental activities is provided to elderly, disabled with physical disorders, people with mental disorders, persons after serious and continuous diseases.</p> <p>The number of hours that the recipient may attend the institution and any specialized services are set by the municipalities according to agreements with care institutions.</p> <p>Day centres are run by municipalities or NGOs. Day centres for people with mental disabilities are partly financed by state.</p>	<p><i>Sickness insurance:</i> Domiciliary care (Hausarztbetreuung) of a sick person at home following the doctor's orders: costs for basic and treatment care.</p> <p><i>Accident insurance:</i> Aids to compensate physical handicaps or malfunctions (according to list).</p>	<p>Elderly and disabled people can receive day care services and occupational therapy in day centres no more than 8 hours per day or temporary short-term social care in stationary social care institutions no more than 30 days.</p>
3. Nursing home care	<p><i>Regional programmes:</i> Different application according to the regions.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> The State (Social Welfare Services) provides full time care in residential homes for older persons and persons with mental and physical disabilities. The State also operates Community Homes (small family units of 5 persons) for persons with mild mental and physical disabilities.</p> <p><i>Health care:</i> Full-time nursing care is provided by the government at public old-age homes, psychiatric institutions, the paraplegics centre and the oncology centre.</p>	<p>Fulltime care is provided by long-term social care institutions for:</p> <ul style="list-style-type: none"> • orphans and children deprived of parental care, • people of retirement age and the disabled with physical disorders or blind people, • children and adults with serious mental disorders. <p>Nursing care institutions are run by state and municipalities.</p>	<p><i>Sickness insurance:</i> Contribution to cost of care in the event of a stay in a nursing care home. The amount depends on the need for care.</p> <p><i>Accident insurance:</i> Aids to compensate physical handicaps or malfunctions (according to list).</p>	<p>Stationary social care institutions (where people in need for long term care stay permanently) are available in all main regions. Some of them are owned by county administration, smaller ones by municipalities and by NGO owners.</p> <p>Special commissions of county administration and/or municipalities decide which applicants should be placed in nursing homes.</p> <p>Stay in special care hospitals is financed by Health Insurance Fund for no longer period than for 4 months in one case.</p>
4. Other benefits	<p><i>Regional programmes:</i> Housing service.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> The Social Welfare Services subsidises the Pancyprian Welfare Council which may, among others, offer training courses for non-governmental home carers.</p> <p><i>Health care:</i> Benefits in kind provided to those in need of long-term care include: the provision of special equipment like wheelchair, nebulisers, or apparatus.</p>	<p>State provides technical aids for persons to help prevent or reduce the functional incapacity caused by long-term or irreversible functional disorders of the body or anatomic defects:</p> <ul style="list-style-type: none"> • Disabled of categories I, II or III, • disabled children under age of 16 years, • persons of retirement age and children who need technical aids to reduce or prevent their functional incapacity, • persons with anatomic defects who need a prosthesis or orthopaedic footwear. 	<p>No other benefits.</p>	<p>Other benefits in-kind include provision of special equipment.</p>

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	
Possibility of a stay in a special day-care centre.	Specialised day care is provided for: <ul style="list-style-type: none"> • disabled people, • elderly people, • psychiatric patients, • addicts, • homeless. 	There are thirteen day care centres that open daily from 8.30am to 4.00pm. Occupational therapy is offered in these centres.	Day care in a nursing home is available to those with physical or mental disorders for which all the necessary care is not available in their own environment.	Short term stays in nursing homes (week-ends etc.) are offered as a relief measure for the family of patients cared for at home. Capacity shortages in many municipalities.	2. Semi stationary care
Benefits in kind are provided by specialised professional services according to the need of the dependent person. Benefit amount per hour: € 35.80.	Special institutional care is provided by long- and short-term residential homes, rehabilitating institutions for the disabled, the elderly, psychiatric patients, addicts, homeless people.	One central institution for permanent elderly residents, supplemented by seven regional residences, and twelve Day Care Centres. A central mental institution that provides treatment and care for mentally impaired persons who need psychiatric treatment. Another central institution/hospital that provides long-term care for cancer patients and other malignant diseases.	Nursing home care and care in a home for the physically disabled includes medical help and treatment, care and nursing provided by the home and the associated rehabilitation, physiotherapy and occupational therapy.	Provided in municipal nursing homes. Waiting lists due to limited capacity in many municipalities. Some municipalities have contracted out the provision of services to private sector providers.	3. Nursing home care
Provision of special equipment and adaptation of the home.	No other benefits.	No other benefits.	Several specific benefits for specific kind of patients like psychiatric treatments, care of the deaf (and partially hearing) and the blind (and partially sighted).	No other benefits.	4. Other benefits

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Cash benefits 1. Home care	<p><i>Social insurance in case of disability:</i> Monthly assistance allowance.</p> <p><i>Guaranteeing sufficient resources:</i> € 200 per month.</p> <p><i>Regional programmes:</i> Different application according to the regions. Generally cash benefits according to the need.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευμερίας):</i> The State may pay a private home carer who may be a family member (it is possible to compensate a family member who provides long-term care, if a family member is required to quit a job for that purpose or s/he is of low socio-economic standing) or a friend or a non-governmental organisation offering home care services for the provision of long-term care to persons entitled to Public Assistance (Δημόσιο Βοήθημα) who are in need of care. Cash allowances vary depending on the needs and the type of care required. It may vary from CYP 25 (€ 43) to CYP 200 (€ 341) per month.</p> <p>For all cases mentioned above, a contract is signed between the Director of Social Welfare Services, the home carer and the beneficiary. The beneficiary receives the cash allowance and is responsible for paying the home carer. In case a recipient of public assistance is not in a position to manage his/her monthly public assistance allowance (including the care allowance) due to a mental disability, then another person is designated responsible for that. Welfare Officers of the Social Welfare Services are responsible for safeguarding that appropriate financial management is exercised for the beneficiary concerned.</p> <p><i>Health care:</i> No cash benefits.</p>	<p>Local authority may provide benefit in cash for needy person if he/she is not receiving home care services. Cash benefits are also available for family members who provide care.</p>	<p><i>Sickness insurance:</i></p> <ul style="list-style-type: none"> • Share to cover the cost exceeding the normal costs of living that occur in connection with home care. The amount of the benefit is calculated according to the degree of the need for care (maximum CHF 100 (€ 64) per day) • Other costs that occur in connection with home care and are not borne by the AHV/IV, but are indispensable for the implementation of care. <p><i>Accident insurance:</i> Helplessness allowance (Hilflosigkeitzuschlag) according to three categories of helplessness: CHF 586 (€ 377) per month, CHF 1,172 (€ 755) per month, CHF 1,758 (€ 1,132) per month.</p>	<p>If municipalities are not able to provide needed social services, they may pay so-called "money for care" so the recipient should buy needed services.</p> <p>Care Benefit for totally Disabled Persons (Χαμηλά παθολογικά νοσήσιες αμετάβλητοι): Paid to totally disabled persons or persons taking care of them. Paid from State Budget and equal to 100% of social insurance basic pension (see table V "Invalidity").</p>

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Benefits in kind can be combined or replaced by cash benefits.</p> <p>Cash benefits to remunerate persons who are not working on behalf of a professional services network. The amount of the benefits totals half of the value of the benefit in kind.</p> <p>Benefit amount per hour: € 23.85.</p>	<p>Nursing Fee (<i>Ápolási díj</i>):</p> <p>Cash benefit is provided by local governments in order to compensate a relative who provides care to a person in need of long-term care. The benefit is paid directly to the person providing long-term care.</p> <p>The claim for the payment can be based on the claimant's own right (if the person in need of long-term care is severely disabled or is under 18 and permanently ill), or on the discretionary decision of the local municipalities (if the person in need of long-term care is older than 18).</p> <p>Amount of payment:</p> <ul style="list-style-type: none"> • at least the minimum amount of Old-age Pension (<i>Öregségi nyugdíj</i>) if the claim is based on the own right of the claimant: HUF 23,200 (€ 92) per month, • at least 80% of the minimum amount of old-age pension if the claim is based on the discretionary decision of the local authorities: HUF 18,560 (€ 74) per month. 	<p>The Department of Social Security provides a Carer's Pension to a person who is either single or a widow/er and who all by herself/himself takes full-time care of a sick relative who is bedridden or confined to a wheel-chair living in the same household.</p> <p>The rate of benefit is MTL 33.11 (€ 78) per week and is paid to the carer.</p>	<p>No cash benefits.</p>	<p>No cash benefits.</p>	<p>Cash benefits</p> <p>1. Home care</p>

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
2. Semi stationary care	<p><i>Regional programmes:</i> Different application according to the regions.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> The State may pay a cash benefit to recipients of Public Assistance (Δημόσιο Βοήθημα) who are in need of long-term care in order to assist or enable them to pay for care in a day centre depending on the person's financial situation. Cash benefits may vary up to CYP 60 (€ 102), depending on the beneficiary's needs and the type of services provided.</p> <p>Day centres are run by non-government organisations which are subsidised by the government. There is legislation on standards of operation for day centres (The Adult Day-Care Centres Law of 1997 and Regulations of 2000).</p> <p><i>Health care:</i> No cash benefits.</p>	No cash benefits.	<p><i>Accident insurance:</i> Helplessness allowance (Hilfsleistung) see home care.</p>	No cash benefits.
3. Nursing home care	<p><i>Regional programmes:</i> Different application according to the regions.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> The State may pay a monthly cash benefit to cover the costs of full-time nursing care in public, private or non-governmental residential homes for persons entitled to Public Assistance (Δημόσιο Βοήθημα). Cash benefits may vary from CYP 264.90 (€ 452) to CYP 316.28 (€ 539) per month and are provided only to residential homes registered according to the relevant legislation (The Homes for the Elderly and Disabled Persons Laws (Οι περί Στεγών για Ηλικιωμένους και Αναπήρους Νόμοι) of 1991 - 1994 and Homes for the Elderly and Disabled Persons Regulations of 2000). Residential homes may be public, private or non-governmental.</p> <p><i>Health care:</i> No cash benefits.</p>	No cash benefits.	No cash benefits.	No cash benefits.
4. Other benefits	<p><i>Regional programmes:</i> Provision of benefits is made to contribute to the purchase of prostheses or other necessary medical equipment; the purchase or adaptation of private means of transport; the purchase of tools making it possible to carry out a self-employed activity.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευημερίας):</i> Cash payments may be made for the following services to persons entitled to Public Assistance (Δημόσιο Βοήθημα) who are in need of long-term care:</p> <ul style="list-style-type: none"> • Heating or other household utilities (electricity is included in the basic needs allowance), • Special equipment, • Home repairs. <p><i>Health care:</i> No cash benefits.</p>	The municipality can grant additional benefits.	No other benefits.	No cash benefits. Utility costs (heating of dwelling area and hot water) are partially compensated for low-income families.

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Possibility to combine the cash benefit with a stay in a special care centre.</p>	<p>No cash benefits.</p>	<p>The day care centres are state run and the state does not pay cash benefit to assist payment for care in a day centre.</p>	<p>No cash benefits.</p>	<p>No cash benefits.</p>	<p>2. Semi stationary care</p>
<p>In case of stationary stay, it is not possible to replace the benefits in kind by cash benefits.</p>	<p>No cash benefits.</p>	<p>There is no special benefit related solely to long-term care. The day centres are state run. The nursing staff in these state institutions are government employees and are paid by the state.</p>	<p>No cash benefits.</p>	<p>No cash benefits.</p>	<p>3. Nursing home care</p>
<p>Assumption of pension insurance contributions. The informal caregiver must be replaced within three weeks.</p>	<p>No other benefits.</p>	<p>No other benefits.</p>	<p>No cash benefits.</p>	<p>For the disabled: Basic benefit (<i>grunnstønad</i>) and Attendance benefit (<i>hjelpetønad</i>) from the general National Insurance scheme (<i>folketrygden</i>). Various pre-set rates corresponding to different levels of need.</p>	<p>4. Other benefits</p>

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Participation of the beneficiary	None. The benefits are entirely funded by the State.	<p><i>Social Welfare Services</i> (Υπηρεσίες Κοινωνικής Ευμερίας): Recipients of Public Assistance (Δημόσιο Βοήθημα) are expected to make a contribution of 80% of their social insurance benefit towards the fees for residential care (public, non-governmental or private). In cases where home care is provided, a recipient's income from whatever source is taken into account when estimating their supplementary public assistance entitlements in either cash or in kind benefits.</p> <p>Social Welfare Services set a ceiling on the fees for home-care and residential care paid through the public assistance fund. Rates are reviewed annually. Current rates for care are as follows:</p> <ul style="list-style-type: none"> • Home Care: CYP 3.00 (€ 5.12) per hour or a maximum of CYP 200 (€ 341) per month; • Residential Care: CYP 264.90 (€ 452) - CYP 316.28 (€ 539) per month. <p>The State does not control the prices of these goods and services except from the cases of Public Assistance (Δημόσιο Βοήθημα).</p> <p><i>Health care</i>: Not applicable.</p>	All of the needy person's social security income is used to cover the expenses related to his/her stay in a long-term care institution except for 15% of their income from pension or State Social Security Benefit (Valsts Sociālā nodrošinājuma pabalsts).	Participation of the cost for benefits in kind according to KVG in the form of a franchise and a share in per cent borne by the beneficiary. Maximum annual participation of the cost CHF 800 (€ 515). Exemption or reduction for particular categories of persons and/or particular benefits (see Table II "Health care"). The costs for aids are covered for simple and reasonable versions; the costs for different aids according to AHVG are only covered to 75%.	Beneficiaries in stationary social care institutions do not pay more than 80% of his/her income (usually pension), but no more than the amount of two times of social insurance basic pension. In day care centres for disabled people shall pay 50 per cent of pension. Persons who receive home care services shall pay depending on family income.

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	Participation of the beneficiary
<p>No participation. The amount of the benefit varies according to the degree of dependency.</p>	<p>Beneficiary shall contribute to the costs of services provided (co-payment). The amount of co-payment is defined according to a means-test and is different in the various institutions. The amount shall be paid on a monthly basis. Services are provided free of charge in case the beneficiary does not have an income; lives in a long-term residential home, and does not have any relative who would be responsible and able to fulfil his/her obligation to support and care for the beneficiary.</p>	<p>Persons in receipt of benefits in-kind are expected to make a contribution to the costs of the goods or services as follows:</p> <p><i>Home Care:</i></p> <ul style="list-style-type: none"> • Home care help <ul style="list-style-type: none"> MTL 1.00 (€ 2.35) per week if single and without meals, MTL 1.50 (€ 3.52) per week if single and with meals, MTL 1.50 (€ 3.52) per week if couple and without meals, MTL 2.25 (€ 5.28) per week if couple and with meals. • Meals on wheels: <ul style="list-style-type: none"> MTL 0.95 (€ 2.23) per meal. • Handy man service: Rates vary according to job and clients should provide materials. • Incontinence: Normal and extra absorbent nappies from MTL 0.071 (€ 0.17) to MTL 0.115 (€ 0.27) according to size. <p><i>Semi-stationary care:</i> The residents of the Day Care Centres pay a nominal fee that ranges from MTL 1 (€ 2.35) to MTL 2.50 (€ 5.87) per month.</p> <p><i>Nursing Care:</i> The scheme is financed through the state budget. However residents of the elderly homes contribute 60% of their total net income up to a maximum of MTL 6 (€ 14) daily provided that resident is not left with less than MTL 550 (€ 1,290) per year at his/her disposal. Therefore residents continue to receive their pension entitlement from the Social Security Department less the deducted monthly contribution. The contribution is then forwarded to the Welfare Committee entrusted with the running of these institutions.</p>	<p>Cost sharing in case of residential care in an institution from the age of 18. Three kind of cost sharing:</p> <ul style="list-style-type: none"> • the so-called high contribution, income related, with a maximum of € 1,700 a month; • the so-called low contribution, income related, with a maximum of € 685.40 a month; • and a fixed contribution only applicable in the case of short stay in an institution for mentally handicapped or for home care. The amount is € 11.80 per hour with a maximum of € 528.20 per four weeks. 	<p>Cost-sharing charges for home services exist, but the situation varies from municipality to municipality.</p> <p>For long term nursing home care the patient must pay a substantial part of his income: 75% of income above NOK 6,000 (€ 731) and up to the Basic Amount (<i>Grunnbeløpet</i>) of NOK 58,778 (€ 7,159), 85% of any exceeding income up to the full cost of a nursing home place (as calculated for the municipality in question). Property and capital assets are left untouched.</p>	<p>Participation of the beneficiary</p>

Table XII

Long-term care

	Italy	Cyprus	Latvia	Liechtenstein	Lithuania
Accumulation	<p><i>Guaranteeing sufficient resources:</i> Accumulation possible with other benefits; in some cases it is possible to choose the treatment which is most favourable for the insured.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευμερίας):</i> When estimating the monthly amount for Public Assistance (Δημόσιο Βοήθημα) (including the costs of long-term care), any income from work, social insurance or other sources of income is subtracted from the monthly allowance.</p> <p><i>Health care:</i> Not applicable.</p>	<p>Accumulation with pensions is possible.</p>	<p>Helplessness allowances (<i>Hilfslosen-schulgungen</i>) will not be paid according to ELG if there is an entitlement to helplessness allowance according to UVG.</p>	<p>Long-term care are not combined with pensions or with income from work.</p>
Taxation	<p>Benefits are not subject to taxation.</p>	<p><i>Social Welfare Services (Υπηρεσίες Κοινωνικής Ευμερίας):</i> Not subject to taxation.</p> <p><i>Health care:</i> Not applicable.</p>	<p>Benefits are not subject to taxation.</p>	<p>The contribution to home care according to KVG, Helplessness allowances (<i>Hilfslosen-schulgungen</i>), supplementary benefits (<i>Ergänzungsbehaltungen</i>) and contributions to costs for aids (IVG, ELG, AHVG) are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>

Long-term care

Table XII

Luxembourg	Hungary	Malta	Netherlands	Norway	
<p>Accumulation with benefits of accident insurance and compensation benefits of war victims is not possible.</p>	<p>Nursing Fee (<i>Ápolási díj</i>) can be combined with income from part-time work (max. 4 hours/day) or work at home (without time restriction).</p>	<p>Not available.</p>	<p>Generally speaking accumulation is possible within the AWBZ system.</p>	<p>See immediately above. Pensions are treated as other income.</p>	Accumulation
<p>Benefits are not subject to taxation.</p>	<p>The amount of Nursing Fee (<i>Ápolási díj</i>) is not subject to taxation.</p>	<p>Benefits are subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>None of the long term care benefits are subject to taxation.</p>	Taxation

Comparative Tables on Social Protection

Part III:

Austria

Poland

Portugal

Switzerland

Slovenia

Slovakia

Finland

Sweden

United Kingdom

Situation on 1 May 2004

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table I

Financing

	Austria	Poland	Portugal	Switzerland	Slovenia
Financing principle	Contributions (insured persons and employers) and taxes.	Contributions (insured persons) and taxes.	Taxes.	Premiums [contributions] and participation of the insured.	Contributions (insured persons and employers).
1. Sickness and maternity: Benefits in kind					
2. Sickness and maternity: Cash benefits	Contributions (insured persons and employers).	Contributions (insured persons) and taxes.	Contributions (insured persons and employers).	<i>Federal sickness insurance:</i> Premiums [contributions]. <i>Maternity insurance in the canton of Geneva:</i> Contributions (insured persons and employers).	Sickness Benefit (<i>nadomestilo plače za čas bolezni</i>): Contributions (insured persons and employers). Maternity cash benefits: Contributions (insured persons and employers) and taxes.
3. Long-term care	Taxes.	No single, discrete long-term care scheme.	Contributions (insured persons and employers) and taxes.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.
4. Invalidity	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers).	<i>1st pillar (basic scheme):</i> Contributions (insured persons and employers) and taxes. The helplessness allowance is exclusively financed by public authorities. <i>2nd pillar (statutory minimum):</i> Premiums [contributions] (insured persons and employers).	Contributions (insured persons and employers) and State guarantee.
5. Old-age	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers).	<i>1st pillar (basic scheme):</i> Contributions (insured persons and employers) and taxes. The helplessness allowance is exclusively financed by public authorities. <i>2nd pillar (statutory minimum):</i> Contributions (insured persons and employers).	Contributions (insured persons and employers) and State guarantee.
6. Survivors	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers) and taxes.	Contributions (insured persons and employers).	<i>1st pillar (basic scheme):</i> Contributions (insured persons and employers) and taxes. <i>2nd pillar (statutory minimum):</i> Premiums [contributions] (insured persons and employers).	Contributions (insured persons and employers) and State guarantee.

Financing

Table I

	Slovakia	Finland	Sweden	United Kingdom	
Financing principle					Financing principle
1. Sickness and maternity: Benefits in kind	Contributions (insured persons and employers) and state subsidy.	Public health care (<i>Julkinen terveydenhuolto</i>) financed by local authorities. State pays a subsidy to municipalities for their social and health services.	Health care is financed by the county councils (<i>landsting</i>).	Services provided by the National Health Service: Financed by taxes and (to a lesser extent) from contributions.	1. Sickness and maternity: Benefits in kind
2. Sickness and maternity: Cash benefits	Contributions (insured persons and employers) and state subsidy.	Sickness insurance (<i>Sairausvakuutus</i>): Contributions (insured and employers) and state subsidy.	Contributions (employers and self-employed).	Financed through contributions (employees and employers), taxes and employers.	2. Sickness and maternity: Cash benefits
3. Long-term care	No single, discrete long-term care scheme.	No single, discrete long-term care scheme. Financed by local authorities as a part of health care and social services.	No single, discrete long-term care scheme. Financed and administered by the municipalities as a part of health care and social services.	No single, discrete long-term care scheme. Care homes for the elderly and disabled provided by local authorities, private and charitable organisations.	3. Long-term care
4. Invalidity	Contributions (insured persons and employers) and state subsidy.	National pension (<i>Kansaneläke</i>): Contributions (employers) and taxes. Statutory earnings-related pension (<i>Työeläke</i>): Contributions (employees, employers, self-employed) plus state subsidy (for the pension schemes for farmers, self-employed persons and seamen).	Contributions (insured persons and employers) and taxes.	Contributions (employees and employers).	4. Invalidity
5. Old-age	Contributions (insured persons and employers) and state subsidy.	National pension (<i>Kansaneläke</i>): Contributions (employers) and taxes. Statutory earnings-related pension (<i>Työeläke</i>): Contributions (employees, employers, self-employed) plus state subsidy (for the pension schemes for farmers, self-employed persons and seamen).	Contributions (insured persons and employers) and taxes.	Contributions (employees and employers).	5. Old-age
6. Survivors	Contributions (insured persons and employers) and state subsidy.	National pension (<i>Kansaneläke</i>): Taxes. Statutory earnings-related pension (<i>Työeläke</i>): Contributions (employees, employers, self-employed) plus state subsidy (for the pension schemes for farmers, self-employed persons and seamen).	Contributions (insured persons and employers) and taxes.	Contributions (employees and employers).	6. Survivors

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	Austria	Poland	Portugal	Switzerland	Slovenia
7. Employment injuries and occupational diseases	Contributions (employers).	Contributions (employers) and taxes.	<i>Employment injuries:</i> Insurance premiums (employers). <i>Occupational diseases:</i> Contributions (employers).	Premiums [contributions] (employers).	Contributions (insured persons and employers) and State guarantee.
8. Unemployment	Contributions (employees and employers) and taxes (partial covering of the deficit).	Contributions (employers) and taxes.	Contributions (insured persons and employers).	Contributions (insured persons and employers) with participation by the Confederation.	Taxes and contributions (insured persons and employers).
9. Family allowances	Contributions (employers) and taxes.	Taxes.	Contributions (insured persons and employers) and taxes.	<i>Federal scheme:</i> <i>Agricultural workers:</i> Contributions (employers) and public authorities; <i>small-scale farmers:</i> public authorities. <i>Cantonal schemes:</i> Contributions (employers; in one canton, also employees). Participation of the cantons in financing allowances for the self-employed and people not engaged in paid employment.	Taxes.
Contributions of insured and employers	No overall contribution.	No overall contribution.	Overall rate for the systems of social security (with the exception of employment injuries and occupational diseases): 34.25% total, of which 11.00% employee, 23.25% employer. No ceiling. Reduced contributions for certain activities and employers, in particular for non-profit-organisations, and for certain groups as for young people looking for their first job, and for the employment of handicapped people.	No overall contribution.	No overall contribution.
Rates and ceiling					
1. Overall contributions					

Financing

Table I

	Slovakia	Finland	Sweden	United Kingdom	
7. Employment injuries and occupational diseases	Contributions (employers) and state subsidy.	Premiums [contributions] (employers).	Contributions (employers and self-employed).	Taxes.	7. Employment injuries and occupational diseases
8. Unemployment	Contributions (insured persons and employers) and state subsidy.	Insurance: <i>Basic security (perustoimeentuloturva):</i> Taxes (77%) and contributions from salaried employees who are not members of unemployment funds (23%). <i>Earnings-related security (ansiopereisteinen sosiaaliturva):</i> Contributions (three party financing: Employees, employers, state). Labour market support (<i>työmarkkinatuki</i>): Taxes.	Contributions (insured persons and employers) and taxes.	Contribution-based Jobseekers' Allowance (JSA): Contributions (employees and employers). Income-based Jobseekers' Allowance: Taxes.	8. Unemployment
9. Family allowances	State budget.	Taxes.	Taxes.	Taxes.	9. Family allowances
Contributions of insured and employers	No overall contribution.	No overall contribution.	No overall contribution.	Overall contributions for <i>Sickness and Maternity - Cash Benefits, Invalidity, Old-Age, Survivors and Unemployment</i> . Contributions vary with the level of earnings: <i>Employees:</i> Pay 11% (9.4% if member of approved occupational pension scheme) of earnings between GBP 91 (€ 135) and GBP 610 (€ 904). No contribution paid after State Pension age. <i>Employer:</i> Pay 12.8% on all weekly earnings above GBP 91 (€ 135). Employers get 3.5% rebate for employees in approved salary-related schemes and 1% for those in money purchase schemes. The Government also pays a contribution rebate related to the age of the employee, into money purchase schemes.	Contributions of insured and employers
Rates and ceiling					Rates and ceiling
1. Overall contributions					1. Overall contributions

Table I

Financing

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Sickness and maternity: Benefits in kind	<p>Manual workers: 7.40% total, of which 3.90% employees, 3.50% employers.</p> <p>White-collar workers: 7.40% total, of which 3.70% employees, 3.70% employers.</p> <p>Persons with free service contracts (<i>freie Dienstnehmer</i>): 7.00% total, of which 3.55% employees, 3.45% employers.</p> <p>Supplementary contribution for certain dependants: 3.40% employees.</p> <p>Ceiling: In principle, € 3,450 per month, for special payments (13th and 14th salary) € 6,900 per year.</p>	<p>Insured person: 8.25% of gross wage, no ceiling.</p>	<p>No contributions, tax financed.</p>	<p>Individual premium set by the insurer. Equal premiums for people insured by the same insurer. The insurer may grade the premiums if costs differ between cantons and regions.</p> <p>Lower premiums for insured persons under the age of 18. The insurer may set a lower premium for insured persons under the age of 25.</p> <p>Average premium in Switzerland for an adult (accident risk included): CHF 280 (€ 180) per month in 2004.</p>	<p>(1) Contributions for health care and sickness cash benefits:</p> <p>Employees: 12.92% of gross wage or of Sickness Benefit (<i>nadomestilo plače za čas bolezni</i>) total, of which 6.36% employee, 6.56% employer. No ceiling.</p> <p>Self-employed: 12.92% of insurance base for pension and disability insurance.</p> <p>Farmers: 6.36% of insurance base for pension and disability insurance.</p> <p>(2) Contributions only for health care (in kind) and the refund of travel expenses in case of sickness:</p> <ul style="list-style-type: none"> • 5.21% of insurance base for pension and disability insurance for farmers; • 5.21% for pensioners residing in Slovenia and receiving a pension from a foreign pension insurance; • 18.78% of insurance base for pension and disability insurance for farmers whose basis for contributions depends upon their cadastral income. <p>No ceiling.</p>

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**2. Sickness and maternity:
Benefits in kind**

Contribution as a percentage of the assessment base:
 4.0% employee,
 10.0% employer (2.6% for disabled employees),
 14.0% self-employed (6.3% if disabled).

Assessment base:
 Employees: monthly gross earnings.
 Employer: total pay-roll.
 Self-employed: 50% of average monthly taxable income of the previous year.

Assessment base ceiling:
 Minimum SKK 3,000 (€ 74), maximum SKK 32,000 (€ 794) per month.
 Lower minimum ceilings for disabled employees and young persons:

- SKK 2,250 (€ 56) in case of partial invalidity or for employed young persons over the age of 16 years;
- SKK 1,500 (€ 37) in case of total invalidity, or for an employed young persons who is either under the age of 16 years or for an employed young person who is under the age of 18 years and totally incapacitated.

No contributions, tax financed (local authorities).

No contributions, tax financed.

Services provided by the National Health Service: Financed by taxes and (to a lesser extent) from contributions.

**2. Sickness and maternity:
Benefits in kind**

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Financing

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Sickness and maternity: Cash benefits	Contributions included in the rates shown under "Sickness and maternity: benefits in kind".	Insured person: 2.45% of gross wage, no ceiling.	Included in the overall contribution.	<p><i>Federal sickness insurance:</i> Premium set by the insurer. Equal premiums for equal insured benefits, with the possibility of grading premiums according to the age of entry to the scheme or the region.</p> <p><i>Maternity insurance in the canton of Geneva:</i> Employer and employee each pay 0.13% of the gross salary.</p> <p>Self-employed: 0.13% of gross professional income if income is below CHF 60,000 (€ 38,650) per year, 0.216% if income is between CHF 60,000 (€ 38,650) and CHF 100,000 (€ 64,416) per year and 0.228% if income is greater than CHF 100,000 (€ 64,416) per year.</p>	<p><i>Sickness:</i> Contributions in general included in the rates shown under "Benefits in kind". Farmers (if insured for pension and disability): contribution for sickness cash benefit, funeral expenses and Death Grant (<i>posmrtnina</i>) of 1.15% of insurance base for pension and disability insurance. No ceiling.</p> <p><i>Maternity:</i> Employees: 0.20% of gross wage total, of which 0.10% employee, 0.10% employer. No ceiling. Self-employed: 0.20% of insurance base for pension and disability insurance. No ceiling. Farmers (if insured for pension and disability): 0.20% of insurance base for pension and disability insurance. No ceiling.</p>
4. Long-term care	No contributions, tax financed.	No single, discrete long-term care scheme.	Included in the overall contribution.	No single, discrete long-term care scheme.	No single, discrete long-term care scheme.

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3. Sickness and maternity: Cash benefits

Contribution as a percentage of the assessment base:
 1.4% employee,
 1.4% employer,
 4.4% self-employed.
 4.4% voluntarily insured.

Assessment base:
 Employees: monthly gross earnings.
 Employer: total pay-roll.
 Self-employed: 50% of average monthly taxable income of the previous year,
 Voluntarily insured: sum assigned by insurer.

Assessment base ceiling:
 Minimum SKK 6,080 (€ 151) (minimal wage), maximum SKK 20,267 (€ 503) per month (1.5 times the average monthly wage). Lower minimum ceilings for employed disabled and juvenile persons:

- 75% of the minimum assessment base = SKK 4,560 (€ 113) if the employee's capacity to work is reduced by more than 40% and up to a maximum of 70%, or for employed young persons over the age of 16 years;
- 50% of the minimum assessment base = SKK 3,040 (€ 75) if the employee's capacity to work is reduced by more than 70%, or for disabled employees under the age of 18 years or for employed young persons under the age of 16 years.

Sickness insurance:
 Insured:
 1.5% on taxable income.
 Employer:
 • Private sector, municipality and church: 1.614% of payroll.
 • State: 2.864% of payroll.

Sickness insurance (*sjukförsäkring*):
 11.08% employer,
 11.81% self-employed.
 Parental insurance (*föräldraförsäkring*):
 2.20% employers and self-employed.

Included in the overall rate.

3. Sickness and maternity: Cash benefits

4. Long-term care

No single, discrete long-term care scheme.

No single, discrete long-term care scheme.

No single, discrete long-term care scheme.

No single discrete long-term care scheme.

4. Long-term care

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	Austria	Poland	Portugal	Switzerland	Slovenia
5. Invalidity	Contributions included in the rates shown under "Old-age".	The same contribution is used for survivors and invalidity: 13.0% of gross wage total, of which: 6.5% insured person, 6.5% employer. Ceiling: 30 times the projected national average wage as set out in the budget law, this ceiling applies to the combined contribution of the employer and insured person.	Included in the overall contribution.	<i>1st pillar (basic scheme):</i> 1.4% of gross salary (total), of which 0.7% employee, 0.7% employer. Self-employed: 1.4% of gross professional income. Reduction of the contribution rate according to a digressive scale above an income threshold. No ceiling or threshold for contributions by the active population. People not engaged in paid employment pay a contribution between CHF 59 (€ 38) and CHF 1,400 (€ 902) per year, according to their social conditions. <i>2nd pillar (statutory minimum):</i> Old-age contribution (see "Old-age") also covers the risks of invalidity and death.	Contributions included in the rates shown under "Old-age".
6. Old-age	22.80% total, of which 10.25% employees, 12.55% employers Ceiling: In principle, € 3,450 per month, for special payments (13 th and 14 th salary) € 6,900 per year.	19.52% of gross wage total, of which: 9.76% insured person, 9.76% employer. Ceiling: 30 times the projected national average wage as set out in the budget law, this ceiling applies to the combined contribution of employer and insured person.	Included in the overall contribution.	<i>1st pillar (basic scheme):</i> 8.4% of gross salary (total), of which 4.2% employee, 4.2% employer. Self-employed: 7.8% of gross professional income. Reduction of the contribution rate according to a digressive scale above an income threshold. No ceiling or threshold for contributions by the active population. People not engaged in paid employment pay a contribution between CHF 353 (€ 227) and CHF 8,400 (€ 5,411) per year, according to their social conditions. <i>2nd pillar (statutory minimum):</i> Contributions vary between 7 and 18% of the insured salary, depending on the age of the insured person (old-age credits). The sum of the employer's contributions must be at least equal to the contributions of his employees.	Old-age and invalidity pension insurance for old-age, invalidity (also employment injuries and occupational diseases), and survivors: Employees: 24.35% of gross wage total, of which 15.50% employee, 8.85% employer. No ceiling. Self-Employed: 24.35% of insurance base (determined according to the achieved profits of the insured person, exclusive of the paid contributions for compulsory insurance of the insured person and the tax base reductions pursuant to the law regulating income tax). Ceiling: maximum pension rating base. Farmers: 15.50% of insurance base.

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5. Invalidity

Contributions as a percentage of the assessment base:
3% employee,
3% employer,
6% self-employed,
6% voluntarily insured.

No contributions are due if the insured person's incapacity for work is more than 70% or if the person fulfils the conditions for entitlement to an old-age pension or was awarded an Early Pension (*Predčasný starobný dôchodok*).

Assessment base ceiling:
Minimum SKK 6,080 (€ 151) per month (minimal wage), maximum SKK 40,533 (€ 1,005) per month (3 times the average monthly wage). Lower minimum ceilings for persons with disabilities and young persons (see 3. "Sickness and maternity: cash benefits").

Contributions included in the rates shown under "Old-age".

Contributions included in the rates shown under "Old-age".

Included in the overall rate.

5. Invalidity

6. Old-age

Contributions as a percentage of the assessment base:
4% employee,
16% employer,
20% self-employed,
20% voluntarily insured.

Assessment base ceiling:
Minimum SKK 6,080 (€ 151) per month (minimal wage), maximum SKK 40,533 (€ 1,005) per month (3 times the average monthly wage). Lower minimum ceilings for persons with disabilities and young persons (see 3. "Sickness and maternity: cash benefits").

National pension (*Kansaneläke*):
Employer:
• Private sector:
1.35%/3.55%/4.45% of payroll according to the amount of redemptions and ratio to payroll.
• Municipalities and church:
2.40% of payroll.
• State:
3.95% of payroll.

Statutory earnings-related pension (*Työeläke*):
Employer:
16.80% private sector (average),
17.45% local government,
18.90% State,
27.00% church.

Employees:
4.6% of salary.

Farmers and self-employed:
21.4%.

For seamen:
10.5% employer,
10.5% employees.

Old-age pension (*älderspension*):
10.21% employers and self-employed,
7.00% general pension contribution up to a ceiling of 8.07 times the income base amount (*inkomstbasbelopp*) = SEK 341,361 (€ 37,338).

Included in the overall rate.

6. Old-age

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	Austria	Poland	Portugal	Switzerland	Slovenia
7. Survivors	Contributions included in the rates shown under "Old-age".	Contributions included in the rates shown under "Invalidity".	Included in the overall contribution.	Contributions included in the rates shown under "Old-age".	Contributions included in the rates shown under "Old-age".
8. Employment injuries and occupational diseases	1.40% Employers. Ceiling: In principle, € 3,450 per month, for special payments (13 th and 14 th salary) € 6,900 per year. No contributions for employees over the age of 60.	Employer: 0.97% - 3.86% of gross wage. No ceiling.	<i>Employment injuries:</i> insurance premiums varying according to risks, paid by the employer. <i>Occupational diseases:</i> 0.5%, paid by the employer. No ceiling.	Premiums paid by the employer. The amount of the premiums depends on the risk: between 0.41 and 171.93‰. Ceiling: CHF 106,800 (€ 68,797) per year.	Temporary incapacity: 0.53% of gross wage paid by employers, self-employed persons and farmers (if insured for pensions and disability). No ceiling. Long-term incapacity: Contributions included in the rates shown under "Old-age".
9. Unemployment	6.00% total, of which 3.00% employees, 3.00% employers. Ceiling: In principle, € 3,450 per month, for special payments (13 th and 14 th salary) € 6,900 per year. No employers' or employees' contributions for women over the age of 56 years and men over the age of 58 years.	Employer: 2.45% of gross wage. No ceiling.	Included in the overall contribution.	2% of the determining salary, of which: 1% employee, 1% employer. Ceiling: CHF 106,800 (€ 68,797) per year.	0.20% of gross wages total, of which 0.14% employee, 0.06% employer. No ceiling.
10. Family allowances	Financed by the Families' Compensation Fund (<i>Familienlastenausgleichsfonds</i>) (mainly 4.5% contributions of the employers and taxes). No contributions for employees over the age of 60.	No contributions, tax financed.	Included in the overall contribution.	<i>Federal scheme (agricultural workers):</i> • Employee: none. • Employer: 2% of the salary (in cash and in kind). <i>Cantonal schemes (other employees):</i> • Employee: none (except one canton: 0.3%). • Employer: from 0.1 to 5% depending on the canton and the fund.	No contributions, tax financed.

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	Slovakia	Finland	Sweden	United Kingdom	
7. Survivors	Contributions included in the rates shown under "Invalidity" and "Old-age".	National pension (<i>Kansaneläke</i>): State finances national survivors' pension. Statutory earnings-related pension (<i>Työeläke</i>): Contributions included in the rates shown under "Old-age".	Survivor's pension (<i>efterlevandepension</i>): 1.70% employers and self-employed.	Included in the overall rate.	7. Survivors
8. Employment injuries and occupational diseases	Employer contribution of 0.8%. No assessment base ceiling.	Insurance premiums varying according to risk paid by employers. Average 1.1% of payroll.	1.38% employers and self-employed.	No contributions, tax financed.	8. Employment injuries and occupational diseases
9. Unemployment	Contributions as a percentage of the assessment base: 1% employee, 1% employer, 2% voluntarily insured. No contribution of employee and employer if the employee receives Old-age pension. Assessment base ceiling: Minimum SKK 6,080 (€ 151) per month (minimal wage), maximum SKK 40,533 (€ 1,005) per month (3 times the average monthly wage). Lower minimum ceilings for persons with disabilities and young persons (see 3. "Sickness and maternity: cash benefits").	<i>Earnings-related security (ansioperusteinen sosiaaliturva)</i> : Employer: 0.6% on first € 840,940 of payroll, 2.5% on exceeding amount Insured: Membership fees to unemployment fund (Funds finance 5.5% of costs for daily allowances). Employees' additional contribution: 0.25% of salary.	3.70% employer, 1.16% self employed. SEK 2,739 million (€ 300 million) as a special financing contribution from members of the different unemployment insurance funds (<i>arbetslöshetskassor</i>).	Contribution-based Jobseekers' Allowance: Included in the overall rate. Income based Jobseekers' allowance: No contributions, tax financed.	9. Unemployment
10. Family allowances	No contributions, financed from the State budget.	No contributions, tax financed.	No contributions, tax financed.	No contributions, tax financed.	10. Family allowances

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	Austria	Poland	Portugal	Switzerland	Slovenia
11. Other special contributions	No other special contributions.	No other special contributions.	VAT was increased by 1.0% on 1.1.1995 in order to provide additional funds for social security.	Old-age, survivors, invalidity: <i>1st pillar (basic scheme)</i> : Employers, self-employed, people not engaged in paid employment and persons under the optional insurance scheme pay to the compensation funds a contribution for the administrative costs up to a maximum of 3% of the sum of the contributions due. Employment injuries and occupational diseases: Premium supplements for administrative costs, prevention and financing of increase allowances.	Employment injuries and occupational diseases: Compulsory supplementary pension insurance for insured persons performing work particularly hard or harmful to health, and work that cannot be performed after a certain age. Contributions paid by the employer.
Public authorities' participation	In general, no participation of public authorities. Hospitals: Participation of the State.	Some medical services are financed directly from the State budget (for example: ultra-specialised treatments such as organ transplantation, heart surgery, treatment of Turner's syndrome, treatment abroad).	Financed by the State.	<ul style="list-style-type: none"> • Federal subsidies up to a maximum of CHF 2,349 million (€ 1,513 million) in 2004, to the cantons for the individual reduction of premiums for persons of modest means, distributed according to the financial capacity and the population of each canton. The cantons must make a minimum additional contribution. • Contributions by cantons to costs for hospitals. 	<p>State pays:</p> <ul style="list-style-type: none"> • Contributions on behalf of certain groups of insured people (e.g. recipients of non-contributory unemployment cash benefit, social assistance, invalidity assistance, as well as war veterans and military personnel performing civil service), • for health care of military personnel, refugees, prisoners etc., • public health institutions (state and local communities) and public health programmes, • for the collection of blood, organs and tissues for transplantation, and • emergency health care for uninsured persons. <p>Local authorities pay for citizens of Slovenia residing in local community in Slovenia who are not insured under any heading of compulsory insurance.</p>
1. Sickness and maternity: Benefits in kind	50% of the expenses for the examinations of young persons paid by the State.				

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11. Other special contributions

Guarantee (Security) Fund (*Garančný fond*):
Contribution of 0.25% of the assessment base, paid by the employers to cover unpaid wages in case of employer insolvency.
Assessment base ceiling:
SKK 20,267 (€ 503) per month per employee.

Reserve Fund (*Rezervný fond*):
Contributions to cover the shortage of financial means in the Social Insurance Agency's basic Funds.
2.75% employer,
2.75% self-employed,
2.75% voluntarily insured.
Assessment base ceiling:
Minimum SKK 6,080 (€ 151) per month (minimal wage), maximum SKK 40,533 (€ 1,005) per month (3 times the average monthly wage).
Lower minimum ceilings for persons with disabilities and young persons (See 3. "Sickness and maternity: cash benefits").

No other special contributions.

No other special contributions.

No other special contributions.

11. Other special contributions

Public authorities' participation

1. Sickness and maternity: Benefits in kind

State subsidy to cover deficit. The State also pays contributions into the health insurance system on behalf of children, students, pensioners, registered unemployed persons, women on maternity leave, persons on parental leave, persons caring for disabled persons, recipients of Benefit for persons in material need (*Dávka v hmotnej núdzi*), persons during basic military service or civil service, and prisoners. The amount of the state contribution and the contribution from the Office of Labour, Social Affairs and Family (*Úrad práce, sociálnych vecí a rodiny*) is 14% of an assessment base of SKK 3,464 (€ 86), which results in a contribution of SKK 485 (€ 12) per person per month.

Financed by local authorities.

State pays a subsidy to municipalities for their social and health services. This subsidy is calculated according to the number of municipal residents, age structure, unemployment rate and mortality of the municipality. State covers approx. 31% of costs of health care and social services.

Health and maternity care is mainly financed by county councils and municipalities.

National Health Service mainly financed by the State.

Public authorities' participation

1. Sickness and maternity: Benefits in kind

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	Austria	Poland	Portugal	Switzerland	Slovenia
2. Sickness and maternity: Cash benefits	70% of the expenses for maternity benefit (<i>Wochengeld</i>) are reimbursed by the Families' Compensation Fund (<i>Familienlastenausgleichsfonds</i>).	State covers deficit.	No participation of public authorities.	No participation by the public authorities.	<ul style="list-style-type: none"> • State makes contributions on behalf of certain groups of insured persons (see "Benefits in kind"). • State finances bulk of Maternity Benefit (<i>porodniško nadomestilo</i>) from a state budget (92% state financing and 8% contributions). • State makes contributions for employment injuries and occupational diseases for certain groups of insured persons (e.g. prisoners not working full-time, rescue teams and some other organised actions, if not insured on another basis etc.).
3. Long-term care	Financed by the State.	No single, discrete long-term care scheme.	Partly financed by the State.	No single, discrete long-term care scheme.	State covers institutional care for severely disabled children, elderly and disabled persons who do not have sufficient benefits and income to cover expenses of institutional care.
4. Invalidity	See "Old-age".	State covers deficit.	Minimum pensions (<i>pensão mínima</i>) partly financed by the State.	<p><i>1st pillar (basic scheme):</i></p> <ul style="list-style-type: none"> • Confederation: 37.5% of annual expenditure; • Cantons: 12.5% of annual expenditure. <p><i>2nd pillar (statutory minimum):</i></p> <p>No participation by the public authorities.</p>	See "Old-age".

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**2. Sickness and maternity:
Cash benefits**

State subsidy to cover benefits.

State pays the cost of minimum daily allowances plus an annual subsidy to cover any deficit. In 2004, the State covers approx. 24% of total cost.

No participation of public authorities.

Statutory Sick Pay: Financed by employers (but with Government relief in the case of exceptionally high sick absence).
Statutory Maternity Pay, Statutory Paternity Pay, Statutory Adoption Pay: Employers reclaim 92% of cost from Government. Small employers may reclaim full amount plus 4.5% compensation.

**2. Sickness and maternity:
Cash benefits**

3. Long-term care

State subsidy for home care services, for personal assistance, to purchase and maintain medical equipment.

No single, discrete long-term care scheme. Financed by local authorities. See "Sickness and maternity: Benefits in kind".

Financed by the municipalities.

No single, discrete long-term care scheme. Full cost of care benefits for severely disabled people [Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance (not available after 6 April 2001)] financed by the State.

3. Long-term care

4. Invalidity

State subsidy to cover deficit. The State pays contributions on behalf of persons caring for children up to the age of 6. The contribution amounts to 6% of 60% of an assessment base of SKK 13,511 (€ 335) (average national wage) – a fixed sum of SKK 486 (€ 12) per person and month. The State also pays contributions on behalf of soldiers in basic military (civil) service and on behalf of persons caring for children up to the age of 7 whose health status is considered negative in the long-term. The contribution amounts to 6% of 70% of an assessment base of SKK 13,511 (€ 335) – a fixed sum of SKK 567 (€ 14) per person per month.

Included in the financing shown under "Old-age".

Basic pension (*folkpension*), handicap allowance (*handikappersättning*) and care allowance for disabled child (*vårdbidrag*) are partly financed by the State.

State subsidy to cover deficit, if required.

4. Invalidity

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	Austria	Poland	Portugal	Switzerland	Slovenia				
5. Old-age	<p>Liability of the State for (100% of the deficit) and compensation of the total amount of the compensation supplement (<i>Ausgleichszulage</i>) and long-term care benefit (<i>Pflegegeld</i>):</p> <table border="0"> <tr> <td>Contributions</td> <td>88.7%,</td> </tr> <tr> <td>Federal State</td> <td>15.1%.</td> </tr> </table>	Contributions	88.7%,	Federal State	15.1%.	<p>1st pillar: State covers deficit. 2nd pillar: No direct contribution from public authorities.</p>	<p>Minimum pensions (<i>pensão mínima</i>) partly financed by the State.</p>	<p>1st pillar (<i>basic scheme</i>):</p> <ul style="list-style-type: none"> Confederation: 16.36% of annual expenditure; Cantons: 3.64% of annual expenditure. VAT: 83% of a VAT point is allocated to old-age and survivors' insurance. Revenues from the tax on gambling clubs. <p>2nd pillar (<i>statutory minimum</i>): No participation by the public authorities.</p>	<p>State finances:</p> <ul style="list-style-type: none"> Pensions for some categories of self-employed not covered under previous insurance legislation, retirement under more favourable conditions for police, army personnel and war veterans, the minimum pension, state pension and pension support for those who have not sufficient sources for basic subsistence within their family, special pensions assigned to exceptional cultural and other distinctive persons, the deficit of the Institute for Pension and Invalidity Insurance (<i>Zavod za pokojninsko in invalidsko zavarovanje</i>).
Contributions	88.7%,								
Federal State	15.1%.								
6. Survivors	See "Old-age".	State covers deficit.	Minimum pensions (<i>pensão mínima</i>) partly financed by the State.	See "Old-age".	See "Old-age".				
7. Employment injuries and occupational diseases	<p>General insurance: No participation of public authorities. € 4.36 million for the accident insurance of pupils and students from the Families' Compensation Fund (<i>Familienlastenausgleichsfonds</i>) and compensation of the expenses for long-term care benefit (<i>Pflegegeld</i>) out of the general budget.</p>	State covers deficit.	No participation of public authorities.	No participation by the public authorities.	<p>Temporary incapacity: See "Sickness". Long-term incapacity: See "Old-age".</p>				

Financing

Table I

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	Slovakia	Finland	Sweden	United Kingdom	
5. Old-age	<p>State subsidy to cover deficit. The State pays contributions on behalf of persons caring for children up to the age of 6. The contribution amounts to 20% of 60% of an assessment base of SKK 13,511 (€ 335) (average monthly wage) = a fixed sum of SKK 1,621 (€ 40) per person and month. The State also pays contributions on behalf of soldiers in basic military (civil) service and on behalf of persons caring for children up to the age of 7 whose health status is considered negative in the long-term. The contribution amounts to 20% of 70% of an assessment base of SKK 13,511 (€ 335) = a fixed sum of SKK 1,892 (€ 47) per person and month.</p> <p>Social Insurance Agency (<i>Sociálna poisťovňa</i>) pays contributions on behalf of recipients of invalidity benefits: 20% of an assessment base differing according to the decrease in the insured person's ability to work.</p>	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> • State pays 29% of expenditure on pension-tested national pension, some specific allowances plus an annual state subsidy to cover any deficit. In total, State covers approx. 37% in 2004. In addition VAT revenues cover a further 13%. <p>Statutory earnings-related pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> • Employees' schemes: no participation of public authorities. • Self-employed persons' scheme: State covers any deficit (in 2004: 10%). • Farmers' schemes: State covers any deficit (in 2004: 76%). • Seamen's pension scheme: State covers 33%. 	Partly financed by the State.	State subsidy to cover deficit, if required.	5. Old-age
6. Survivors	See "Invalidity" and "Old-age".	<p>National pension (<i>Kansaneläke</i>): State finances national survivors' pension.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): See "Old-age".</p>	Partly financed by the State.	State subsidy to cover deficit, if required.	6. Survivors
7. Employment injuries and occupational diseases	State subsidy to cover deficit and spa cure.	<p><i>Employees' accident insurance</i>: No participation of public authorities.</p> <p><i>For farmers</i>: State share 32.95%</p>	No participation of public authorities.	Financed by the State.	7. Employment injuries and occupational diseases

Table I

Financing

	Austria	Poland	Portugal	Switzerland	Slovenia
8. Unemployment	Partial cover of the deficit by the Federal State.	State covers deficit.	No participation of public authorities.	The Confederation contributes to the costs of the employment service and of the active labour market programmes at the rate of 0.15% of the total amount of salaries subject to contributions. If necessary, the Confederation grants short-term loans according to the labour market conditions.	Mainly (90%) financed by the State.
9. Family allowances	$\frac{1}{4}$ of the expenditures of the Families' Compensation Fund (<i>Familienlastenausgleichsfonds</i>) are financed by the State.	Financed by the State.	Partly financed by the State.	<i>Federal scheme:</i> The deficit in the <i>agricultural workers'</i> scheme is covered by the Confederation ($\frac{2}{3}$) and the cantons ($\frac{1}{3}$); the <i>small-scale farmers'</i> scheme is financed by the Confederation ($\frac{2}{3}$) and the cantons ($\frac{1}{3}$). <i>Cantonal schemes:</i> None. Participation of the cantons in financing family allowances for the self-employed and persons not engaged in paid employment.	Financed by the State.
10. General non-contributory minimum	Primarily the <i>Länder</i> (in some <i>Länder</i> or for some tasks: by social assistance associations) and different re-financing by the local communities to cover the expenses which cannot be borne by recovery.	Financed by the State.	Financed by the State.	No general non-contributory minimum.	Financed by the State.

Financing

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8. Unemployment

State subsidy to cover deficit and the costs of employment services for the unemployed.

Basic security (*perustoimeentuloturva*): The state is responsible for financing. However, of the contributions collected from employees' the part that corresponds to contributions from employees not members of unemployment funds, is also used to finance basic security, which reduces the state's actual part to 77% in 2004. The state pays the expenditure of labour market support (*työmarkkinatuki*).

Earnings-related security (*ansioperusteinen sosiaaliturva*):

The state pays the cost of basic daily allowances for the first 500 days (except for redemption) plus a subsidy for administration expenses.

Partly financed by the State.

Income-based Jobseekers' Allowance financed by the State.

8. Unemployment

9. Family allowances

Financed by the State.

Financed by the State.

Financed by the State.

Financed by the State.

9. Family allowances

10. General non-contributory minimum

Financed by the State and the local authorities.

Financed by local authorities. See "Sickness and maternity: Benefits in kind".

Financed by local municipalities.

Financed by the State.

10. General non-contributory minimum

Table I

Financing

	Austria	Poland	Portugal	Switzerland	Slovenia
Financing systems for long-term benefits					
1. Invalidity	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Mixed system: current income financing and capital cover through funds managed by the Institute for the Administration of Capital Funds for Social Security (Statutory Order 382/89 of 6 November 1989 and Decree 449-A/99 of 4 November 1999).	<i>1st pillar (basic scheme):</i> "Pay as you go" system with a compensation fund (see "2. Old-age"). <i>2nd pillar (statutory minimum):</i> Fully-funded.	Current income financing ("pay as you go").
2. Old-age	Current income financing ("pay as you go").	First pillar: Current income financing ("pay as you go"). Second pillar: funded.	Current income financing and consolidation fund (see "Invalidity").	<i>1st pillar (basic scheme):</i> "Pay as you go" system with a compensation fund (buffer fund, 1 time annual expenditure). <i>2nd pillar (statutory minimum):</i> Fully-funded.	Current income financing ("pay as you go").
3. Survivors	Current income financing ("pay as you go").	Current income financing ("pay as you go").	Current income financing and consolidation fund (see "Invalidity").	<i>1st pillar (basic scheme):</i> "Pay as you go" system with a compensation fund (see "2. Old-age"). <i>2nd pillar (statutory minimum):</i> Fully-funded.	Current income financing ("pay as you go").
4. Employment injuries and occupational diseases	Current income financing ("pay as you go").	Current income financing ("pay as you go").	<i>Employment injuries:</i> Mixed system: "pay as you go" and funded. <i>Occupational diseases:</i> "pay as you go".	"Pay as you go" system for covering capital.	Current income financing ("pay as you go").

Financing

Table I

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United Kingdom

Financing systems for long-term benefits	Slovakia	Finland	Sweden	United Kingdom	Financing systems for long-term benefits
1. Invalidity	Current income financing ("pay as you go").	National pension (<i>Kansaneläke</i>): Current income financing ("pay as you go"). Statutory earnings-related pension (<i>Työeläke</i>): Mixed system: partly funded and partly "pay as you go".	Mixed system: partly "pay as you go" and partly funded.	Current income financing ("pay as you go").	1. Invalidity
2. Old-age	Current income financing ("pay as you go").	National pension (<i>Kansaneläke</i>): Current income financing ("pay as you go"). Statutory earnings-related pension (<i>Työeläke</i>): Old-age: mixed system, partly funded and partly "pay as you go". Part-time pension (<i>Osa-aikaeläke</i>): "pay as you go".	Mixed system: partly "pay as you go" and partly funded.	Current income financing ("pay as you go").	2. Old-age
3. Survivors	Current income financing ("pay as you go").	National pension (<i>Kansaneläke</i>): Current income financing ("pay as you go"). Statutory earnings-related pension (<i>Työeläke</i>): Survivors: "pay as you go".	Mixed system: partly "pay as you go" and partly funded.	Current income financing ("pay as you go").	3. Survivors
4. Employment injuries and occupational diseases	Current income financing ("pay as you go").	Mixed system: mainly (77%) funded (pensions) and 23% "pay as you go" (index increases).	Mixed system: partly "pay as you go" and partly funded.	Tax financed.	4. Employment injuries and occupational diseases

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

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VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955. Federal Hospitals Act (<i>Krankenanstaltengesetz, KAG</i>) of 19 December 1958 and Hospitals Acts of the Länder.	Law on the General Insurance in the National Health Fund (<i>Ustawa o ubezpieczeniu społecznym w Narodowym Funduszu Zdrowia</i>) of 23 January 2003.	Law 58/79 of 19 September 1979. Law 49/90 of 24 August 1990. Statutory Order 54/92 of 11 April 1992. Statutory Order 11/92 of 25 June 1992. Statutory Order 10/93 of 15 January 1993. Statutory Order 11/93 of 15 January 1993, modified by Statutory Order 401/99 of 15 January 1999.	Federal Law on Sickness Insurance of 19 March 1994 (section 2) (<i>Bundesgesetz über die Krankenversicherung, KVG/La federale sur l'assurance-maladie, LAVM</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 8 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG/La federale sur la partie générale du droit des assurances sociales, LAG</i>).	Health Care and Health Insurance Act (<i>Zakon o zdravstvenem varstvu in zdravstvenem zavarovanju</i>) (Official Gazette of the Republic of Slovenia, no. 9/92). Health Care Services Act (<i>Zakon o zdravstveni dejavnosti</i>) (Official Gazette, no. 9/92). Pharmacies Act (<i>Zakon o lekarniški dejavnosti</i>) (Official Gazette, no. 9/92). Rules on Compulsory Health Insurance (<i>Pravila obveznega zdravstvenega zavarovanja</i>) (Official Gazette, no. 79/94).
Basic principles	Compulsory social insurance scheme for employees and assimilated groups.	Compulsory social insurance scheme for the active population (employees and self-employed) and assimilated groups.	Tax financed public health service for all inhabitants (based in residency).	Compulsory insurance for the entire population domiciled (under the terms of the Civil Code) in Switzerland. The social sickness insurance provides benefits in the case of sickness, accident (if not covered by an accident insurance) and maternity.	Compulsory social insurance scheme covering de facto all resident citizens and everybody legally gainfully active and their family members.
Field of application					
1. Beneficiaries	<ul style="list-style-type: none"> All employees in paid employment, trainees. Pensioners. Unemployed persons receiving benefits from unemployment insurance (<i>Arbeitslosenversicherung</i>). Participants of vocational rehabilitation. Persons rendering their military or civilian service. Family members working in the enterprises of self-employed persons. Persons who do not have a formal employment contract but essentially work like an employee (<i>frei Beschäftigte</i>) (e.g. no own organisational structure, perform their services themselves). Persons voluntarily insured. 	<ul style="list-style-type: none"> Employees and self-employed persons, pensioners, recipients of unemployment benefits, persons participating in occupational rehabilitation measures, farmers and farm workers, students involved in higher education, recipients of social welfare allowances, members of insured persons' families. 	All residents. Subject to reciprocity principle where nationals of other states are concerned.	All persons domiciled in Switzerland. The government may extend the obligation to take out insurance to persons with no domicile in Switzerland.	<ul style="list-style-type: none"> Employees, self-employed persons and farmers, recipients of cash benefits for social assistance, old-age, invalidity or for victims of war or its consequences, unemployed persons, permanent residents, not insured under any other heading, dependants of the above with permanent residency.
2. Exemptions from the compulsory insurance	No compulsory insurance if the sum of all earnings is below the marginal earnings threshold (<i>Gemütnigkeitsgrenze</i>) of € 316.19 per month, special voluntary insurance possible.	No exemptions.	Not applicable: universal system.	The government may exclude certain categories of persons from the compulsory insurance.	Farmers with very low income (less than minimum wage).

Health care

Table II

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law on Health Insurance (<i>Zákon o zdravotnom poistení</i>) No. 273/1994.</p> <p>Law on Health Care (<i>Zákon o zdravotnej starostlivosti</i>) No. 277/1994.</p> <p>Law on Rules of Treatment (<i>Zákon o liečebnom poriadku</i>) No. 98/1995.</p> <p>Law on Medical Products and Medical Devices (<i>Zákon o liekoch a zdravotníckych pomôckach</i>) No. 140/199 8.</p>	<p>Primary Health Care Act (<i>Kansanterveyslaki</i>) of 28 January 1972.</p> <p>Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963.</p> <p>Act on Specialised Medical Care (<i>Erikoissairaanhoidolaki</i>) of 1 December 1989.</p> <p>Patient Fees Act (<i>Asiakasmaksulaki</i>) of 3 August 1992.</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962.</p>	<p>National Health Service Act 1977.</p> <p>National Health Service and Community Care Act 1990.</p> <p>National Health Service (Primary Care Act) 1997.</p> <p>Health and Social Care Act 2001</p> <p>National Health Service Reform and Health Care Professions Act 2002.</p>	Applicable statutory basis
Basic principles	<p>Universal compulsory social insurance scheme providing benefits in kind to all residents. Financed by income-related contributions from employers, self-employed persons and employees and State subsidies.</p>	<ul style="list-style-type: none"> • Public health service for all inhabitants (based on residency) operated by municipalities. Financed by taxes and patient fees. • Private health care supplements the public scheme. Private health care services are partly refunded by general sickness insurance. 	<p>Tax financed public health service for all inhabitants (based on residence) in regional responsibility.</p>	<p>Tax financed national health service for all residents.</p>	Basic principles
Field of application	All population.	Both systems: All residents.	All residents.	All residents.	Field of application
1. Beneficiaries					1. Beneficiaries
2. Exemptions from the compulsory insurance	<p>Persons insured abroad, persons with short-term residence employed by employers with diplomatic privilege.</p>	<p>Not applicable: universal system.</p>	<p>Not applicable: universal system.</p>	<p>Not applicable: universal system.</p>	2. Exemptions from the compulsory insurance

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Voluntarily insured	All residents without compulsory insurance. For students, only stay in Austria required.	Voluntary insurance possible for persons who are not covered by compulsory health insurance. e.g. member of Supervisory board, person living of his/her investment income. Rate: 8.25% of national average wage. Entitled to the full range of benefits available under the compulsory scheme.	Not applicable: universal system.	Voluntary insurance for cross-border employees who are not required to take out insurance.	Voluntary supplementary insurance is available for: <ul style="list-style-type: none"> • any co-payments made by the insured person, • a higher level of treatment and choice of facilities than that defined within Health Care and Health Insurance Act (<i>Zakon o zdravstvenem varstvu in zdravstvenem zavarovanju</i>), or • for a higher standard of services and for additional benefits which are not included in compulsory insurance. This voluntary supplementary scheme covers over 95% of the population.
4. Eligible dependants	Children, with age limits. Spouse only if bringing up the children or having brought them up during at least four years; if she/he benefits from a long-term care allowance of the category 4 (at least) or if she/he takes care of a severely disabled person (category 4). Otherwise: supplementary contribution of 3.4% for the spouse.	<ul style="list-style-type: none"> • Spouse, • children (legitimate, illegitimate, step and adopted) up to the age of 18 (26 for full-time students), • parents running the insured person's household (unless they are personally insured and therefore not dependent on the insured person). 	Not applicable: universal system. All residents are individually covered.	Not applicable. All residents are insured individually.	<ul style="list-style-type: none"> • Spouse, • unmarried partner, • children (legitimate, illegitimate and adopted), • stepchildren supported by the insured person, • parentless grandchildren, brothers, sisters and other children supported by the insured person, • permanently invalid parents, step-parents and adoptive parents with insufficient means for subsistence, living in a common household with and supported by the insured person.
Conditions					
1. Qualifying period	No qualifying period required (Exception: certain benefits which are within the insurance funds' discretion; for voluntarily insured persons the qualifying period is 6 months).	No qualifying period required.	Residence in Portugal. No qualifying period required.	No qualifying period required.	No qualifying period except for: <ul style="list-style-type: none"> • orthopaedic equipment, spectacles, hearing aids, prosthetics and other aids: up to six months insurance (except for certain groups e.g. children or victims of employment injuries, occupational diseases and other listed diseases); • funeral expenses: one consecutive month insurance or two months in the previous year; • Death Grant (<i>posmrtnina</i>): one month insurance before death or six months in the previous three years.
2. Duration of benefits	Unlimited (also valid after the termination of the membership, as long as it is the same illness).	Unlimited, provided recipient remains registered with a National Health Fund (<i>Narodowy Fundusz Zdrowia</i>).	Unlimited.	Unlimited.	Unlimited.

Health care

Table II

	Slovakia	Finland	Sweden	United Kingdom	
3. Voluntarily insured	Not applicable: universal system.	Not applicable: universal system.	Not applicable: universal system.	Not applicable: universal system.	3. Voluntarily insured
4. Eligible dependants	Independent entitlement, no derived rights.	Not applicable: universal system. All residents are individually covered.	Not applicable: universal system. All residents are individually covered.	Not applicable: universal system. All residents are individually covered.	4. Eligible dependants
Conditions 1. Qualifying period	No qualifying period required.	No qualifying period required.	No qualifying period required.	No qualifying period required.	Conditions 1. Qualifying period
2. Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.	2. Duration of benefits

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
Organisation 1. Doctors: <ul style="list-style-type: none"> • Approval 	<p>The relationship between medical doctors and insurance funds is governed by individual contracts, the contents of which are determined to a far-reaching extent by overall contracts with the Regional Chambers of Medical Doctors (<i>Ärztelkammer</i>).</p>	<p>Doctors contracted by a National Health Fund (<i>Narodowy Fundusz Zdrowia</i>).</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 with the federal diploma or a scientific certificate recognised as equivalent and having received practical post-graduate training for at least two years.</p> <p>Limitation of admission to provide medical services at the insurance's expense has been introduced (needs test); applicable until July 3, 2005 at the latest.</p>	<p>Approved doctors either:</p> <ul style="list-style-type: none"> • Employed by the Health Insurance Institute (<i>Zavod za zdravstveno zavarovanje Slovenije</i>), or • with a licence from the Ministry of Health (<i>Ministrstvo za zdravje</i>) and contracted by the Health Insurance Institute (known as doctors with a concession).
<ul style="list-style-type: none"> • Remuneration 	<p>Fees are laid down in the overall contracts between the Regional Chambers of Medical Doctors (<i>Ärztelkammer</i>) and the insurance funds (flat-rate per person, per sick case or per medical treatment or a combination of all).</p>	<p>Capitation basis. Fees are set up by negotiations.</p>	<p>Employed doctors: monthly salary set by government, varying according to professional category.</p> <p>Approved doctors: payment on fee for service basis. Amounts are fixed according to a scale of fees decided by the Government and periodically revised.</p>	<p>Uniform tariff structure at federal level setting the number of points per medical service (<i>TARMED</i>); the point value is negotiated in each canton.</p>	<p>Public health care services:</p> <ul style="list-style-type: none"> • Publicly employed salaried doctors: salary defined by law and collective agreement. • Private doctors with a licence: payment for programme for health services (capitation and fee-for-service), defined in the doctor's contract with the Health Insurance Institute (<i>Zavod za zdravstveno zavarovanje Slovenije</i>). <p>Private doctors: Fee-for-services.</p>

Health care

Table II

Slovakia

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Organisation

1. Doctors:

- Approval

The health insurance agencies negotiate contracts with health facilities, and only doctors employed in those facilities are authorised to provide care which will be reimbursed under social security insurance.

All doctors must be approved by the National Board of Medicolegal Affairs (*Terveydenhuollon oikeusturvakeskus, TEO*).

All doctors qualified to practise can be affiliated to the county councils (*landsting*) and the public health care system.

Doctors licensed to practise by the General Medical Council (the statutory licensing body).

General Practitioners operate as self-employed subcontractors to the NHS through a nationally agreed General Medical Services (GMS) contract with Primary Care Trusts. This has been the subject of negotiation and a new GMS contract came into effect on 1st April 2004.

From April 1998, alternative arrangements have been piloted in which personal medical services (PMS) are provided under individual locally negotiated contracts with strategic Health Authorities or Primary Care Trusts and performed by doctors similarly licensed. The service provider may be the doctors themselves or a health service body employing doctors.

Organisation

1. Doctors:

- Approval

- Remuneration

Doctors are paid by the insurance institutions. Their payment is a combination of a per-capita payment (number of registered insured patients) and the evaluation of medical performance (in points).

Doctors working at public hospitals or health centres (*Terveyskeskus*) are salaried by municipalities. Doctors working in private sector are paid on a fee-for-service basis.

Doctors employed by the public health authorities are salaried. Affiliated private practitioners are paid according to a tariff fixed after negotiations between the county councils (*landsting*) and the doctors' organisation.

Fees, allowances and reimbursements set nationally by government in the light of recommendations by an Independent Review Body and after consultation with doctors' representatives. From April 1998, alternative arrangements are being piloted on locally negotiated contracts between the service providers and strategic Health Authorities and Primary Care Trusts.

- Remuneration

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Hospitals	In order to ensure treatment in public hospitals (non-profit institutions), state funds were set up in the 9 <i>Länder</i> . These funds are responsible for the handling of treatment in each individual case. The costs of treatment are usually determined according to achievement-oriented criteria. The sickness insurance contributes to the expenses through a flat-rate contribution independent of the individual case. Private law contracts financed by a separate fund were concluded with those hospitals (in most cases profit-oriented) which do not belong to the state funding. The state funds receive that portion of their expenses which is not covered in the flat-rate contribution by the health insurance through taxes.	Public and private hospitals contracted by a National Health Fund (<i>Narodowy Fundusz Zdrowia</i>).	Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.	Public and private hospitals on the cantonal list of approved hospitals.	Public hospitals and clinics. Private hospitals with a licence from the Ministry of Health (<i>Ministrstvo za zdravje</i>) and a contract with the Health Insurance Institute (<i>Zavod za zdravstveno zavarovanje Slovenije</i>).
Benefits					
1. Medical treatment:					
• Choice of doctor	Free choice of doctors under contract (<i>Vertragsärzte</i>).	Free choice of registration with a general practitioner (primary health level) contracted by regional National Health Fund (<i>Narodowy Fundusz Zdrowia</i>). Change possible twice a year.	Free choice of general practitioner/specialist working either in health centres or under agreement.	Free choice. The insurer pays the costs up to the tariff applicable in the place of residence or work of the insured person or in the surrounding area (except in emergencies or for medical reasons). The insurer may offer the insured person a form of insurance involving a limited choice (primary care physician, <i>HMO</i>) in return for a reduction in the premium.	Free choice of "personal doctor" (general practitioner, gynaecologist, paediatrician and dentist).
• Access to specialists	In general, referral required by the general practitioner.	Free choice of and direct access to certain specialists (e.g. gynaecologists, dermatologists, psychiatrists, oncologists) working in contracted health centres. In other cases a referral from the general practitioner.	Free choice of general practitioner/specialist working either in health centres or under agreement.	Free choice. See "choice of doctor".	Referral by a general practitioner.
• Payment of doctor	No fees paid by the insured person, the payment is made by the insurance fund.	Benefits in-kind system.	No fees to be paid (National Health Service).	Unless otherwise agreed, payment by the insured person and reimbursement by the insurer: "third party guarantee" system.	Benefits in-kind system.

Health care

Table II

	Slovakia	Finland	Sweden	United Kingdom	
2. Hospitals	Public (state or regional), non-profit and private health care institutions contracted by the health insurance agencies.	Primary health care is given in local health centre (<i>Terveyskeskus</i>) wards and specialist treatment is given in public hospitals. These are provided by municipalities. There is only a small number of private hospitals.	Public hospitals established by the county councils (<i>landsting</i>). Private hospitals: the county councils may conclude agreement with private hospitals.	All public hospitals administered by the National Health Service. Some local agreements for treatment of NHS patients in private hospitals.	2. Hospitals
Benefits					Benefits
1. Medical treatment: • Choice of doctor	Free choice of registration with any doctor contracted by the health insurance agencies. Possibility to change the doctor after 6 months at the earliest.	<i>Public hospital and health centre:</i> Only limited possibility of choice. <i>Private doctor:</i> Free choice.	Free choice of doctors in the public health and private practitioners affiliated to a county council (<i>landsting</i>).	Free choice by patient (or parent/guardian), subject to acceptance by the practice. If a patient cannot find a practice willing to accept them, the Primary Care Trust has the power to assign a patient to a practice's list.	1. Medical treatment: • Choice of doctor
• Access to specialists	Patients need a referral from their doctor. In emergencies the patient can go directly to specialist.	For specialised medical care in public sector a referral from a doctor (public or private) needed. No referral needed to a specialist working in private sector.	Direct access is possible, but referral via the general practitioner is preferred.	Through a general practitioner. There is no direct access to specialists.	• Access to specialists
• Payment of doctor	Benefits in kind system. The salary of the doctor is covered by the health insurance agencies.	<i>Public hospital and health centre:</i> Doctors are employed and paid by the municipality. <i>Private doctor:</i> The patient pays the doctor directly in full.	The patient pays a part of the cost himself. The doctor, if a private practitioner, is paid the rest from the county councils (<i>landsting</i>).	No fees for services provided by National Health Service are payable by the patient.	• Payment of doctor

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
<ul style="list-style-type: none"> • Patient's participation 	<p>Patients pay a contribution amounting to € 3.63 on each certificate for treatment (which entitles to treatment within one quarter) by a doctor or a dentist (with the exception of children, pensioners and the needy). A contribution of 20% of the agreed fee is required for benefits provided by psychotherapists or clinic psychologists.</p>	<p>No participation in case of basic treatment by the chosen general practitioner or by the specialist to whom the general practitioner has referred the patient.</p> <p>Scope of basic treatment is determined by Minister of Health (<i>Minister Zdrowia</i>), all treatment outside this is left to private sector.</p>	<p>The payment of the insured person's share borne varies according to the medical visit:</p> <ul style="list-style-type: none"> • visit at home • normal or urgent visit • visit in a central or regional hospital • visit in a health centre <p>Or also depends on the diagnosis and therapy auxiliary elements.</p>	<ul style="list-style-type: none"> • Fixed amount per calendar year (franchise): CHF 300 (€ 193). • In addition, share of costs: 10% of costs exceeding the franchise up to CHF 700 (€ 451) per year. • The insurer may offer the insured person a form of insurance with a higher franchise - CHF 400 (€ 258), CHF 600 (€ 386), CHF 1,200 (€ 773) or CHF 1,500 (€ 966) for adults, CHF 150 (€ 97), CHF 300 (€ 193) or CHF 375 (€ 242) for children - in return for a reduction in the premium. 	<p>Patients make co-payments of between 5% and 75%. Voluntary supplementary insurance for co-payments is available. Medical services like cosmetic surgery and homeopathy are paid entirely by patients.</p>
<ul style="list-style-type: none"> • Exemption or reduction of patient's participation 	<p>No charges for children, pensioners and the needy.</p>	<p>No exemptions or reductions.</p>	<p>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>	<ul style="list-style-type: none"> • Minors do not pay the franchise. • Maximum amount of the share of costs for children: CHF 350 (€ 225). • Several children from the same family insured by the same insurer pay together a maximum of CHF 1,000 (€ 644). • No participation in the case of maternity benefits. • No franchise for certain prevention measures carried out under national or cantonal programmes (currently, 3 cantonal mammography screening programmes). • In the case of insurance with a limited choice of service suppliers (<i>HMO</i>, for example), the insurer may give up charging wholly or partly the share of costs and the franchise. • The beneficiaries of supplementary benefits to old-age, survivors' and invalidity insurance (<i>Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung, EL/prestations complémentaires à l'assurance-vieillesse, survivants et invalidité. PC</i>) (non-contributory benefits subject to means testing) are reimbursed for the costs of participation referred to in the <i>KVG/LAMal</i> (up to a ceiling). 	<p>No patient contribution for:</p> <ul style="list-style-type: none"> • Preventive examinations, treatment and rehabilitation of children, students and minors with development deficiencies; • treatment of war invalids and civilian invalids of war; • urgent yet non-emergency treatment of seriously physically or mentally disabled persons, persons over 75 years of age, recipients of social assistance etc; • health care of women, including family planning advice, contraception, pregnancy and childbirth; • prevention, detection and treatment of communicable diseases (including AIDS); • treatment and rehabilitation of occupational diseases and employment injuries, malignant illnesses, diseases of the muscles or nervous system, mental disorders, epilepsy, paraplegia, tetraparaplegia, cerebral paralysis, haemophilia, developed stages of diabetes, multiple sclerosis and psoriasis; • donation and transplant of tissues and organs; • emergency medical treatment (including emergency transportation); • nursing care visits, home treatment and nursing in social care institutes.

Health care

Table II

	Slovakia	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Patient's participation 	<p>For services linked to health care the patient's participation is:</p> <ul style="list-style-type: none"> • SKK 20 (€ 0.50) for each visit at the doctor's, • SKK 20 (€ 0.50) for each prescription, • SKK 2 (€ 0.05) for each km of transport or SKK 1 (€ 0.02) for each km if the patient is disabled. 	<p><i>Health centre:</i> Doctor visit maximum € 11 for the first three visits in a calendar year or an annual fee of maximum € 22 for 12 months depending on the municipality; most other services free of charge. In addition, € 15 may be charged for an on-call-visit to a health centre at night-time and on weekends.</p> <p><i>Private doctor:</i> The patient pays doctor's basic fee which, as far as it does not exceed a fixed tariff, is refunded by 60% from the sickness insurance. For treatment costs on prescription by certain other medical staff, the patient's own liability is € 13.46 and 25% of the excess amount within a fixed tariff.</p>	<p>The insured person pays between SEK 100 (€ 11) and SEK 150 (€ 16) per visit to a doctor.</p> <p>For specialist care, the patient pays between SEK 150 (€ 16) and SEK 300 (€ 33).</p> <p>Emergency cases: between SEK 100 (€ 11) and SEK 260 (€ 28).</p>	<p>No charges to the patient for NHS services, but see below for prescription and other charges.</p>	<ul style="list-style-type: none"> • Patient's participation
<ul style="list-style-type: none"> • Exemption or reduction of patient's participation 	<p>No charges for visits at the doctor's for persons with mental disorder, children up to the age of 6, blood donors, patients in dispensary care.</p>	<p><i>Health centre:</i> Patients under the age of 18 are exempt from fees.</p> <p><i>Public sector:</i> An overall ceiling of € 590 per year for public sector fees (excluding however fees for dental care). € 12 per day is charged for in-patient care in the hospitals after reaching the ceiling.</p>	<p>Emergency cases: Below the age of 20 no charge.</p>	<p>Not applicable: no participation.</p>	<ul style="list-style-type: none"> • Exemption or reduction of patient's participation

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>2. Hospitalisation:</p> <ul style="list-style-type: none"> • Choice of hospital 	Free choice among public hospitals, if no additional costs arise.	Free choice of contracted hospital. Hospitalisation upon referral by a contracted doctor.	Free choice among public hospitals and, if there is a waiting list, institutions approved by the Ministry of Health.	Free choice amongst hospitals on the cantonal list of hospitals. Unless otherwise agreed, payment by the insured person and reimbursement by the insurer: "third party guarantee" system.	Free choice of any public hospital or any private hospital with a licence and contract with the Health Insurance Institute (<i>Zavod za zdravstveno zavarovanje Slovenije</i>). Patients need a referral from a general practitioner except in cases of emergency.
<ul style="list-style-type: none"> • Patient's participation 	Full coverage of expenses in the general scale of fees of a public or private hospital (which has concluded a contract), with the exception of a minor participation of an amount of max. € 15.75 per day. For the hospitalisation of a dependant a 10%-contribution is charged.	No charges.	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 private hospital and clinic charges.	Same participation as for out-patient care. In addition, a contribution to the costs of board and accommodation of CHF 10 (€ 6.44) per day.	See "Patient's Participation" above (patients need a referral from their personal doctor).
<ul style="list-style-type: none"> • Exemption or reduction of patient's participation 	The participation in case of hospitalisation is limited to a maximum of 28 days per calendar year. Are exempted from participation to the ambulatory care: children, orphans, emergency cases, patients under dialysis, patients under radiotherapy or chemotherapy, women in relation with their pregnancy or maternity, organ/blood/plasma donors.	Not applicable: no charges.	Not applicable: no charges.	<ul style="list-style-type: none"> • For insured persons living in the same household as any other member of their family: no contribution to the costs of board and accommodation in the case of hospital stays. • For the rest, see above "medical treatment". 	See "Exemption or reduction of patient's participation" above.

Health care

Table II

	Slovakia	Finland	Sweden	United Kingdom	
<p>2. Hospitalisation:</p> <ul style="list-style-type: none"> • Choice of hospital 	Free choice of hospital. Doctor's referral or prescription needed unless emergency treatment is required.	<p><i>Public hospital:</i> Normally according to municipality of residence. Referral required.</p> <p><i>Private hospital:</i> Free choice.</p>	Free choice of regional public hospitals and approved private establishments.	On referral by the general practitioner, who normally chooses hospital best suited to the patient's needs.	<p>2. Hospitalisation:</p> <ul style="list-style-type: none"> • Choice of hospital
<ul style="list-style-type: none"> • Patient's participation 	A flat rate of SKK 50 (€ 1.24) per day in hospital (maximum 21 days). No limit of duration in facilities for long-term ill persons.	<p><i>Public hospital:</i> The fee for an out-patient visit is € 22, for day surgery € 72. The fee for in-patient care is € 26 a day. Patients receiving long-term institutional care at a ward (over three months) are charged a fee in accordance with their means. Such a fee, however, may be no more than 80% of the patient's net monthly income.</p> <p><i>Private hospital:</i> Part of the doctor's fee and costs for examination and care are refunded by the sickness insurance.</p>	The patient will be charged maximum SEK 80 (€ 8.75) per 24 hours.	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	<ul style="list-style-type: none"> • Patient's participation
<ul style="list-style-type: none"> • Exemption or reduction of patient's participation 	Exemption of the patient's participation for pregnant women in the course of confinement, children up to the age of 6, persons with mental disorders, mothers with babies, needy persons from the 4th day of hospitalisation, persons with disabilities and blood donors.	<p>Patient under the age of 18 may be charged only for the first seven treatment days in a calendar year.</p> <p>The fee for in-patient care in psychiatric units is € 12.</p>	Patient's charge may be reduced according to income-test.	Not applicable: no charges.	<ul style="list-style-type: none"> • Exemption or reduction of patient's participation

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Dental care: <ul style="list-style-type: none"> • Treatment 	<p>Dental treatment is granted according to the statutes. Medical treatment includes conservative, surgical and orthodontic treatments. The patient's or family member's contribution towards orthodontic treatment is between 25% and 50%. A contribution amounting to € 3.63 is to be paid for each dental treatment certificate which entitles to treatment within one quarter (with the exception of children, pensioners and the needy). For extra treatment and services (e.g. inlays and crowns) the insurance fund's subsidy is between € 24 and € 215 per unit.</p>	<p>Basic treatment and materials included in the official list drawn up by Minister of Health (<i>Minister Zdrowia</i>) are free of charge for all insured persons.</p>	<p>Free choice among the specialists of the private sector. Reimbursement according the scale fixed by government.</p>	<p>Payment limited to cases:</p> <ul style="list-style-type: none"> • Caused by a serious and unavoidable disease of the mastication system • Caused by any other serious illness or its after-effects (e.g. leukaemia, AIDS) • Necessary for the treatment of a serious illness or its after-effects • Where injuries of the mastication system are caused by an accident not covered by the accident insurance. 	<p>Free dental treatment for children and students, for others 15% additional payment. Dental prosthetic treatment of adults: 75% additional payment. Voluntary supplementary insurance for co-payments is available.</p>
<ul style="list-style-type: none"> • Dental prosthesis 	<p>(Indisposable) dental prosthesis are granted according to the statutes. The patient's or family member's contribution towards removable dental prosthesis such as braces is between 25% and 50%.</p>	<p>The cost of dental prosthesis is covered by insurance once every 5 years.</p>	<p>Fees paid by patient. Refund of 75% of the fee according to official scale.</p>	<p>Under the same conditions as treatment (see above).</p>	<p>See "Dental treatment" above.</p>

Health care

Table II

Slovakia

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3. Dental care: • Treatment

Free choice among contracted doctors. Dental services are reimbursed according to a special price list. Dental examination is not paid for by the patient. The use of materials above prescribed standard is paid for entirely by the patient.

Health centre:

The patient normally pays a fee according to a basic fee and a fixed tariff for each intervention. Health centres are allowed to fix their tariff within certain limits. They are all lower than those by private dentists. Persons under the age of 18 and war veterans receive dental treatment free of charge.

Sickness insurance:

Dental expenses are partly refunded. For examination and treatment, the rate of refund is 60% of the fee up to a specified limit. No refund is provided in respect of ortho- and prosthetic treatment.

Dental care for young people up to the age of 20 years is free of charge in the public dental care (*folktandvården*).

The dental care insurance is divided on one hand into basic dental care (check-ups, fillings and root treatment and emergency care), and into prosthetic and orthodontic treatment on the other. Price-fixing is free and the care provider sets the patient's contribution.

For basic dental care the Social Insurance Office (*försäkringskassan*) pays a fixed subsidy, set by the Government, to the care provider. The patient pays the remaining costs. Basic dental care is also possible on subscription – a fixed total price is payable for care over a two-year period.

Proportional charges for NHS dental treatment in the General Dental Service, including examination. 80% of cost of a course of treatment up to a maximum of GBP 372 (€ 551) (GBP 354 (€ 524) in Wales).

No charge for:

- women who are pregnant, or who have had a baby in the preceding 12 months, when the course of treatment starts,
- people under 18,
- those under 19 in full-time education,
- people and their partners who are receiving Income Support or Income-based Jobseekers' Allowance, Pension Credit Guarantee Credit and named on a Tax Credit NHS Exemption Certificate, Child Tax Credit with an income below GBP 14,200 (€ 21,037) or War Pensions.

People on a low income may be able to get help with the cost of treatment.

Dental treatment in the hospital and Community Dental services, however, is free except for dentures and bridges.

3. Dental care: • Treatment

• Dental prosthesis

Certain additional co-payments (according to list of health devices). The average patient's participation is about 26%, depending on the type and the material of the dental prosthesis. The costs for a complete dental prosthesis ranges between SKK 3,600 (€ 89) and SKK 15,000 (€ 372).

Health centre:

Only for war veterans.

Sickness insurance:

Refunded for war veterans.

Not applicable.

See dental treatment.

• Dental prosthesis

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
4. Pharmaceutical products	<p>Coverage of expenses for medically prescribed registered pharmaceutical products included in the List of Pharmaceutical Products (others: approved by medical superintendent or supervisory medical doctor). The charge amounts to € 4.35 per item prescribed.</p> <p>Free of charge for notifiable infectious diseases or in case of need.</p>	<p>Official list of medicines divides pharmaceuticals into 3 categories:</p> <ul style="list-style-type: none"> • Basic medicines: standard price (patients pay a fixed price - maximum of 0.5% of lowest salary - determined by the Minister of Health, <i>Minister Zdrowia</i>); • special additional medicines: 30% to 50% of price paid by the insured person; • other medicines: 100% of the price paid by the insured person. <p>Medicines free of charge in hospitals.</p>	<p>Depending on type of illness, the state contributes 100%, 70%, 40%, or 20% of the cost of medicines on the official list drawn up by the health services.</p> <p>The percentages are increased by 10% for generic medicines and by 15% for pensioners whose pensions are not above minimum wage.</p>	<p>Pharmaceutical products prescribed and registered on the list of reimbursed medicines.</p> <p>Same participation as for medical care.</p>	<p>Pharmaceuticals are listed into three lists contained in a positive, an interim and a negative list:</p> <ul style="list-style-type: none"> • Positive list: 75% reimbursement and 100% reimbursement for children and some other categories (see "Patient's participation" above); • intermediate list: 25% reimbursement; • negative list: the medicinal products must be entirely paid for by the patient. <p>Voluntary insurance is available for co-payments.</p> <p>For pharmaceutical products not contained on the lists: full costs are born by the patient.</p> <p>All drugs used during hospital treatment are free.</p>
5. Prosthesis, spectacles, hearing-aids	<p>Insured person's contribution 10%, minimum € 23 (free of charge in case of need).</p> <p>The maximum amount to be covered by the insurance funds amounts up to € 920 for prostheses up to € 2,300 according to the statutes of the insurance funds.</p>	<p>The Minister of Health (<i>Minister Zdrowia</i>) determines costs of equipment and the insured person's contribution.</p> <p>Free or part payment (once every 3 or 5 years); prostheses, hearing aids and wheelchairs are free, but 30% to 50% of the price of spectacle frames and lenses is paid by the insured person.</p>	<p>80% charge for prosthesis on the official list.</p> <p>Spectacles: Fees paid by patient. Refund of 75% of the fee according to official scale.</p>	<p>Prosthesis: in principle paid by the invalidity insurance (1st pillar, basic scheme), but contribution for certain specific prosthesis.</p> <p>Spectacles/contact lenses: contribution of CHF 200 (€ 129) per year for minors and CHF 200 (€ 129) every five years for adults.</p> <p>Hearing aids: paid by the invalidity insurance (1st pillar, basic scheme).</p>	<p>Free for children, students and others entitled to 100% coverage of costs.</p> <p>85% of costs for orthopaedic, orthotic, hearing and other medical appliances (15% additional payment) and 25% of costs for ophthalmic appliances for adults (75% additional payment) are covered by compulsory health insurance.</p> <p>Voluntary supplementary insurance for co-payments is available.</p>

Health care

Table II

	Slovakia	Finland	Sweden	United Kingdom	
4. Pharmaceutical products	Free of charge or on partial reimbursement for insured persons (full or partial refund according to the lists of medicaments). The average patient's participation to pharmaceuticals products is about 8%. No advantage for different categories of people. No annual ceilings or limits.	<p><i>Public hospitals:</i> Costs included in fee.</p> <p><i>Sickness insurance:</i> Patient's own liability is € 10 + 50% of excess amount for products prescribed by a doctor. In serious and chronic diseases a number of listed pharmaceutical products qualify for refunds of 75% or 100% of the costs exceeding € 5. If patient's own costs for pharmaceutical products during one calendar year exceed € 604.72, the excess amount is fully reimbursed.</p>	<ul style="list-style-type: none"> • The patient pays the whole cost up to and including SEK 900 (€ 98) during a period of 12 months from the first purchase. • Costs between SEK 901 (€ 99) and SEK 1,700 (€ 186) are subsidised by 50%. • Costs between SEK 1,701 (€ 186) and SEK 3,300 (€ 361) are subsidised by 75%. • Costs between SEK 3,301 (€ 361) and SEK 4,300 (€ 470) are subsidised by 90%. • Costs above SEK 4,300 (€ 470) are subsidised totally. 	<p>Charge of GBP 6.40 (€ 9.48) per prescribed item (GBP 5 (€ 7.41) in Wales).</p> <p>An annual (or 4 months) prescription prepayment certificate can be bought which offers considerable savings to those who need regular medication. The cost of the certificate is GBP 33.40 (€ 49) for 4 months and GBP 91.80 (€ 136) for one year [GBP 26.17 (€ 39) and GBP 71.84 (€ 106) in Wales].</p> <p>In England and Scotland, there is no charge for children under 16, people aged 16-18 and still in full-time education, people aged 60 or over, pregnant women and women who have given birth in the last 12 months, War Pensioners (for their accepted disability), people and their partner receiving Income Support or income-based Jobseekers' Allowance, Pension Credit Guarantee Credit, or Working Tax Credit (and named on a Tax Credit NHS Exemption Certificate), some other people on low incomes, and people suffering from specified conditions. In addition to those listed above, those aged 18-25 in Wales are entitled to free prescriptions.</p>	4. Pharmaceutical products
5. Prosthesis, spectacles, hearing-aids	<p>Coverage limited, the rest to be paid by the patient (according to the list of health devices).</p> <p>For example: the patient's participation for a lower limb prosthesis or hearing-aid maybe partly or totally covered by the social system, depending on the diagnosis, the doctor's decision and the patient's choice of aid.</p>	<p><i>Health centre:</i> Prosthesis and hearing-aids are in most cases free of charge.</p> <p><i>Sickness Insurance:</i> Not refundable.</p>	The county councils provide appliances on certain conditions.	<p>Spectacles: No spectacles supplied free.</p> <p>Vouchers available to help with purchase of spectacles for certain groups: to children under 16 or under 19 and still in full-time education, or people (and their partner) getting Income Support or income based Jobseekers' Allowance or Pension Credit Guarantee Credit or Working Tax Credit and named on a Tax Credit NHS Exemption certificate). Also War Pensioners (for their accepted disability) and Hospital Eye Service patients.</p> <p>No charge for sight tests for the above categories, plus people aged 60 or over registered blind or partially sighted, people with 'complex' prescriptions, diagnosed diabetic or glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a diagnosed glaucoma patient. Others pay privately.</p> <p>Prosthesis and hearing aids: No charge for provision and fitting of National Health Service appliances.</p>	5. Prosthesis, spectacles, hearing-aids

Table II

Health care

	Austria	Poland	Portugal	Switzerland	Slovenia
6. Other benefits	<ul style="list-style-type: none"> • Examinations of young persons; • preventive examinations; • mother- and child examinations; • medical care at home (medical benefits following the doctor's orders, provided by qualified staff, for a maximum of 4 weeks); • psychotherapy; • expenses for transport, refund of travel expenses. • Thermal Cure: May be granted if necessary (in institutions of the insurance funds, contract institutions or in the form of supplements). Contribution amounts to between € 6.19 and € 15.75 per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation. • Medical rehabilitation measures may be granted if necessary. Contribution amounts to € 6.19 per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation. 	<ul style="list-style-type: none"> • Regular medical check-ups for children, • transport to treatment centre free of charge (under certain conditions for example for prescribed medical conditions or patients on low incomes), • financial aid for low-income persons, • home nursing care free of charge. 	<p>Payment of travel costs for patients living in remote areas, subject to certain conditions.</p> <p>Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.</p>	<ul style="list-style-type: none"> • Home care prescribed by a doctor. • Services and equipment. • Contribution to the costs of spa treatments prescribed by a doctor. • Rehabilitation measures not covered by the invalidity insurance (<i>Invalidenversicherung/assurance-invalidité</i>) (1st pillar, basic scheme). • Contribution to medically necessary transport and rescue costs. • Pharmacists' services (advice) when handing over medicines. • Certain screening tests and certain preventive measures. 	<ul style="list-style-type: none"> • Free preventive medical examinations for children, students, women, insured persons who are older than 25 years and sportsmen, • immunisation and vaccination services, • treatment and nursing at home, in institutions for elderly and other social institutions, • refund of transport and travel expenses to an insured person and his attendant.

Health care

Table II

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United Kingdom

6. Other benefits

- Preventive examinations for children, teenagers and adults,
- vaccination,
- dispensary care,
- convalescent stays for selected professions,
- reimbursement of transport and accommodation costs under certain conditions (on the basis of the doctor's recommendation according to the patient's state of health),
- patient's co-payment to spa cures: SKK 50 (€ 1.24) per day (maximum 21 days).

- Travel and transport costs are compensated from the sickness insurance after deduction of patient's own liability of € 9.25. Compensation is usually based on the cost of reaching the nearest health centre or hospital and the least expensive mode for transportation.
- If the patient's share of travel costs during the same calendar year is more than € 157.26, the excess amount is fully refunded.
- If the patient needs to stay overnight when travelling to medical examination, accommodation is refunded up to a maximum of € 20.18 per night.

Reimbursement for transportation costs on certain conditions. Limitations for high costs. When a person within a 12 months period has costs for public health and medical care the limit is a maximum of SEK 900 (€ 98). For pharmaceutical products, see above.

Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, or in cases of medical need, reimbursement of hospital travelling costs in certain cases, district nursing, midwifery and health visiting services, family planning services, physiotherapy services.

6. Other benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table III

Sickness - Benefits in kind

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955. Continued payment of wages and salaries: (White collar) Employees Act (<i>Angestelltengesetz</i>) 1921 and Continued Payment of Wages and Salaries Act (<i>Entgeltfortzahlungsgesetz, EFZG</i>) of 28 June 1974.	Law on Social Insurance, Cash Benefits in Cases of Sickness and Maternity (<i>Ustawa o świadczeniach pieniężnych z ubezpieczenia społecznego w razie choroby i macierzyństwa</i>) of 25 June 1999.	Statutory Order 29/2004 of 4 February 2004.	Federal Law on Sickness Insurance of 19 March 1994 (section 3) (<i>Bundesgesetz über die Krankenversicherung, KVG</i>) or <i>Fédérale sur l'assurance-maladie, LAM</i> .) Federal Law on General Provisions concerning Legislation on Social Insurances of 8 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG</i>) or <i>Fédérale du 8 octobre 2000 sur la partie générale du droit des assurances sociales, LAGS</i>).	Health Care and Health Insurance Act (<i>Zakon o zdravstvenem varstvu in zdravstvenem zavarovanju</i>) (Official Gazette of the Republic of Slovenia, no. 9/92). Rules on Compulsory Health Insurance (<i>Pravila obveznega zdravstvenega zavarovanja</i>) (Official Gazette, no. 79/94).
Basic principles	Compulsory social insurance scheme for employees with earnings-related benefits. Continuation of payment of wages and salaries by the employer.	Compulsory social insurance scheme for employees with earnings-related benefits. Voluntary membership for self-employed. Continuation of payment of wages and salaries paid by the employer.	Compulsory social insurance scheme for employees (voluntary scheme for self-employed) with benefits depending on the registered earnings and on the duration of incapacity.	Optional insurance which provides benefits in the event of sickness, accident (if not covered by an accident insurance) and maternity. An insurance obligation may result from an individual employment contract, a standard employment contract, or a collective labour agreement. In this case, the daily allowance insurance (<i>Tagegeldversicherung/assurance d'indemnités journalières</i>) may be taken out as a collective insurance contract.	Compulsory social insurance scheme for the active population (employees and self-employed) with earnings-related benefits. Continuation of payment of wages and salaries paid by the employer.
Field of application	<ul style="list-style-type: none"> All employees in paid employment. Unemployed persons receiving benefits from unemployment insurance (<i>Arbeitslosenversicherung</i>). Participants of vocational rehabilitation. 	Compulsory insurance for all employees. Voluntary membership for the self-employed.	All employees.	Voluntary insurance for all persons domiciled or gainfully employed in Switzerland, aged between 15 and 85.	All employees, self-employed persons and farmers (those who pay contributions).
1. Beneficiaries					
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No membership ceiling.	No fixed ceiling but this may be included in the statutes of the insurer.	No membership ceiling.
3. Exemptions from compulsory insurance	No compulsory insurance if the sum of all earnings is below the marginal earnings threshold (<i>Gemügnigkeitsgrenze</i>) of € 318.19 per month, special voluntary insurance possible.	No exemptions.	No exemptions.	Not applicable: No statutory compulsory insurance.	No exemptions.

Sickness - Benefits in kind

Table III

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law on Social Insurance (<i>Zákon o sociálnom poistení</i>) No. 461/2003.</p> <p>Law on Income Replacement in case of employees' temporary incapacity for work (<i>Zákon o náhrade príjmu pri dočasnej pracovnej neschopnosti zamestnanca</i>) No. 462/2003.</p> <p>Law on Funeral Grant (<i>Zákon o príspevku na pohreb</i>) No. 238/1998.</p>	<p>Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963.</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962.</p> <p>Sick Pay Act (<i>Lag om sjuklön</i>) of 1991.</p>	<p>Social Security Contributions and Benefits Act 1992.</p> <p>Social Security (Incapacity for work) Act 1994.</p> <p>Social Security Act 1998.</p>	Applicable statutory basis
Basic principles	<p>Compulsory social insurance scheme for employees and self-employed with earnings-related benefits. Possibility of voluntary insurance for all other persons over the age of 16.</p> <p>Continuation of payment of wages and salaries paid by the employer.</p> <p>Special scheme for policemen, soldiers and custom officers.</p>	<p>Universal compulsory sickness insurance scheme for all residents with earnings-related benefits and in some cases a minimum/flat rate benefit.</p>	<ul style="list-style-type: none"> • Compulsory sickness insurance scheme for the active population (employees and self-employed) with earnings-related benefits. • Continuation of payment of wages and salaries by the employer. 	<ul style="list-style-type: none"> • Statutory Sick Pay (SSP) paid by the employer. • Compulsory social insurance scheme for employees and self-employed persons, which has flat-rate benefits. 	Basic principles
Field of application	<p>All employees, self-employed persons and voluntarily insured.</p>	<p>All residents aged 16-64.</p>	<p>All employees and self-employed.</p>	<p>Statutory Sick Pay (SSP): Employees only.</p> <p>Short-term Incapacity Benefit (IB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed.</p>	Field of application
1. Beneficiaries					1. Beneficiaries
2. Membership ceiling	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	2. Membership ceiling
3. Exemptions from compulsory insurance	<p>No compulsory insurance for the self-employed whose annual income is less than 12-times the minimal wage i.e. less than SKK 72,960 (€ 1,809).</p>	<p>No exemptions.</p>	<p>No exemptions.</p>	<p>No contributions and no benefits for persons with earnings below the Lower Earnings Limit (<i>LEL</i>) of GBP 79 (€ 117) per week.</p> <p>Persons disabled and incapable of work before age 20 (25 if in higher education).</p>	3. Exemptions from compulsory insurance

Table III

Sickness - Benefits in kind

	Austria	Poland	Portugal	Switzerland	Slovenia
Conditions	Incapacity for work certified by a doctor from the 4 th day of illness.	Incapacity for work certified by a contracted doctor from the first day of illness. Possible re-examination by approved social security doctor.	Incapacity for work certified by a doctor. The certificate has to be sent to the social security institutions within 5 days following its issue.	Incapacity to work of at least 50%, certified by a doctor.	Incapacity for work or nursing an immediate family member due to sickness certified by the personal doctor for the first 30 calendar days of absence and by the competent commission from the Health Insurance Institute (<i>Zavod za zdravstveno zavarovanje Slovenije</i>) for the period from the 31 st day of absence.
1. Proof of incapacity for work					
2. Qualifying period	Neither work period nor qualifying period required.	In general 30 calendar days. No qualifying period in case of: <ul style="list-style-type: none"> • a gap between insurance periods is not exceeding 30 calendar days, • a gap was caused by parental leave, military service or other unpaid leave, • a graduate has paid contributions for at least 90 calendar days after obtaining the diploma, • the insured person has paid compulsory contributions for 10 years, • absence is due to an employment injury or occupational disease. 	6 months affiliation with registered remuneration of which 20 days during the 4 months prior to the one preceding the day of incapacity.	The insurers may exclude from the insurance, by making a reservation, illnesses existing at the time of admission. Reservations end after 5 years at the latest. Special rules on changing insurer.	Neither work period nor qualifying period required.
3. Other conditions	No other conditions.	No other conditions.	No other conditions.	No other conditions.	No other conditions.
Waiting period	Sickness benefit (<i>Krankengeld</i>): 3 days. Commencement of benefit only from date of notification if incapacity for work has not been reported within one week.	No waiting period.	3 days. No waiting period in the case of hospitalisation, of a sickness which started during the receipt of maternity allowance and beyond period or in case of tuberculosis.	Unless otherwise agreed, the right to benefits begins on the 3 rd day following the beginning of the illness.	No waiting period.

Sickness - Benefits in kind

Table III

	Slovakia	Finland	Sweden	United Kingdom	
Conditions					Conditions
1. Proof of incapacity for work	Incapacity for work certified by the family doctor from the first day of illness.	Incapacity for work certified by a doctor from the 9th day of illness.	Incapacity for work certified by a doctor from the 8th day of illness. The illness must be reported to the employer/the local social insurance office (<i>försäkringskassa</i>) from the first day of absence.	Incapable of carrying out normal occupation (" <i>own occupation test</i> "). Usually based on medical certificates from family doctor. The " <i>personal capability assessment</i> " applies after 28 weeks of incapacity, or from first week if insufficient recent employment upon which to base " <i>own occupation test</i> ".	1. Proof of incapacity for work
2. Qualifying period	Employees: No qualification period required. Self-employed and voluntarily insured persons: 270 calendar days of membership in the sickness insurance system during the 2 years before the sickness occurred.	Neither work period nor qualifying period required.	Neither work period nor qualifying period required.	Statutory Sick Pay: Employees' earnings before sickness must have reached the Lower Earnings Limit (<i>LEL</i>) for National Insurance contribution purposes. Short-term incapacity benefit: Must have paid sufficient contributions in any one of the three tax years before the year of the claim, and have been paid or been credited with sufficient contributions in 2 relevant tax years; normally the 2 preceding the year of the claim. Employees have to satisfy the contribution conditions where they claim short-term incapacity benefit on cessation of Statutory Sick Pay.	2. Qualifying period
3. Other conditions	Not in receipt of Maternity Benefit (<i>Materské</i>) or Parental Allowance (<i>Rodičovský príspevok</i>).	No other conditions.	For sickness cash benefit (<i>sjukpenning</i>) the person must be covered by the work-related insurance and have an income exceeding 24% of the price base amount (<i>prisbasbelopp</i>), SEK 9,432 (€ 1,032) per year, and be registered with a local social insurance office (<i>försäkringskassa</i>).	Statutory Sick Pay is payable up to age 65 for men and women. Short-term incapacity benefit payable up to 52 weeks if incapacity began before pension age.	3. Other conditions
Waiting period	No waiting period.	9 days (excluding Sundays) following the day on which the illness begins.	Employees: One day. Self-employed: May choose waiting-period of 3 or 30 days.	3 days.	Waiting period

Table III

Sickness - Benefits in kind

	Austria	Poland	Portugal	Switzerland	Slovenia
Benefits					
1. Benefits paid by employers	Continued payment of wages for workers and employees between 6 and 12 weeks, following the length of service. At the end of this period they are entitled to the payment of half their salaries for a period of 4 weeks. No sickness benefit (<i>Krankengeld</i>) during 100% continued payment of wages, half of sickness benefit for the period in which 50% of the salaries are paid.	For the first 33 calendar days of illness in any calendar year the employer continues to pay 80% of the reference wage per month. In case of illness caused by an employment injury, occupational disease or an illness occurring during pregnancy, 100% is paid by the Social Insurance Institution (<i>Zakład Ubezpieczeń Społecznych, ZUS</i>). Reference wage: calculated on the basis of gross earnings during the 6 months (12 months in case of voluntary insurance) preceding the cessation of work for which contributions were paid.	No statutory continuation of payment.	Under the terms of Book V of the Civil Code, the employers are required to continue to pay the salary for a limited period in the event of prevention from working due to an illness or maternity. The duration is 3 weeks during the 1 st year of service. Thereafter a longer period is fixed on an "equitable" basis. Collective labour agreements often contain more favourable conditions.	For the first 30 calendar days of absence due to sickness. The benefit amounts to 100% of the monthly wage (gross). In case of absence from work due to the donation of tissue or organs to another person, the consequences of donating blood, nursing an immediate family member, quarantine and follow up which is prescribed by a doctor, Sickness Benefit is granted from the first day.
2. Benefits of social protection					
• Amount of the benefits	Sickness benefit (<i>Krankengeld</i>): 50% of gross wage or salary, 60% from 43 rd day of illness. Ceiling: € 3,450 per month. For persons with earnings below the marginal earnings threshold for compulsory insurance who are voluntary insured, the sickness benefit is € 113.57.	<ul style="list-style-type: none"> • 100% of reference wage per month: from the 91st day calendar day of uninterrupted incapacity for work, for an illness caused by an employment injury or occupational disease, for an illness occurring during pregnancy. • 70% of reference wage per month in event of hospitalisation. • 80% of reference wage per month all other circumstances. Reference wage: calculated on the basis of gross earnings during the 6 months (12 months in case of voluntary insurance) preceding the cessation of work for which contributions were paid.	Daily benefit: Fixed by applying a percentage varying according to the incapacity duration to the average daily wage for the 6 months preceding the 2 months in which the illness began: <ul style="list-style-type: none"> • 55%* when the incapacity period is lower or equal to 30 days; • 60%* when the incapacity period is between 31 and 90 days; • 70% when the incapacity period is between 91 and 365 days; • 75% when the incapacity period goes beyond 365 days; • In the event of tuberculosis: 80% or 100% if insured has up to 2 or more dependants. *) In these cases percentages are increased by 5% according to the following situations: <ul style="list-style-type: none"> • reference wage equal or inferior to € 500; • household with maximum 3 children up to the age of 16 or 24 if they receive a family benefit; • household with children entitled to a supplement to the family benefit because of a disability. Minimum amount: 30% of the minimum wage or the average earning if it is lower than this percentage.	The insurer agrees with the insured person the amount of daily allowances (<i>Taggeld/indemnités journalières</i>) insured.	Sickness Benefit (<i>nadomestilo plače za čas bolezni</i>) amounts are calculated as a percentage of the recipient's average monthly gross wage (including any cash benefits) in the calendar year prior to that in which the absence occurs (the basis). The benefit amounts to: <ul style="list-style-type: none"> • 100% for occupational diseases, industrial injuries, the donation of tissue, organs or blood, quarantine, war invalids and civilian invalids of war; • 90% for illness; • 80% for an injury unrelated to work, nursing of an immediate family member or accompanying a sick person if prescribed by a physician. Benefit may be no less than the Statutory Reference Amount (<i>zajamčena plača</i>) and no higher than the gross wage that the beneficiary would receive if he/she was working. The Statutory Reference Amount is defined as an "individual amount that provides a worker with material and social security" and is determined by the Government annually or bi-annually in co-operation with the social partners. The SRA for December 2003 amounts SIT 52,699 (€ 221) per month (gross).

Sickness - Benefits in kind

Table III

	Slovakia	Finland	Sweden	United Kingdom	
<p>Benefits</p> <p>1. Benefits paid by employers</p>	<p>Income Replacement (<i>Náhrada príjmu</i>): During the first 3 calendar days of incapacity for work: 25% of the assessment base (daily earnings calculated on the basis of the previous year, monthly ceiling SKK 32,000 (€ 794)). From 4th to 10th calendar day of incapacity for work: 55% of the assessment base.</p>	<p>Employer pays full salary for the first 9 days if the employment relationship has lasted at least one month. If under one month, 50 % of the salary. By collective agreements most employers pay full salary during the first 1-2 months.</p>	<p>The employer pays sick pay (<i>sjuklön</i>) as from the 2nd up to the 21st day of illness at 80% of wages.</p>	<p>Statutory Sick Pay: paid by employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks. Standard rate of GBP 66.15 (€ 98) per week. Earnings less than GBP 79 (€ 117): No benefit.</p>	<p>Benefits</p> <p>1. Benefits paid by employers</p>
<p>2. Benefits of social protection</p> <p>• Amount of the benefits</p>	<p>Sickness Benefit (<i>Nemocenské</i>): Employees: 55% of the assessment base (daily earnings calculated on the basis of the previous year, monthly ceiling SKK 13,511 (€ 335) = national average wage) from the 11th day of incapacity for work.</p> <p>Self-employed and voluntarily insured: during the first 3 calendar days of incapacity for work 25% of the assessment base, then 55%.</p> <p>Only 50% of the benefit is paid if the sickness has been a consequence of alcohol or drug abuse.</p> <p>No benefit is paid if the sickness has been a consequence of the insured person's voluntary malefaction.</p> <p>In case of non-compliance with the treatment, the entitlement is suspended for 30 calendar days.</p>	<p>Daily amounts dependent on annual earnings:</p> <ul style="list-style-type: none"> • earnings under € 1,026: payable only if sick leave lasts more than 55 days with limitations: € 11.45 per week day. • € 1,027 - € 26,720: 70% of 1/300 earnings; • earnings € 26,721 - € 41,110: € 62.35 plus 40% of 1/300 of earnings exceeding € 26,720; • above € 41,110: € 81.53 plus 25% of 1/300 of earnings exceeding € 41,109. 	<p>77.6% of the income qualifying for sickness cash benefit (<i>sjukpenning</i>). The social insurance office (<i>försäkringskassa</i>) pays sickness cash benefit as from the 22nd day in a period of illness.</p>	<p>Short-term incapacity benefit: Paid at two rates: lower rate of GBP 55.90 (€ 83) per week for first 28 weeks; higher rate of GBP 66.15 (€ 98) thereafter. If over pension age, up to GBP 74.15 (€ 110) per week.</p> <p><i>Additions:</i></p> <p>Spouse aged 60 or over or adult caring for dependent child GBP 34.60 (€ 51) or if over pension age GBP 42.65 (€ 63).</p> <p>Child dependency increase with higher rate benefit, or from first day if over pension age: GBP 9.55 (€ 14) for first child, GBP 11.35 (€ 17) for each other. Not available for claims from April 2003.</p>	<p>2. Benefits of social protection</p> <p>• Amount of the benefits</p>

Table III

Sickness - Benefits in kind

	Austria	Poland	Portugal	Switzerland	Slovenia
• Duration of benefits	Sickness benefit (<i>Krankengeld</i>): Generally the legally stipulated minimum time period is 52 weeks. According to the insurance funds' statute, however, the sickness benefit can be extended to 78 weeks.	<ul style="list-style-type: none"> • 6 months, which can be extended by a further 3 months where there is a possibility of resumption of work, • 9 months for tuberculosis (with possible extension by a further 3 months). 	Maximum 1,095 days (then, possibly, invalidity). In case of tuberculosis: Unlimited.	At least 720 days in a period of 900 consecutive days.	1 year.
• Special conditions for unemployed	No special conditions.	The payment of benefit continues if the incapacity for work has started during the period of employment.	No special conditions.	Unemployed persons with work incapacity above 50% receive full daily allowances; those with work incapacity between 25 and 50% receive half daily allowances. Unemployed persons can request the transformation of their insurance accompanied by revised premiums.	No entitlement for unemployed persons. They receive Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) (see table IX "Unemployment").
• Death grant	Funeral expenses grant (<i>Zuschuss zu den Bestattungskosten</i>) up to a maximum of € 436.04 in case of need according to the statutes of the insurance funds.	Funeral Grant (<i>Zasilek pogrzebowy</i>): Lump sum available to persons who paid the funeral costs for insured persons or a member of their family and amounting to 200% of the national average wage at time of death.	Funeral grant (<i>subsídio de funeral</i>): single payment of € 187.19 to a person who paid the funeral costs of a member of his family or of any other person residing in Portugal and with no right to a death grant (<i>subsídio por morte</i>) of the compulsory social security system.	No death grant.	Death Grant (<i>posmrtnina</i>): Lump sum fixed by the Health Insurance Institute (<i>Zavod za zdravstveno zavarovanje Slovenije</i>). The amount cannot be less than 100% or exceed 150% of the Statutory Reference Amount (<i>zajamčena plača</i>) of SIT 52,699 (€ 221). Shared by family members supported by the deceased. Funeral expenses: By taking into consideration all necessary funeral expenses, the amount is determined by the Health Insurance Institute.

Sickness - Benefits in kind

Table III

	Slovakia	Finland	Sweden	United Kingdom	
• Duration of benefits	Maximum duration of benefit: 52 weeks.	For the same illness, limited to 300 days (excluding Sundays) over a 2-year period.	There is no formal limitation but the sickness cash benefit (<i>sjukpenning</i>) may be converted into a disability pension (<i>sjukbidrag/förtidspension</i>) if the illness continues for an extended period of time.	Short-term incapacity benefit: 52 weeks maximum in a period of incapacity for work; lower rate payable for first 28 weeks, followed by higher rate from week 29. Then replaced by long-term incapacity benefit.	• Duration of benefits
• Special conditions for unemployed	No special conditions.	If an unemployed person received unemployment benefits for at least 4 months, the sickness benefit will amount to at least 86% of the unemployment benefit.	Unemployed persons are entitled to sickness cash benefit (<i>sjukpenning</i>) with the same amount they received before the last employment ended, as long as they are actively looking for a job.	No special conditions.	• Special conditions for unemployed
• Death grant	Funeral Grant (<i>Príspevok na pohreb</i>): A lump sum of SKK 2,100 (€ 52) payable to the person who organised the burial. The condition is the permanent or temporal residence (more than 90 days) of both the deceased and the beneficiary.	No death grant.	No death grant.	No death grant.	• Death grant

Table III

Sickness - Benefits in kind

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>• Other benefits</p>	No other benefits.	<p>Rehabilitation Allowance (<i>Zasitek rehabilitacyjny</i>): Paid if incapacity continues beyond the period of payment of the Sickness Allowance (<i>Zasitek chorobowy</i>) of the Social Insurance Fund (<i>Fundusz Ubezpieczeń Społecznych</i>) or it is likely that rehabilitation will restore the patient's fitness for work. Amount: 75% (or 100% in case of illness caused by an employment injury or a occupational disease or occurring during pregnancy) of the reference wage for Social Insurance Fund Sickness Allowance (see "Amount of Benefits" above). Maximum duration of 12 months after the expiry of Social Insurance Fund Sickness Allowance.</p> <p>Compensation Allowance (<i>Zasitek wyrównawczy</i>): Paid to workers whose capacity for work has been reduced by an illness. Amount: the difference between the current and previous earnings (wage during the last 3 months before the illness). Maximum duration: 24 months from start of incapacity.</p>	No other benefits.	No other benefits.	<p>Sickness benefits is paid for nursing an immediate family member:</p> <ul style="list-style-type: none"> • normal: 7 working days, • children up to 7 years of age: 15 working days, • mentally or physically disabled children: 15 working days. <p>Extension up to six months for children and up to 14 days for other family members is possible in special circumstances.</p>
<p>Taxation and social contributions</p>	Continued payment of wages and sickness benefit are both subject to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.
<p>1. Taxation of cash benefits</p>					
<p>2. Limit of income for tax relief or tax reduction</p>	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
<p>3. Social security contributions from benefits</p>	Continued payment of wages is liable to contributions, but not sickness benefit.	Employer's continued payment of wages is subject to contribution for health care.	No contributions.	No contributions.	From Sickness Benefit (<i>nadomestilo plače za čas bolezni</i>) normal contributions for all compulsory insurance schemes. See table I "Financing".

Sickness - Benefits in kind

Table III

	Slovakia	Finland	Sweden	United Kingdom	
• Other benefits	Benefit for Care after a Sick Relative (<i>Ošetrovné</i>): Maximum of 10 calendar days if a relative is sick and in need of care, or if a child under the age of 10 needs supervision in case of enclosed school facility. The amount is 55% of assessment base (see above).	Special sickness cash benefit (<i>erityis-hoitoraha</i>) payable also to a parent who has to take part of the care and rehabilitation of his/her child aged under 16 in a hospital.	Rehabilitation benefit (<i>rehabiliterings-sättning</i>) is paid after a sickness period if a person takes part in vocational training. The benefit is paid with the same amount as sickness cash benefit (<i>sjukpenning</i>). For benefits in case of care for a sick child see also table IV "Maternity/Paternity": Temporary parent's cash benefit (<i>tillfällig föräldrapenning</i>).	No other benefits.	• Other benefits
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.	Statutory Sick Pay and Higher rate short-term incapacity benefit are subject to taxation. Lower rate short-term incapacity benefit is not subject to taxation.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	Sickness insurance contribution is paid on all taxable income. No other social security contributions from sickness benefits.	No contributions.	Statutory Sick Pay treated as earnings. Contributions payable in accordance with Table I "Financing".	3. Social security contributions from benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table IV

Maternity/Paternity

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungs-gesetz, ASVG</i>) of 9 September 1955.</p> <p>Federal Hospitals Act (<i>Krankenanstaltengesetz, KAG</i>) of 19 December 1958 and Hospitals Acts of the Länder.</p> <p>Families' Compensation Act (<i>Familien-ersatzungsgesetz</i>) of 24 October 1967.</p>	<p>Law on Social Insurance Cash Benefits in Cases of Sickness and Maternity (<i>Ustawa o świadczeniach pieniężnych z ubezpieczenia społecznego w razie choroby i macierzyństwa</i>) of 25 June 1999.</p>	<p>Law 4/84 of 5 May 1984 modified by: Law 17/95 of 9 June 1995 Law 102/97 of 13 September 1997 Law 18/99 of 24 April 1999 Law 142/99 of 31 August 1999. Statutory Order 154/99 of 29 April 1999 modified by Statutory Order 339/95 of 23 December 1995. Statutory Order 347/99 of 9 November 1999. Statutory Order 70/2000 of 4 May 2000. Statutory Order 77/2000 of 9 May 2000.</p>	<p>Federal Law on Sickness Insurance of 19 March 1994 (<i>Bundesgesetz über die Krankenversicherung KVG für die Bundesärztekassen, LVKVG</i>).</p> <p>Federal Law on General Provisions concerning Legislation on Social Insurances of 8 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG</i>) (<i>Bulle-tin de la Confédération suisse sur la partie générale du droit des assurances sociales, LAGS</i>).</p> <p>Maternity insurance in the canton of Geneva: Law on Maternity Insurance of 14 December 2000 (<i>Gesetz über die Mutterschutzversicherung für die Kantone der Schweiz</i>).</p>	<p>Health Care and Health Insurance Act (<i>Zakon o zdravstvenem varstvu in zdravstvenem zavarovanju</i>) (Official Gazette of the Republic of Slovenia, no. 9/92).</p> <p>Parental Care and Family Benefits Act (<i>Zakon o starševskem varstvu in družinskih prejemih</i>) (Official Gazette, no. 110/2000).</p> <p>Employment Relationships Act (<i>Zakon o delovni razmerji</i>) (Official Gazette, no. 42/2002).</p>
Basic principles	<p>Compulsory social insurance scheme for employees with:</p> <ul style="list-style-type: none"> • Benefits in kind for insured women and female dependants; • earnings-related cash benefits for insured women. 	<p>Benefits in kind: Compulsory health insurance scheme (see table II "Health care").</p> <p>Cash benefits: Compulsory social insurance scheme providing earnings-related benefits to all employees.</p>	<p>Benefits in kind: Tax financed public health service for all inhabitants (based in residency).</p> <p>Cash benefits: Compulsory social insurance scheme for the active population (employees and self-employed) with benefits related to the registered earnings.</p>	<p>Benefits in kind: Compulsory insurance for the entire population domiciled in Switzerland.</p> <p>Cash benefits: No specific scheme at federal level. Cash benefits may be paid out under the KVG/LVG, Book V of the Civil Code, under an individual employment contract or a collective labour agreement.</p> <p>Maternity insurance in the canton of Geneva: Compulsory insurance for all persons working in the canton (employees and self-employed).</p>	<p>Compulsory health insurance for medical benefits in kind.</p> <p>Parental Leave Insurance (<i>zavarovanje za starševsko varstvo</i>) and substantial state subsidy for cash benefit.</p>
Field of application	<p>Insured women (see table II "Health care").</p> <p>Female family members of insured persons.</p>	<p>Insured women (employees, self-employed, assimilated groups - see table II "Health care").</p> <p>Family members of insured person.</p>	<p>All women residents. Subject to reciprocity principle where nationals of other states are concerned.</p>	<p>All women domiciled in Switzerland.</p>	<p>Insured persons (employed mothers and mothers insured as family members), see table II "Health care".</p>
1. Benefits in kind					
2. Cash benefits	<p>Maternity benefit (<i>Muttergeld</i>):</p> <ul style="list-style-type: none"> • All women in paid employment • Unemployed women receiving benefits from unemployment insurance (<i>Arbeitslosenversicherung</i>). • Women participating in vocational rehabilitation. 	<p>Maternity Allowance (<i>Zasiłek macierzyński</i>):</p> <p>All insured women (see table III "Sickness - cash benefits").</p>	<p>All insured employees.</p>	<p>Federal sickness insurance: All persons domiciled in Switzerland or gainfully employed there, aged from 15 to 65, may take out insurance.</p> <p>Maternity insurance in the canton of Geneva: • maternity allowance: women working in the canton (employees and self-employed); • adoption allowance: persons working in the canton (employees and self-employed).</p>	<p>Benefits during parental or childcare leave (Maternity Benefit, <i>poročnisko nadomestilo</i>, Childcare Benefit, <i>nadomestilo za nego in varstvo otrok</i>, Paternity Benefit, <i>očetovsko nadomestilo</i>, and Adoptive Parents Benefit, <i>poročnjsko nadomestilo</i>):</p> <p>Insured persons (see table III "Sickness - cash benefits").</p>

Maternity/Paternity

Table IV

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law on Social Insurance (<i>Zákon o sociálnom poistení</i>), No. 461/2003.</p> <p>Law on Health Care (<i>Zákon o zdravotnej starostlivosti</i>) No. 277/1994.</p> <p>Law on Child Birth Allowance (<i>Zákon o príspevku pri narodení dieťaťa</i>) No. 235/1998.</p> <p>Labour Code (<i>Zákonník práce</i>), Law No. 311/2001.</p>	<p>Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963.</p> <p>Maternity Grant Act (<i>Äitiysavustuslaki</i>) of 28 May 1993.</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962.</p> <p>Law on Parental Insurance (<i>föräldraförsäkring</i>) of January 1974.</p>	<p>Social Security Contributions and Benefits Act 1992.</p> <p>Social Security Administration Act 1992.</p> <p>The Welfare Reform and Pension Act 1999.</p> <p>Employment Act 2002.</p>	Applicable statutory basis
Basic principles	<p>Benefits in kind: Provided by the health care system to all residents.</p> <p>Cash benefits: Compulsory social insurance scheme for employees and the self-employed with earnings-related benefits. Possibility of voluntary insurance for all persons over the age of 16.</p> <p>Special scheme for police-men, soldiers and customs officers.</p>	<p>Benefits in kind: Public health service for all inhabitants (based in residency) operated by municipalities. Financed by taxes and patient fees.</p> <p>Cash benefits: Compulsory sickness insurance scheme for all inhabitants (based on residency) with earnings-related benefits in case of maternity or paternity for economically active parents. Parents, who are not working, are also eligible for a basic allowance.</p>	<p>Benefits in kind: Tax financed public health service for all residents in regional responsibility.</p> <p>Cash benefits: Compulsory system of Parental Insurance (<i>föräldraförsäkring</i>) for the active population with earnings-related and flat-rate benefits.</p>	<p>Benefits in kind: Tax financed national health service for all inhabitants (based in residency).</p> <p>Cash benefits: <ul style="list-style-type: none"> • earnings-related Statutory Maternity Pay, Statutory Paternity Pay and Statutory Adoption Pay for employees; • compulsory social insurance scheme with flat-rate Maternity Allowance for self-employed and employed women who are not entitled for Statutory Maternity Pay. </p>	Basic principles
Field of application	All women residents.	All residents.	All women residents.	All women residents.	Field of application
1. Benefits in kind					1. Benefits in kind
2. Cash benefits	<p>Maternity Benefit (<i>Materské</i>) and Equalisation Benefit during pregnancy and maternity (<i>Vyrovňavacia dávka v tehotenstve a materstve</i>): Insured persons (see table III "Sickness - cash benefits").</p>	All residents.	<p>Pregnancy cash benefit (<i>havandeskapspenning</i>), Parent's cash benefit (<i>föräldrapenning</i>) and temporary parent's cash benefit (<i>tillfällig föräldrapenning</i>): All employed and self-employed.</p>	<p>Statutory Maternity Pay (SMP), Statutory Paternity Pay and Statutory Adoption Pay: Employees only.</p> <p>Maternity Allowance: Recently employed and/or self-employed insured women or employees not getting Statutory Maternity Pay.</p>	2. Cash benefits

Table IV

Maternity/Paternity

	Austria	Poland	Portugal	Switzerland	Slovenia
Conditions	No qualifying conditions.	No qualifying conditions.	Residence.	No qualifying conditions.	No qualifying conditions.
1. Benefits in kind					
2. Cash benefits	No qualifying conditions.	No qualifying conditions.	6 months affiliation with registered remuneration.	<p><i>Federal sickness insurance:</i> Must have been insured for 270 days without an interruption of more than 3 months.</p> <p><i>Maternity insurance in the canton of Geneva:</i> Must have been subject to the Law for at least 3 months at the time of the birth or at the time of the adoptive placement and have effectively ceased work during the maternity or adoption leave.</p>	<p>The beneficiaries of Maternity Benefit (<i>porodniško nadomestilo</i>), Childcare Benefit (<i>nadomestilo za nego in varstvo otroka</i>), Paternity Benefit (<i>očetovsko nadomestilo</i>), or Adoptive Parent's Benefit (<i>posvojiteljsko nadomestilo</i>) must be covered by the Parental Leave Insurance (<i>zavarovanje za starševsko varstvo</i>) and be insured prior to the first day of the leave.</p> <p>The Maternity Benefit can be granted to the child's father or to an other person caring for the child or to an adoptive parent if the mother has died, has left the child or is unable to live and work independently. The right is granted on the basis of written application submitted to the Centre for Social Work provided that this person is covered by the Parental Leave Insurance.</p> <p>Layette (<i>pomoč ob rojstvu otroka</i>): Permanent residence. See table IX "Family benefits".</p>
Benefits	Medical care and midwife care, hospital or maternity hospital care, care provided by certified children's nurses and baby nurses and pharmaceutical products, drugs and appliances, etc. See also table II "Health care".	<ul style="list-style-type: none"> • Prevention and assistance during pregnancy, • pre and post-natal care, and • care in hospital. See also table II "Health care".	<ul style="list-style-type: none"> • Medical care and tests. • Maternity hospital care. • Exemption from patient's contribution. See also table II "Health care"	<p>Specific maternity benefits: check-ups, contribution to childbirth preparation courses, delivery at home or in a hospital, basic advice on breastfeeding.</p> <p>No participation in the costs for the insured person.</p>	<p>Medical checks and ultrasound examinations during pregnancy, hospitalisation and health care services in connection with confinement during the hospitalisation, home care for the mother and the child (2 visits of the nurse).</p> <p>See also table II "Health care".</p>
1. Benefits in kind					

Maternity/Paternity

Table IV

	Slovakia	Finland	Sweden	United Kingdom	
Conditions	Permanent or temporary residence.	No qualifying conditions.	Work or residence in Sweden.	Residence.	Conditions
1. Benefits in kind					1. Benefits in kind
2. Cash benefits	<p>Maternity Benefit (<i>Materské</i>):</p> <ul style="list-style-type: none"> • 270 calendar days of affiliation to the sickness insurance system during the two years before confinement, • childbirth or taking substitute care of a child (in case of substitute care, the benefit is also available to the carer, all other conditions being met). <p>Equalisation Benefit during pregnancy and maternity (<i>Vyrovňavacia dávka v tehotenstve a materstve</i>):</p> <ul style="list-style-type: none"> • affiliation to the sickness insurance system, • transfer to another job due to pregnancy or maternity, • reduced earnings as a consequence of the transfer. <p>Child Birth Allowance (<i>Príspevok pri narodení dieťaťa</i>): see table IX "Family benefits".</p>	<p>Mother (maternity allowance, <i>äitiysraha</i>, and parents' allowance, <i>vanhempainraha</i>) and father (paternity allowance, <i>isyyssraha</i>, and parents' allowance, <i>vanhempainraha</i>) must have been resident in Finland for at least 180 days immediately before the expected date of confinement.</p> <p>In case of adoption, same condition applies to the time immediately before the adoptive parent took over the care of the child.</p>	<p>Pregnancy cash benefit (<i>havandeskapspenning</i>) is payable to women who are unable to continue their usual job in the last 60 days before expected birth of the child or during periods when a woman is forbidden to work during pregnancy according to the law on working environment and cannot be transferred to another post.</p> <p>To receive a parent's cash benefit (<i>föräldrapenning</i>) above SEK 180 (€ 20) per day, the parent must also have been insured for a sickness cash benefit above SEK 60 (€ 6.56) for at least 240 consecutive days before confinement. This requirement applies for the first 180 days of receiving the benefit but not for the remaining days.</p> <p>Temporary parent's cash benefit (<i>tillfällig föräldrapenning</i>) is paid if the child is ill and a parent has to refrain from work to take care of the child.</p>	<p>Statutory Maternity Pay: Continuously employed by the same employer for 26 weeks by the end of the 15th week before the week baby due and has earnings which average at least GBP 79 (€ 117) a week.</p> <p>Statutory Adoption/Paternity Pay: Continuously employed by the same employer for 26 weeks ending with the week in which they notified adoption of child or week ending with 15th week before baby is due and earns at least GBP 79 (€ 117) per week.</p> <p>Maternity Allowance: cannot get Statutory Maternity Pay, has been employed and/or self employed in at least 26 weeks in the 66 week period (the test period) before the week the baby is due and earns at least GBP 30 (€ 44) a week on average.</p>	2. Cash benefits
Benefits	Periodic monthly gynaecological examination during pregnancy and special care during puerperium. Hospital care during confinement. Special paediatric care and preventive examination of child during first year of life. See also table II "Health care".	<ul style="list-style-type: none"> • Maternity grant (<i>äitiysavustus</i>): Either a maternity package containing necessities for care of the child, or a lump sum of € 140. See table IX "Family benefits". • Medical checks at maternity and child health care centres during and after pregnancy are free of charge. <p>See also table II "Health care".</p>	Free maternity services. Hospital care see table II "Health care".	Free health care under the National Health Service.	Benefits
1. Benefits in kind					1. Benefits in kind

Table IV

Maternity/Paternity

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>2. Maternity leave</p> <ul style="list-style-type: none"> • Prior to and after confinement 	<p>Maternity benefit (<i>Wochengeld</i>) (if there is no continued payment of wages and salaries): 8 weeks before and after confinement (12 weeks in case of premature and multiple birth or Caesarean sections) and for the duration of an individual employment prohibition.</p>	<ul style="list-style-type: none"> • 16 weeks: 1st child • 18 weeks: every next child • 26 weeks: multiple birth <p>Leave may commence 4 weeks before the expected date of birth.</p>	<p>Maternity benefit (<i>subsídio de maternidade</i>): During maternity leave for 120 days (90 after confinement; 6 weeks to be taken by the mother); 14 to 30 days after miscarriage or a stillborn child. In case of multiple birth, 30 extra days per child, since the first one.</p> <p>Paternity benefit (<i>subsídio de paternidade</i>): 5 days, consecutive or not, during the first month after the child birth: in case of physical or mental incapacity of the mother or based on a joint decision made by both parents. The period the benefit is granted is in relation to the time the mother would have a right to the benefit. In the event of the mother's death the period is a minimum of 14 days.</p> <p>Adoption grant (<i>subsídio por adopção</i>): 100 days.</p> <p>Parental leave benefit (<i>subsídio por licença parental</i>): 3 months for the father or the mother to take care of their child aged less than 6. This period is taken into account for pension calculation. The father can benefit from an allowance during 15 days, if these follow the paternity of maternity leave.</p> <p>Benefit for a special leave for grandparents (<i>subsídio por faltas especiais dos avós</i>): 30 days following the grandchildren birth. Granted to the working grand-father or grand-mother, when the child parents are at their charge and are aged 16 or less.</p> <p>Benefit in case of particular risks during pregnancy (<i>subsídio por riscos específicos</i>): granted if the woman works in dangerous health/security conditions or in the case of night-shifts.</p> <p>Benefit for the care of ill or disabled children (<i>subsídio para assistência na doença a descendentes menores ou deficientes</i>): granted to the father or the mother of an ill child aged less than 10 years or of a disabled child (without age condition) during a maximum period of 30 days per child and per calendar year.</p> <p>Benefit for the care of severely disabled or chronically ill children (<i>subsídio para assistência a deficientes profundos e a doentes crónicos</i>): granted to the father or the mother during a maximum period of 6 months.</p>	<p>No maternity leave at federal level.</p> <p>Employees may not work during the 8 weeks following the birth. Then, and up to the 16th week, they may only work with their consent (federal labour law).</p> <p><i>Maternity insurance in the canton of Geneva:</i> 16 weeks after the birth or as from the adoptive placement of the child.</p>	<p>Maternity leave: 105 calendar days, of which 28 days before the confinement. Maternity Benefit (<i>porodniško nadomestilo</i>) is paid during maternity leave. If the mother is not able to take care of the child, the father or third person is entitled to maternity benefit.</p> <p>Childcare Leave: 260 calendar days. Prolongation in case of multiple birth (additional 90 days for each additional child), premature birth (prolonged for as many days as pregnancy was shorter than 280 days), birth of a child suffering from physical or mental impairment (additional 90 days) or in case parents are already upbringing at least two children up to age of 8 at the time of a birth of another child: additional 30 days for upbringing two children, additional 60 days for three children, additional 90 days for four and more children. Childcare Benefit (<i>nadomestilo za nego in varstvo otroka</i>) is paid during childcare leave.</p> <p>Paternity Leave: 90 days of which 15 days have to be used during the mother's maternity leave, whereas the remaining 75 days are to be used until the child is 8 years old. Paternity Benefit (<i>očetovsko nadomestilo</i>) is paid for 15 days, for the remaining 75 days, the State pays the social security contributions on the basis of the minimum wage. The right to paternity leave shall enter fully into force on 1 January 2005.</p> <p>Adoptive Parent's Leave: 150 days in case of adoption of a child aged between 1 and 4 or 120 days for a child aged between 4 and 10. Adoptive Parent's Benefit (<i>posvojiteljsko nadomestilo</i>) is paid during adoptive parent's leave.</p>

Maternity/Paternity

Table IV

Slovakia

Finland

Sweden

United Kingdom

2. Maternity leave

- Prior to and after confinement

Maternity Benefit (*Materské*):
6 - 8 weeks before confinement for a total duration of:

- 28 weeks under normal circumstances,
- 37 weeks in case of single mothers or multiple confinement,
- 22 weeks (31 weeks for single persons or persons caring for at least 2 new-born children) in case of substitute parental care or
- if the child dies, the total duration is shorter, but not less than 14 weeks and cannot be terminated in the 6 weeks following the delivery.

Equalisation Benefit during pregnancy and maternity (*Vyrovňavacia dávka v tehotenstve a materstve*):
The benefit is granted for a maximum period of 9 months following the confinement.

- Special maternity allowance (*erityis-äitiysraha*) paid during pregnancy, if the mother is exposed to chemical substance, radiation or an infectious disease at her work.
- Maternity allowance (*äitiysraha*) paid to the mother for 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement.
- Paternity allowance (*isyyssraha*): can be paid to a father for a maximum of 18 days. If the father uses at least 12 of the last days of parents' allowance then he is entitled to an additional 1-12 days paternity allowance (a "Father's Month").
- Parents' allowance (*vanhempainraha*) paid immediately after the maternity allowance to either the mother or father for 158 days (excluding Sundays). In case of multiple births 60 days are added to this period for each additional child. In case of adoption of a child under the age of 7 the parents' allowance is paid for a minimum of 180 days.

Pregnancy cash benefit (*havandes-kapspenning*) is payable for a maximum of 50 days during the last 60 days before the expected confinement.

Parent's cash benefit (*föräldrapenning*) is payable for a total of 480 days per child. 390 days are paid according to the sickness cash benefit rate, the minimum being SEK 180 (€ 20) per day (minimum guaranteed benefit, *grundbelopp*). The remaining 90 days are paid according to the minimum amount. The days may be taken out earliest 60 days before expected confinement by the woman, and by either of the parents until the child is 8 years old. Parents sharing custody are entitled to half of the total number of benefit days each. This right can be transferred to the other parent with the exception of 60 benefit days each, that are reserved for the mother respectively the father.

Temporary parent's cash benefit (*tillfällig föräldrapenning*) may be taken out for a maximum of 120 days per year until the child is 12 years old (the benefit can be extended in certain cases).

Fathers are entitled to 10 benefit days (father days, *pappadagar*) in connection with childbirth. These days may in special situations be given to another person than the father.

All employees are entitled to 26 weeks ordinary maternity leave. In addition, employees who have worked for the same employer for at least 26 weeks by the beginning of the 14th week before the expected week of childbirth are entitled to a further 26 weeks additional maternity leave.

Adoption leave:
Adopters entitled up to 52 weeks leave from 14 days before or the date of child's placement.

Paternity leave:
Other employed spouses are entitled to 1 or 2 weeks leave after birth of child.

2. Maternity leave

- Prior to and after confinement

Table IV

Maternity/Paternity

	Austria	Poland	Portugal	Switzerland	Slovenia
<ul style="list-style-type: none"> • Continuation of payment by the employer 	No statutory continuation of payment by employer, except for employees who earn less than € 316.19 per month.	No statutory continuation of payment.	No statutory continuation of payment.	Under the terms of Book V of the Civil Code, the employers are required to continue to pay the salary for a limited period in the event of prevention from working due to an illness or maternity. The duration is 3 weeks during the 1 st year of service. Thereafter a longer period is fixed on an "equitable" basis. Collective labour agreements often contain more favourable conditions.	No statutory continuation of payment.
3. Cash benefits	<p>Maternity benefit (<i>Wochengeld</i>): To the amount of the average net income of the last 13 weeks or 3 months.</p> <p>For voluntary insured persons with earnings below the threshold for compulsory insurance and persons having a free service contract (<i>freie Dienstnehmer</i>), the support amounts to € 7.01 per day.</p>	<p>Maternity Allowance (<i>Zasiłek macierzyński</i>): Monthly benefit amounting to 100% of reference wage (see table III "Sickness - cash benefits").</p>	<p>Maternity benefit (<i>subsídio de maternidade</i>), paternity benefit (<i>subsídio de paternidade</i>), adoption grant (<i>subsídio por adopção</i>), parental leave benefit (<i>subsídio por licença parental</i>), benefit for a special leave for grand-parents (<i>subsídio por faltas especiais dos avós</i>): Daily allowances of 100% of the average daily wages (payments at Christmas and holiday allowances included). Minimum amount: 50% of the minimum wage.</p> <p>Benefit in case of particular risks during pregnancy (<i>subsídio por riscos específicos</i>), benefit for the care of ill or disabled children (<i>subsídio para assistência na doença a descendentes menores ou deficientes</i>), benefit for the care of severely disabled or chronically ill children (<i>subsídio para assistência a deficientes profundos e a doentes crónicos</i>): Daily benefit of 65% of the average daily wage. Minimum amount: 30% of the minimum wage. For the calculation see table III.</p>	<p>Federal sickness insurance: Daily maternity allowances are paid for 16 weeks, at least 8 of which must be after the birth. For the amount, see table III "Sickness – cash benefits".</p> <p>Maternity insurance in the canton of Geneva: Maternity or adoption allowance equal to 80% of the insured income, paid during 16 weeks. Minimum, CHF 43 (€ 28) per day. Maximum insured income: CHF 106,800 (€ 68,797) per year.</p>	<p>The basis for calculation of an individual type of parental benefit (Maternity Benefit (<i>porodniško nadomestilo</i>), Paternity Benefit (<i>očetovsko nadomestilo</i>) and Adoptive Parent's Benefit (<i>posvojiteljsko nadomestilo</i>)) is the average basis used for calculation of the contributions for Parental Leave Insurance (<i>zavarovanje za starševsko varstvo</i>) for the last 12 months before the first application for the parental leave. If the eligible persons paid contributions for parental leave insurance for less than the period of 12 months, 55% of the minimum wages is used as basis for calculation for the missing number of monthly payments.</p> <p>Maternity and other benefits: 100% of the salary or other individual basis, with a minimum of 55% of the minimum salary and a maximum of 250% of the national average wage. The amount of maternity benefit is not limited.</p> <p>Paternity Benefit (<i>očetovsko nadomestilo</i>): 100% of the basis for the 15 days of paternity leave, for the remaining 75 days the state pays social security contributions for the father.</p>

Maternity/Paternity

Table IV

	Slovakia	Finland	Sweden	United Kingdom	
<p>• Continuation of payment by the employer</p>	No statutory continuation of payment.	No statutory continuation of payment. Collective agreements provide for the continued payment of wages and salaries for certain groups of employees.	No statutory continuation of payment.	Statutory Maternity, Paternity, Adoption Pay is the minimum amount of pay that the law requires employers to pay during maternity leave.	<p>• Continuation of payment by the employer</p>
<p>3. Cash benefits</p>	<p>Maternity Benefit (<i>Materské</i>): 55% of the assessment base (daily earnings calculated on the basis of the previous year, monthly ceiling SKK 13,511 (€ 335) = national average wage).</p> <p>Equalisation Benefit during pregnancy and maternity (<i>Vyrovňavacia dávka v tehotenstve a materstve</i>): 55% of the difference between previous and actual wage after transferring to another job.</p> <p>Child Birth Allowance (<i>Prispevok pri narodení dieťaťa</i>): see table IX "Family benefits".</p>	<p>Minimum cash benefit is € 11.45 per day.</p> <p>Otherwise, see table III "Sickness – cash benefits".</p>	<p>The compensation level is the same as for sickness cash benefit (<i>sjukpenning</i>), 80% of the income qualifying for sickness cash benefit.</p>	<p>Statutory Maternity Pay, Statutory Paternity Pay and Statutory Adoption Pay:</p> <p>90% of earnings (with no upper limit) for the first 6 weeks of the maternity pay period; GBP 102.80 (€ 152) or 90% of average earnings if less for the remaining 20 weeks.</p> <p>Maternity Allowance:</p> <p>GBP 102.80 (€ 152) per week or if less a weekly rate equal to 90% of average earnings per week.</p> <p>The woman may claim 90% of her average earnings if her earnings are at least GBP 30 (€ 44) a week but less than the lower earnings limit which applies at the beginning of the test period.</p>	<p>3. Cash benefits</p>

Table IV

Maternity/Paternity

	Austria	Poland	Portugal	Switzerland	Slovenia
Taxation and social contributions	Maternity benefit (<i>Wochengeld</i>) not subject to taxation.	Maternity Allowance (<i>Zasiłek macierzyński</i>): Subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	No contributions.	Maternity Allowance (<i>Zasiłek macierzyński</i>): deduction of contributions for health care, old-age, invalidity and survivors' insurance.	No contributions.	No contributions.	From all cash benefits normal contributions for all compulsory insurance schemes. See table I "Financing".

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guarantee of sufficient resources

XII Long-term care

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), of 9 September 1955.	Law on the Social Insurance System (<i>Ustawa o systemie ubezpieczeń społecznych</i>) of 13 October 1998. Law on Social Insurance Fund Pensions (<i>Ustawa o emerytalności i rentach z Funduszu Ubezpieczeń Społecznych</i>) of 17 December 1998.	Statutory Order 329/93 of 25 September 1993. Statutory Order 265/99 of 14 July 1999. Statutory Order 309-A/2000 of 30 November 2000. Government decree 359/99 of 19 May 1999. Statutory Order 35/02 of 19 February 2002.	1 st pillar (basic scheme) Federal Law on Invalidity Insurance of 19 June 1959 (<i>Bundesgesetz über die Invalidenversicherung, BIVG</i> or <i>Fédérale zur Invalidenversicherung, LAV</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 8 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG</i> or <i>Fédérale sur la partie générale du droit des assurances sociales, LAG</i>). 2 nd pillar (statutory minimum) Federal Law on Occupational Benefit Plans concerning Old-age, Survivors and Invalidity of 25 June 1992 (<i>Bundesgesetz über die berufliche Alters-, Hinterlassenen- und Invalidenvorsorge, BIVGLAP</i> or <i>Fédérale sur la prévoyance professionnelle vieillesse, survivants et invalidité, LAV</i>).	Pension and Disability Insurance Act (<i>Zakon o posojitvah in invalidnih zmanjavanjih</i>) (Official Gazette of the Republic of Slovenia, no. 106/99). Vocational Training and Employment of Disabled Persons Act (<i>Zakon o usposabljanju in zaposlovanju invalidnih oseb</i>) (Official Gazette, no. 19/78). Employment Relationships Act (<i>Zakon o delovni razmerji</i>) (Official Gazette, no. 42/2002).
Basic principles	Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.	A social insurance scheme providing earnings-related benefits.	Compulsory social insurance scheme for the active population (employees and self-employed) with benefits related to the registered earnings and to the duration of affiliation.	1 st pillar (basic scheme) Universal insurance that must cover the basic needs in an appropriate way. 2 nd pillar (statutory minimum) The BIVGLAP lays down minimum provisions. Pension institutions may provide more extensive cover in their internal regulations. Here we deal only with the legal minimum scheme. Compulsory insurance for employees above a certain salary. Combined with the 1 st pillar, it must enable the maintenance of the previous standard of living in an appropriate way.	Long-term, periodic, social insurance pension. Entitlement to and amount of which are linked to the cause of invalidity, the claimant's age, higher invalidity (categories) status and insurance period.

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law on Social Insurance (<i>Zákon o sociálnom poistení</i>) No. 461/2003.</p> <p>Law on Social Assistance (<i>Zákon o sociálnej pomoci</i>) No. 195/1998.</p> <p>Law on Employment Services (<i>Zákon o službách zamestnanosti</i>) No. 5/2004.</p>	<p>National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>).</p> <p>Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>).</p> <p>Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>).</p> <p>Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>).</p> <p>Local Government Pensions Act 549/2003 (<i>KuEL</i>).</p> <p>State Employees' Pensions Act 280/1966 (<i>VEL</i>).</p> <p>Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KiEL</i>).</p> <p>Self-Employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>).</p> <p>Farmers' Pensions Act 467/1969 (<i>MYEL</i>).</p> <p>Pension Act for Performing Artists and Certain Other Employee Groups 662/1985, 1056/1997 (<i>TaEL</i>).</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962.</p> <p>Car allowance Act (<i>Lag om bilstöd till handikappade</i>) of 1988.</p> <p>Attendance allowance Act (<i>Lag om assistansersättning</i>) of 1993.</p> <p>Housing Supplement for Pensioners Act (<i>Lag om bostadstillägg till pensionärer</i>) of 1994.</p> <p>Handicap and Care allowance Act (<i>Lag om handikappersättning och vårdbidrag</i>) of 1998.</p>	<p>Social Security Contributions and Benefits Act 1992.</p> <p>Social Security (Incapacity for work) Act 1994.</p> <p>Employment Act 2002.</p>	Applicable statutory basis
Basic principles	<p>Compulsory social insurance scheme for employees and certain groups of self-employed with earnings-related benefits.</p> <p>Possibility of voluntarily insurance for all persons over the age of 16.</p> <p>Special scheme for policemen, soldiers and customs officers.</p>	<p>Dual system: (1) insurance system (Statutory earnings-related pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers) and (2) universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension.</p> <p>The pension schemes are integrated and when statutory earnings-related pension (<i>Työeläke</i>) exceeds a given limit, no national pension (<i>Kansaneläke</i>) is paid.</p>	<p>Compulsory public system for all insured persons.</p>	<p>Compulsory social insurance scheme for employees and self-employed with flat rate Long-term Incapacity benefit.</p>	Basic principles

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
Field of application	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Persons who do not have a formal employment contract but essentially work like an employee (<i>freie Dienstnehmer</i>) (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured. 	<ul style="list-style-type: none"> • Employees, • self-employed persons, • farmers, • recipients of Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>), • persons on parental leave. 	All insured employees.	<p><i>1st pillar (basic scheme):</i> All persons domiciled in Switzerland or gainfully employed there.</p> <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Employees over the age of 17, affiliated to the 1st pillar and receiving from the same employer an annual salary greater than CHF 25,320 (€ 16,310). • Beneficiaries of unemployment insurance daily allowances. • Optional insurance for employees not covered by compulsory insurance and for the self-employed. 	<ul style="list-style-type: none"> • Employees and assimilated, • self-employed persons, • farmers engaged in agricultural activity as their sole or principal occupation (and their families), provided that upon application for insurance they are 15 years old or over, physically capable of pursuing agricultural activity, and have a minimum income (from agriculture or elsewhere) for each insured member of their household, • recipients of Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) and unemployed persons performing public works. • one of the parents who is entitled to a parental allowance if not insured under any other basis, • one of the parents who nurses and cares for a child until the age of 3 or for a child with severe mental or physical disability for a difference up to the full-time employment, • family assistant who is entitled to the partial payment for the lost income, • those engaged in voluntary military service.
Exemptions from compulsory insurance	No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 316.19 per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.	No exemptions.	No exemptions.	<p><i>1st pillar (basic scheme):</i></p> <ul style="list-style-type: none"> • In the case of a double burden (simultaneous foreign insurance). • In the case of compulsory insurance for a short time only. <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Employees for which the employer is not required to pay contributions for the 1st pillar. • Employees gainfully employed for less than 3 months. • Employees that already have compulsory insurance or whose main occupation is freelance work. • Persons with at least 2/3 invalidity. • Certain members of the family of a farmer working in his company. • In the case of a double burden (simultaneous foreign insurance). 	Possible for persons engaged in agricultural activity with very low income and persons insured abroad, if stipulated so by an international convention.

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
Field of application	<p>Compulsory membership for:</p> <ul style="list-style-type: none"> • employees with compulsory sickness insurance, • self-employed with compulsory sickness insurance, • persons in basic military (or substitute civil) service, • persons caring for a child up to the age of 6 years (or 7 if disabled), <p>Voluntarily membership for: persons up to the age of 16 with permanent or temporary residence, e.g. employed abroad, unemployed, self-employed with a yearly income below 12-times the monthly minimum wage, i.e. SKK 72,960 (€ 1,809).</p>	<p>National pension (<i>Kansaneläke</i>): Compulsory coverage for all residents aged 16 to 65.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): All insured employees aged 14 to 65 and self-employed persons aged 18 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act, TEL) adapting the general principles to different circumstances.</p>	<p>All insured persons in the ages 19-64 years and disabled children under 19 years of age.</p>	<p>Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.</p>	Field of application
Exemptions from compulsory insurance	<p>No compulsory insurance for self-employed persons with a yearly income below 12-times the monthly minimum wage i.e. SKK 72,960 (€ 1,809).</p>	<p><i>Employees:</i> No exemptions.</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds € 5,504.14 for self-employed and € 2,752.07 for farmers.</p>	<p>No exemptions.</p>	<p>No contributions and no benefits for persons with earnings below the Lower Earnings Limit (<i>LEL</i>) GBP 79 (€ 117) per week or for self-employed persons with annual earning less than GBP 4,215 (€ 6,244).</p>	Exemptions from compulsory insurance

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
Risk covered	Incapacity for habitual occupation (<i>Berufsunfähigkeit</i>): if the capacity for work of a qualified manual worker or white-collar employee has been reduced because of his physical or mental state to less than 50% of a healthy person with similar education and experience. Total incapacity (<i>Erwerbsunfähigkeit</i>): if a manual worker because of his physical or mental state is no longer able to earn at least half of the income when performing any activity whatsoever which a healthy person could earn performing this activity. Invalidity (<i>Invaldität</i>): if a manual worker or white collar employee over 57 years of age because of his physical or mental state is no longer able to perform a professional activity which has been performed during at least 120 months in the last 180 months previous to the day of reference. A reasonable change of the activity has to be considered. Original invalidity (<i>Originäre Invaldität</i>): A person is deemed to be originally invalid who was in principle incapable of work due to severe health impairments when entering the labour force, but has acquired a minimum of 10 contribution years.	Victims of long-term or permanent infirmity, unlikely to regain working capacity even after rehabilitation: • total incapacity: unable to perform any type of work, • partial incapacity: insured person is unable to perform his/her usual work but capable of a different, lower skilled job.	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.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i> : Invalidity is full or partial earnings incapacity, presumed to be permanent or of long duration. Invalidity may be due to congenital disease, sickness, or accident.	Invalidity, impaired capacity for work and incapacity to continue working in previous or other suitable occupation as a result of: • Employment injury or occupational disease, • injury or illness unrelated to work, irreversible by treatment or by medical rehabilitation. Recipients are classified into three categories of invalidity: • Category I: insured people who have lost the capacity to engage in any organised gainful employment or, were previously suffering from occupational invalidity and have now lost all ability to work; • Category II: insured people whose capacity for work in the occupation for which they have trained is reduced by 50% or more; • Category III: insured people who, either with or without occupational rehabilitation: have lost the capacity to work full-time, but are still capable of working in a certain job on at least a half-time basis, or, their capacity for work in the occupation for which they have trained for is reduced by less than 50% or they can continue to work in their occupation on a full-time basis but have lost the capacity to perform the job to which they have been assigned.
Definitions					
Conditions	50%.	Not defined in percentages or points, incapacity described as either "total" or "partial" according to remaining working capacity.	Earnings capacity not more than 1/3 of normal occupation.	<i>1st pillar (basic scheme)</i> : • 40% for a quarter pension, • 50% for a half pension, • 60% for a three-quarter pension, • 70% for a full pension. <i>2nd pillar (statutory minimum)</i> : • 50% for a half pension, • 66 2/3 % for a full pension.	No fixed percentage, see "Definitions: Category III" above.
1. Minimum level of incapacity for work					

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
Risk covered					Risk covered
Definitions	<p>A person is entitled to invalidity pension as a consequence of a long-term severe healthy condition, if his (her) capacity for work is reduced by 40% compared to the capacity for work of a healthy person.</p> <p>Full invalidity (<i>Plná invalidita</i>) = the loss of capacity for work is more than 70% compared to the capacity for work of a healthy person.</p>	<p><i>National and statutory earnings-related pensions:</i></p> <ul style="list-style-type: none"> • Disability pension (<i>Työkyvyttömyyseläke</i>): an insured person who has lost his work capacity through illness and whose incapacity is estimated to last for at least one year. • Rehabilitation cash benefit (<i>Kuntoutustuki</i>): an insured person whose ability to work is assessed to be restorable by rehabilitation. • Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): an insured person born in 1943 or earlier, who has had a long working career and who is incapable of continuing at his/her present employment because of work-related stress and fatigue and other factors. 	<p>Permanent or prolonged incapacity for work.</p> <p>Disabled children up to 19 years of age.</p>	<p>Incapacity for work by reason of physical or mental illness or disability in a period of incapacity for work where there has been entitlement, or deemed entitlement, to short-term incapacity benefit for 52 weeks.</p>	Definitions
Conditions					Conditions
1. Minimum level of incapacity for work	See "Definitions" above.	<p>National pension (<i>Kansaneläke</i>): No level specified.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> • Disability pension (<i>Työkyvyttömyyseläke</i>): No more than 2/5 of working capacity left. • Partial disability pension (<i>osatyökyvyttömyyseläke</i>): No more than 3/5 of working capacity left. • Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): no level specified. 	25%.	Incapable of all work (100%).	1. Minimum level of incapacity for work

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia												
2. Period for which cover is given	<p>From the 1st day of the month following the contingency or the application.</p> <p>The pension is granted for a period of 24 months. A new application must be made to extend the period.</p> <p>After retirement age the invalidity pension is granted to the same amount. It is possible to transfer the invalidity pension into an old-age pension on the basis of an application.</p>	<p>The entire period of disability, there are no age limits and cover does not cease on reaching retirement age.</p>	<p>From first day of month in which claim was submitted or day determined by the medical board for the determination of permanent invalidity (<i>Comissão de verificação da incapacidade permanente</i>) until retirement age.</p>	<p><i>1st pillar (basic scheme):</i> Throughout the contingency. (Transformation of the invalidity pension (<i>Invalidenrente/rente d'invalidité</i>) into an old-age pension (<i>Altersrente/rente de vieillesse</i>) at 63 years for women and 65 years for men).</p> <p><i>2nd pillar (statutory minimum):</i> Throughout the contingency.</p>	<p>The rights acquired on the grounds of invalidity and physical impairment shall be retained as long as the state on the grounds of which the right has been acquired persists. Periodical medical controls are foreseen. If the insured person fulfils the entitlement to Old-age Pension (<i>starostna pokojnina</i>), he/she can choose between the Invalidity Pension (<i>invalidska pokojnina</i>) and old-age pension.</p>												
3. Minimum period of affiliation for entitlement	<p>Invalidity pension (<i>Invalitätsrente</i>): "Eternal eligibility" (<i>ewige Anwartschaft</i>), see table VI "Old-age", or 60 insurance months within the last 120 calendar months. After completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months; maximum 180 insurance months within the last 360 calendar months.</p> <p>The waiting period is not required if invalidity occurs on the grounds of an employment accident or an occupational disease or before the completion of age 27 if there are 6 insurance months.</p>	<p>The minimum insurance period (contributory and non-contributory periods) depends upon age at which incapacity began:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Minimum period</th> </tr> </thead> <tbody> <tr> <td>less than 20 years</td> <td>1 year</td> </tr> <tr> <td>20 - 22 years</td> <td>2 years</td> </tr> <tr> <td>22 - 25 years</td> <td>3 years</td> </tr> <tr> <td>25 - 30 years</td> <td>4 years</td> </tr> <tr> <td>30 years and more</td> <td>5 years</td> </tr> </tbody> </table> <p>For those over the age of 30 years, 5 years of the contribution and non-contribution periods must be included in the 10 years immediately preceding the occurrence of the insured risk.</p>	Age	Minimum period	less than 20 years	1 year	20 - 22 years	2 years	22 - 25 years	3 years	25 - 30 years	4 years	30 years and more	5 years	<p>Contributions paid or credited for 5 years. Other shorter periods in case of certain chronic sicknesses (e.g. HIV, cancer, multiple sclerosis). In special cases, after 1,095 days of sickness benefit and subject to endorsement by the Medical Board (<i>Comissão de verificação da incapacidade permanente</i>).</p>	<p><i>1st pillar (basic scheme):</i> One year of contributions.</p> <p><i>2nd pillar (statutory minimum):</i> No minimum period of affiliation.</p>	<p>No period required if invalidity caused by an employment injury or occupational disease</p> <p>Otherwise the minimum period of insurance depends upon the age of the person when the invalidity emerged. In cases of injury or illness unrelated to work:</p> <ul style="list-style-type: none"> • Claimant 30 years of age and over at the onset of invalidity: employed for at least one third of the time between attaining 20 years of age and the development of invalidity, only full years of service are considered. • Claimant aged between 21 and 29 years of age at the onset of invalidity: employed for at least one quarter of the time between reaching 21 and the development of the invalidity, only full years of service are considered. • An insured person who was afflicted with invalidity of category I prior to reaching 21 years of age acquires the right to invalidity pension, if at the onset of invalidity he was covered by compulsory insurance or if he has completed at least three months of insurance period.
Age	Minimum period																
less than 20 years	1 year																
20 - 22 years	2 years																
22 - 25 years	3 years																
25 - 30 years	4 years																
30 years and more	5 years																

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom											
2. Period for which cover is given	From the first day of the month in which invalidity is diagnosed for as long as the state continues or until the granting of Old-age Pension (<i>Starobný dôchodok</i>).	<p><i>Both national and statutory earnings-related pensions:</i></p> <ul style="list-style-type: none"> • Disability pension (<i>Työkyvyttömyyseläke</i>): From the end of the maximum period of payment of sickness benefit (300 days) for as long as the conditions are fulfilled. At the age of 65 the disability pension is automatically converted into old-age pension. • Rehabilitation cash benefit (<i>Kuntoutustuki</i>): From the end of the maximum period of payment of sickness benefit (300 days) when the disability pension is awarded on a temporary basis as rehabilitation cash benefit. • Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): From the entitlement to the pension for as long as the conditions are fulfilled, converted automatically to old-age pension at the age of 65. 	<p>Activity compensation (<i>aktivitetsersättning</i>): From 19 to 29 years of age.</p> <p>Sickness compensation (<i>sjukersättning</i>): From 30 to 64 years of age.</p> <p>Care allowance for disabled child (<i>vårdbidrag</i>): Payable to a parent who takes care of a disabled child under 16 years of age.</p> <p>Handicap allowance (<i>handikappersättning</i>): Payable to a person from 16 years of age who before the age of 65 has been disabled in such a way that he or she needs special help or has special expenses because of the handicap.</p>	Long-term incapacity benefit: After one year of incapacity until state pension age (65 for men, 60 for women).	2. Period for which cover is given										
3. Minimum period of affiliation for entitlement	<p>The required period of employment depends on age:</p> <table style="margin-left: 20px; border: none;"> <tr> <td style="padding-right: 20px;">under 22 years</td> <td>1 year</td> </tr> <tr> <td>22 - 24 years</td> <td>2 years</td> </tr> <tr> <td>24 - 26 years</td> <td>3 years</td> </tr> <tr> <td>26 - 28 years</td> <td>4 years</td> </tr> <tr> <td>over 28 years</td> <td>5 years</td> </tr> </table> <p>Persons over the age of 28 years must have completed the employment period in the ten years prior to the occurrence of the invalidity. In case of employment injuries or occupational diseases, no minimum period of affiliation is required.</p>	under 22 years	1 year	22 - 24 years	2 years	24 - 26 years	3 years	26 - 28 years	4 years	over 28 years	5 years	<p>National pension (<i>Kansaneläke</i>): 3 years of residence after the age of 16.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): Employees: none; accrual status from the first day of employment. Self-employed: 4 months.</p>	<p>Guaranteed compensation (<i>garantisättning</i>): Periods of residence.</p> <p>Income related activity/sickness compensation (<i>inkomstrelaterad aktivitets/sjukersättning</i>): at least 1 year with income carrying pension rights within a frame period depending on the age of the recipient when the disability occurred:</p> <ul style="list-style-type: none"> • 5 years for a person 53 years of age or older, • 6 years for a person from 50 to 52 years of age, • 7 years for a person from 47 to 49 years of age, • 8 years for a person 46 years of age or younger. <p>Care allowance for disabled child (<i>vårdbidrag</i>): residence.</p> <p>Handicap allowance (<i>handikappersättning</i>): residence.</p>	Must have been entitled or deemed entitled to short-term incapacity benefit (see table III) for 52 weeks in the period of incapacity for work.	3. Minimum period of affiliation for entitlement
under 22 years	1 year														
22 - 24 years	2 years														
24 - 26 years	3 years														
26 - 28 years	4 years														
over 28 years	5 years														

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>Benefits</p> <p>1. Determining factors for the amount of benefits</p>	<p>Amount of income and length of time insured.</p>	<ul style="list-style-type: none"> • Reference wage, • number of years' insurance, • extent of incapacity, and • basic amount. 	<p>Number of years covered by contributions. Average monthly earnings during the entire insurance period.</p>	<p><i>1st pillar (basic scheme):</i> The amount of the pension depends on the number of contribution years (which determines the pension scale) and the average annual income (which determines the amount of the pension in the applicable pension scale).</p> <p><i>2nd pillar (statutory minimum):</i> The pension is calculated as a percentage of the retirement assets (retirement assets = contributions + interest).</p>	<ul style="list-style-type: none"> • Cause of invalidity, • previous earnings, • gender of claimant, • age at which invalidity occurred.

Invalidity

Table V

Slovakia

Finland

Sweden

United Kingdom

Benefits

1. Determining factors for the amount of benefits

Incapacity level and amount of employment income through contributions during the entire insured life. The benefit entitlement vanishes if the invalidity is a consequence of the insured person's voluntary malefaction. Only 50% of the benefit is payable if the invalidity is a consequence of alcohol or drug abuse.

National pension (*Kansaneläke*): Flat-rate amounts depending on duration of residence in Finland, and the amount of statutory earnings-related pension, marital status and municipality.
Statutory earnings-related pension (*Työeläke*): Accrued pension amount increased with additional accrual years credited up to retirement age.

Amount of benefits depends on the degree of incapacity.

Personal Capability Assessment – a medical assessment which is used to determine if a person is considered as meeting the threshold of incapacity for benefit purposes.

Benefits

1. Determining factors for the amount of benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>2. Calculation method, pension formula or amounts</p>	<p>1.96% of the calculation basis per period of 12 insurance months. This percentage is lowered by 0.4 per cent per year, so that 1.78% per insurance year will be taken into consideration starting in 2009.</p> <p>If a person becomes invalid before completing 56½ years of age, the months preceding the age of 56½ are credited as insurance months (step-by-step increase to 60 years of age between 2004 and 2009). In this case, the supplement may not exceed 60% of the highest calculation basis (<i>Bemessungsgrundlage</i>) (reference calculation).</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 2% per year of a set amount of € 666.25. Until 2028 this amount will be gradually increased to 150% of the reference value (€ 653.19 in 2004).</p> <p>The pension is paid 14 times per year.</p>	<p>Full Invalidity Pension (<i>Renta z tytułu całkowitej niezdolności do pracy</i>): Determined according to following formula:</p> $R = kb \times (wpw \times os \times 1.3\% + wpw \times on \times 0.7\% + wpw \times oh \times 0.7\% + 24\%)$ <p>where,</p> <ul style="list-style-type: none"> • kb: "Basic Amount" equal to national average wage over the quarter preceding that during which the retirement, invalidity and survivors' pensions were last increased; • wpw: reference wage coefficient (shows the relation, as a percentage, between the individual's average reference wage for the pension calculation period and the national average wage during that period); • os: periods during which contributions have been paid; • on: periods during which no contributions have been paid; • oh: hypothetical periods: the number of years short of 25 years' insurance between the insured person's age on submitting the claim and the age of sixty. <p>Partial Invalidity Pension (<i>Renta z tytułu częściowej niezdolności do pracy</i>): 75% of the amount of the pension for total incapacity (even if person takes substantial wage decrease due to extensive injuries leaving him/her just short of total incapacity).</p>	<p>Invalidity pension (<i>pensão de invalidez</i>): Monthly amount set up by the product of the reference earnings and the constitution rates of pension related to the contribution years:</p> <ul style="list-style-type: none"> • up to 20 contribution years: pension = 2% x N x RE • more than 20 contribution years: tapering rates varying between 2.3% and 2% are applied to certain RE brackets, which are indexed to the national minimum wage and vary between 1.1 and 8 times or more this wage. <p>For persons insured until 31.12.2001, who completed their waiting period, the law lays down that pension is calculated whether according to regulation under decree 329/93, or under current regulation, or even according to the proportional implementation of both in order to be granted the highest amount. The same rules are valid for persons insured before 31.12.2001 whose pension will be begin between 1 January 2002 and 31 December 2016.</p>	<p>1st pillar (basic scheme): The monthly pension consists of a fraction of the minimum old-age pension (<i>Altersrente/rente de vieillesse</i>) (fixed amount) and a fraction of the determining average annual income (variable amount).</p> <p>If the determining average annual income is less than or equal to CHF 37,980 (€ 24,465), the fixed amount of the pension is equal to CHF 781 (€ 503) and the variable amount is equal to the determining average annual income multiplied by 13/600.</p> <p>If the determining average annual income is greater than CHF 37,980 (€ 24,465), the fixed amount of the pension is equal to CHF 1,097 (€ 707) and the variable amount is equal to the determining average annual income multiplied by 8/600.</p> <p>2nd pillar (statutory minimum): Annual pension = [a + b] x t</p> <p>a = assets acquired by the insured person at the time she/he becomes entitled to the invalidity pension (contributions + interest)</p> <p>b = projected assets up to the age giving entitlement to the old-age pension (without interest). The projected assets are calculated on the basis of the insured salary during the last insurance year by the pension institution.</p> <p>t = conversion rate = 7.2%</p>	<p>The percentage of assessment is fixed taking into account the actual pension qualifying period (years of employment prior to the occurrence of invalidity) and the added (fictitious) qualifying period for an insured person who did not reach the age of 63 (men) or 61 (women) prior to the occurrence of invalidity, which equals 2/3 of the period between the occurrence of invalidity and the date on which the insured person would have attained 58 years of age, and ½ of the period between the date when an insured person would have reached 63 (men) or 61 (women) years of age and the date when the insured person would have reached 58 years.</p> <p>The amount of Invalidity Pension (<i>invalidska pokojnina</i>) is assessed according to the Pension Rating Basis (<i>pokojninska osnova</i>) (PRB) in the same manner as for the Old-age Pension (<i>starostna pokojnina</i>) depending upon how and when the invalidity occurred and the sum of actual qualifying period and added qualifying period. The amount depends on gender of the person and the age when invalidity occurred (men under 63 years: 45% PRB, women under 61 years: 48% PRB, men 63 years or over: min. 35% PRB, women 61 years or over: min. 38% PRB). For higher amounts in case of employment injuries and occupational diseases see table VIII.</p> <p>Supplementary Allowance (<i>varstveni dodatek</i>): To ensure sufficient means for beneficiaries whose pensions fall below the amount of a minimum for a full pension qualifying period and whose income (family members included) is insufficient to ensure a basic level of subsistence, a means tested supplementary allowance is granted to permanent residents. The supplementary allowance to Invalidity Pension (<i>invalidska pokojnina</i>) is assessed on a basis of the difference between the pension and the amount according to at least 70% of the supplementary allowance rating base (see table VI "Old-age") for a pension recipient with a qualifying period up to 20 years. This rate increases by 2% for each subsequent completed year of the qualifying period up to a maximum of 100%.</p>

Invalidity

Table V

Slovakia

Finland

Sweden

United Kingdom

2. Calculation method, pension formula or amounts

Invalidity Pension (*Invalídny dôchodok*): Incapacity for work higher than 70%: $IB = APEP \times PPI \times CPV$
 Incapacity for work higher than 40% and less than 70 %:
 $IB = APEP \times PPI \times CPV \times II/100$
 APEP = Average Personal Earnings Point (*Priemerný osobný mzdový bod*) is determined as a proportion of multiplication of personal earnings points achieved during particular calendar years (during decisive period) by the periods of pension insurance. The personal earnings point is determined as a proportion of the gross yearly income of the insured to the average yearly wage in the Slovak economy. The ceiling of APEP is the value of 3, but for 2004 only 1.95.
 PPI = Period of Pension Insurance (*Obdobie dôchodkového poistenia*) = number of years of insured + years remaining to pensionable age.
 II = decrease of capacity for work in per cent.
 CPV = Current Pension Value (*Aktuálna dôchodková hodnota*) = 1.25 % of the monthly average wage in the Slovak economy in the year prior to the year of retirement. For 2003 (and calculation of benefits in 2004) the CPV is SKK 183.58 (€ 4.55).

National pension (*Kansaneläke*): Disability pension (*Työkyvyttömyyseläke*): Full amount between € 419.16 and € 496.16 according to marital status and municipality. A full pension if resident of Finland, 80% of time after age 16 and before disability. Otherwise pension is adjusted to the length of residence. Reduced by 50% of the amount of the Statutory earnings-related pension (*Työeläke*) and other Finnish and foreign pensions when annual total exceeds € 559.
 Statutory earnings-related pension (*Työeläke*):
 • Disability pension (*Työkyvyttömyyseläke*): Accrued pension 1.5% per accrual year. Accrual rates for credited period are: 1.5% up to age 50, for 50 – 59 years 1.2% and from 60 years 0.8%.
 • Partial disability pension (*osatyökyvyttömyyseläke*): 50% of the full disability pension.
 • Individual early retirement pension (*Yksilöllinen varhaiseläke*): Equals the disability pension.

Activity/sickness compensation (*aktivitets-/sjukersättning*) is paid according to the degree of incapacity at a 100%, 75%, 50% or 25% compensation level. Maximum amounts per month:
 Activity compensation (*aktivitetsersättning*):
 before 21 years of age: SEK 6,755 (€ 739)
 from 21 to 23: SEK 6,916 (€ 756)
 from 23 to 25: SEK 7,077 (€ 774)
 from 25 to 27: SEK 7,238 (€ 792)
 from 27 to 29: SEK 7,398 (€ 809)
 from 29 to 30: SEK 7,559 (€ 827)
 Sickness compensation (*sjukersättning*): min SEK 7,720 (€ 844), max SEK 15,440 (€ 1,689).
 • Care allowance for disabled child (*vårdbidrag*): SEK 8,042 (€ 880).
 • Handicap allowance (*handikappersättning*): SEK 2,220 (€ 243).

Long-term incapacity benefit (flat rate): GBP 74.15 (€ 110).
 Age addition: GBP 15.55 (€ 23) if incapacity began before age 35; GBP 7.80 (€ 12) if it began between 35 and 44.

2. Calculation method, pension formula or amounts

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Reference earnings or calculation basis	<p>Calculation base is the average of the (adjusted) income of the best 16 insurance years. This period will be raised by 12 months per calendar year, so that in 2028 the income of the best 40 insurance years will be considered.</p> <p>The income is only considered up to the upper limit of the contribution assessment ceiling of monthly € 3,450. Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis is € 3,013.22.</p>	<p>The reference earnings are equal to either the average wage over 10 consecutive years selected from among the last twenty years, or the best 20 years of insurance.</p> <p>Ceiling: 250% of the national average wage.</p>	<p>Reference earnings: average monthly wage of all contribution years for a period limited to 40 years. In case of a longer period, the 40 highest wages are taken into account.</p> <p>$E/N \times 14$</p> <p>E = sum of all earnings N = number of years.</p> <p>Earnings taken into account for calculation are adjusted:</p> <ul style="list-style-type: none"> • If earnings registered until 31.12. 2001: according to the consumer price index (excluding housing); • if earnings registered after 31.12. 2001: according to the index obtained by weighting 75% of the consumer price index and 25% of the improvement wage index. This one can not exceed the consumer price index (excluding housing), increased by 0.5%. 	<p>1st pillar (basic scheme):</p> <ul style="list-style-type: none"> • Income from paid employment (the contributions of persons without gainful employment are counted as income from paid employment); • Bonuses for child-raising (<i>Erziehungsgutschriften/bonifications pour tâches éducatives</i>) and bonuses for care-taking (<i>Betreuungsgutschriften/bonifications pour tâches d'assistance</i>) (see "4. Non-contributory periods credited or taken into consideration"). <p>Income earned by spouses during their years of marriage is shared between them (splitting) when both are entitled to the pension or in the event of divorce.</p> <p>If the insured person is not yet 45 years old when the invalidity occurs, a percentage supplement is added to the average annual earned income.</p> <p>2nd pillar (statutory minimum): The insured salary (= coordinated salary) is the salary between CHF 25,320 (€ 16,310) and CHF 75,960 (€ 48,931).</p>	<p>Pension Rating Basis (<i>pokojninska osnova</i>) (PRB): monthly average of earnings in any consecutive 18 year period of insurance following 1 January 1970 (whichever is the most favourable for the insured person). Calculation of the PRB is based on earnings (net of tax and other contributions) upon which pension contributions have been paid.</p>
4. Non contributory periods credited or taken into consideration	<p><i>Contribution-free periods which are credited:</i></p> <ul style="list-style-type: none"> • Periods of military or war service as well as assimilated periods (e.g. periods of civil service). • Periods in which maternity benefit (<i>Wochengeld</i>) is received (periods of maternity leave). • Periods in which unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefits (<i>Krankengeld</i>) are received. • Periods of child-raising (maximum of 4 years per child). 	<ul style="list-style-type: none"> • Sickness Allowance (<i>Zasitek chorobowy</i>) payment, • parental leave, • university study, • caring for a dependent person, • military service. 	<p>Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.</p>	<p>1st pillar (basic scheme): Bonuses for child-raising (<i>Erziehungsgutschriften/Bonification pour tâches éducatives</i>): years during which the insured persons exercised parental authority over one or more children under the age of 16; bonuses for care-taking (<i>Betreuungsgutschriften/bonification pour tâches d'assistance</i>): years during which the insured persons took care of relatives in ascending or descending line, brothers and sisters, helpless and living in the same household.</p> <p>Non-working spouses of insured persons engaged in paid employment and persons working in the company of their spouse without receiving payment in cash are deemed to have paid contributions, provided that their spouse has paid at least double the minimum contribution.</p> <p>2nd pillar (statutory minimum): No non-contributory periods credited or taken into consideration.</p>	<p>For the acquisition and assessment of rights, ¼ of the actual insurance period is added to the insurance period of an insured person which was spent in employment or other relations on the basis of which they were insured on a compulsory basis with a physical impairment of at least 70%, as:</p> <ul style="list-style-type: none"> • Military or civilian war invalids of category I to IV, • blind and deaf persons, • persons affected by dystrophy and similar muscular and neuromuscular diseases, or paraplegia, cerebral paralysis, poliomyelitis, multiple sclerosis and extrapyramidal diseases.

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
3. Reference earnings or calculation basis	Insured person's income from employment during the entire insurance period since 1994.	<p>National pension (<i>Kansaneläke</i>): Not applicable.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. For credited period the pensionable salary of the last actual employment relationship is used. No ceiling for reference earnings.</p>	No reference earnings. Flat-rate benefits depending on the degree of incapacity.	Not applicable.	3. Reference earnings or calculation basis
4. Non contributory periods credited or taken into consideration	<p>The period between the date when the invalidity occurred and the pensionable age is credited.</p> <p>Prior to 31.12.2003, the following periods are also considered:</p> <ul style="list-style-type: none"> • basic military (substitute civil) service, • service in the liberation movement, • periods of receiving sickness benefit, • periods of receiving maternity benefit, • periods of receiving unemployment benefit, • caring for children up to the age of 6 years or caring for long-term severely disabled child, • periods of receiving invalidity benefit, • caring for family members (nursing sick relatives), • participation in vocational training courses. 	Basically none. However, if leave from work due to e.g. maternity is less than one year, this year is credited in most pension schemes (not Temporary Employees' Pensions Act, <i>LEL</i> , and Pension Act for Performing Artists and Certain Other Employee Groups, <i>TaEL</i>).	A disability pension (<i>förtidspension</i>) is calculated on earned pension credits as well as on assumed pension credits for the remaining years until 65 years of age.	Contributions credited for periods of sickness, incapacity, unemployment and, in the case of men, from age 60 to 65 and to carers.	4. Non contributory periods credited or taken into consideration

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
5. Supplements for dependants <ul style="list-style-type: none"> • Spouse • Children 	<ul style="list-style-type: none"> • Partner: No supplement. • Children: € 29.07 for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities. <p>As regards the increase of the basic rate for the compensation supplement for spouses living in the same household and for children see below "Minimum Pension".</p>	No supplements.	Spouse: € 31.45 per month. Children: No supplements.	<p><i>1st pillar (basic scheme):</i></p> <ul style="list-style-type: none"> • Spouse: no increase. • Children: the beneficiary of an invalidity pension (<i>Invalidentrente/rente d'invalidité</i>) is entitled to a child pension (<i>Kinderrente/rente pour enfant</i>) (40% of the invalidity pension) for each of the children that, at the time of the death, would be entitled to an orphan's pension (<i>Waisenrente/rente d'orphelin</i>). <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Spouse: no increase. • Children: the beneficiary of an invalidity pension is entitled to a supplementary pension (20% of the full invalidity pension) for each child that, at the time of the death, would be entitled to an orphan's pension. 	No supplements.
6. Minimum pension	<p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, an compensation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: € 653.19 Pensioners living with spouse: € 1,015.00.</p> <p>Increase of the compensation supplement for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: € 69.52.</p>	<p>Total incapacity: PLN 562.58 (€ 117) per month. Partial incapacity: PLN 432.74 (€ 90) per month.</p>	<p>Minimum 30% of reference earnings. However, the amount of the pension can not be lower than the following minimum amounts:</p> <ul style="list-style-type: none"> • Minimum for pensioners with up to 15 contributions years: € 208 per month. • For pensioners whose contribution period varies between 15 and 40 years, minimum pensions will be indexed at the national minimum wage reduced by the employee's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period. <p>These minima are achieved by a social supplement of the non-contributory system and by a supplement of the contributory pension scheme.</p>	<p><i>1st pillar (basic scheme):</i> Complete pensions (<i>Vollrenten/rentes complètes</i>): CHF 1,055 (€ 680) per month. Child pension (<i>Kinderrente/rente pour enfant</i>): CHF 422 (€ 272) per month.</p> <p><i>2nd pillar (statutory minimum):</i> No minimum pension.</p>	An ensured person who is entitled to old-age pension is guaranteed the minimum pension in the amount of 35% of the minimum pension rating base.
7. Maximum pension	€ 2,410.58 monthly.	100% of reference wage.	Between 80% and 92% depending on the applicable rate (see "Reference earnings or calculation base").	<p><i>1st pillar (basic scheme):</i> CHF 2,110 (€ 1,359) per month. The sum of the two invalidity pensions (or invalidity and old-age pensions) paid to a couple must not exceed 150% of the maximum amount of the old-age pension (<i>Altersrente/rente de vieillesse</i>), i.e. CHF 3,165 (€ 2,039). Child pension (<i>Kinderrente/rente pour enfant</i>): CHF 844 (€ 544) per month.</p> <p><i>2nd pillar (statutory minimum):</i> No maximum pension.</p>	No statutory maximum amount.

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
5. Supplements for dependants <ul style="list-style-type: none"> • Spouse • Children 	No supplements.	Spouse: • National pension (<i>Kansaneläke</i>): No supplement. • Statutory earnings-related pension (<i>Työeläke</i>): No supplement. Children: National pension (<i>Kansaneläke</i>): Child increase € 18.41 per month and child under the age of 16.	Spouse: Wife's supplement (<i>hustrutillägg</i>) is payable to certain women under 65 years of age, according to transitional rules. Children: Child supplement (<i>barnillägg</i>) is payable to persons who were entitled to the benefit on 31 December 1989, according to transitional rules. It is payable for each child as long as the child is under 16 years.	Partner: Increase for spouse aged 60 or over or adult caring for dependent child: Short term IB GBP 34.60 (€ 51) Long term IB GBP 44.35 (€ 66) Children: Increase for dependent child: GBP 9.55 (€ 14) for the first, GBP 11.35 (€ 17) for each other.	5. Supplements for dependants <ul style="list-style-type: none"> • Spouse • Children
6. Minimum pension	No statutory minimum pension.	No statutory minimum pension.	Flat-rate benefits depending on the degree of incapacity.	Flat-rate amounts.	6. Minimum pension
7. Maximum pension	No statutory maximum pension.	No statutory maximum pension.	Pensions are not calculated on income exceeding 7.5 times the price base amount (<i>prisbasbelopp</i>). Flat-rate benefits depend on the degree of incapacity.	Flat-rate amounts.	7. Maximum pension

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>8. Other benefits</p>	<p>Long-term care benefit (<i>Pflegegeld</i>): See table XII "Long-term care".</p> <p>Increased child benefit (<i>erhöhte Familienbeihilfe</i>): See table IX "Family benefits".</p>	<p>Social Pension (<i>Renta socialna</i>) under provisions of the Law of 27.06.2003 on Social Pension (<i>Ustawa o rencie socjalnej</i>): Adults (aged 18 years and over), and whose invalidity began before the age of 18 years (25 years in the case of full-time students), are paid a fixed benefit of PLN 472.57 (€ 99) per month.</p> <p>Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>): Granted to persons entitled to an old-age, invalidity or survivors' pension who are totally incapable of work and require assistance from another person, or have reached the age of 75. Amount: PLN 144.25 (€ 30) per month (adjusted in the same way as pensions).</p> <p>Funeral Grant (<i>Zasilek pogrzebowy</i>): Lump sum payment available to persons who paid the funeral costs for a pensioner or a member of their family. Amount: 200% of the national average wage at time of death.</p>	<p>Long-term Care supplement (<i>complemento por dependência</i>): Supplement paid to invalidity, old-age or survivor pensioners who need permanent attendance by a third party. Monthly amount indexed to the social pension of the non-contributory scheme € 151.84: 50% or 90% of this amount, according to the degree (1st or 2nd) of dependency.</p> <p>14 benefits paid yearly. Christmas and holiday bonus: amount equal to the benefit paid for the corresponding month.</p>	<p>1st pillar (basic scheme):</p> <ul style="list-style-type: none"> • Helplessness allowance (<i>Hilflosenentschädigung/allocation pour impotent</i>). • Extraordinary pension (<i>Außerordentliche Rente/rente extraordinaire</i>). • Supplementary benefits to the 1st pillar (see table XI "Specific non-contributory minima"). <p>2nd pillar (statutory minimum): Capital benefit where the pension is lower than 10% of the minimum pension under the old-age and survivors' insurance (<i>Alters- und Hinterlassenenversicherung/assurance-vieillesse et survivants</i>) (1st pillar).</p>	<p>Invalidity Benefit (<i>nadomestilo za invalidnost</i>): Paid to insured persons afflicted with invalidity of category II after reaching 50 years of age (1), or invalidity of category III, if their capacity for work is reduced by less than 50% or if they can continue to work full-time in their occupational field but are incapable of performing the job to which they were previously assigned (2), if they:</p> <ul style="list-style-type: none"> • were unemployed and/or not covered by compulsory insurance at the onset of invalidity (invalidity benefit is assessed as follows: (1): 60% of Invalidity Pension (<i>invalidska pokojnina</i>) he/she would be entitled to at the occurrence of invalidity (IP), (2): 40% of IP); • lost employment independently of their will or through their fault: (1): 80% of IP, (2): 60% of IP; • terminated their employment of their own will or through their own fault: (1): 40% of IP if the employment is terminated after attaining 53 years of age or 20% of IP before attaining 53 years of age, (2): 25% of IP; • have found alternative employment: (1): 20% of IP, (2): 25% of IP. <p>Disability Allowance (<i>invalidnina</i>): covers physical impairment inhibiting one's basic needs. Awarded to those who are working or receiving a pension regardless of whether this injury causes reduced working capacity. The amount of disability allowance depends on the cause of the physical impairment and its degree. There are 8 degrees; 1st degree equals 100% of physical impairment (disability allowance amounts to 24% of min pension for full pension qualifying period for employment injuries and occupational diseases), 8th degree equals 30% physical impairment (10% of min pension). In case of injury or illness unrelated to work the disability benefit amounts to 70% of the amount for employment injuries and occupational diseases.</p> <p>Assistance and Attendance Allowance: (<i>dodatek za pomoč in postrežbo</i>) available to lawfully permanent resident recipients of old-age, early retirement, invalidity, widow/widower's and survivor's pension, should they need permanent help to satisfy their vital necessities (cash benefit). It amounts to at least 70% of min. pension for full pension qualifying period for blind and immobile persons who require constant assistance (half of the amount for persons who need assistance in performing a majority of vital necessities).</p>

Invalidity

Table V

Slovakia

Finland

Sweden

United Kingdom

8. Other benefits

Compensation for reduced ability to fulfil basic domestic tasks is:

- social services: home care service, institutional service,
- cash benefits.

See table XI "Guaranteeing sufficient resources".

- Pensioners' care allowance (*Eläkkeensaajien hoitotuki*):

3 categories: € 51.79, € 128.93 and € 257.84 per month (full amounts; adjusted to the length of residence in Finland). Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. Dietary grant € 21 per month, compensates celiacs for some of the additional cost of gluten-free nutrition.

- Pensioners' housing allowance (*Eläkkeensaajien asumistuki*):

May be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs and some other factors.

- Disability allowance (*Vammaistuki*) for non-pensioners:

A special disability allowance is paid to 16-64 year old persons who are not in receipt of a pension but whose health is weakened through illness or injury to compensate for hardship, necessary services etc. The amount depends only on the degree of disability, being € 77.32, € 180.43 or € 335.09 per month.

- Rehabilitation cash benefit (*Kuntoutustuki*) or rehabilitation allowance (*Kuntoutusraha*) is paid if the person is referred to rehabilitation. See "Rehabilitation".

Attendance allowance (*assistansersättning*) is payable to a person who has severe functional disabilities and is in need of personal attention or assistance for more than 20 hours per week.

Car allowance (*bilstöd*) for persons who cannot use public transportation because of handicap. The allowance is destined to the purchase of a car for personal use. Basic allowance of SEK 60,000 (€ 6,563). An additional amount of max. SEK 40,000 (€ 4,375) is payable subject to income test. Costs for adaptation of a car due to a person's physical needs are covered without limit.

Housing supplement for pensioners (*bostadstillägg till pensionärer*): 91% of the housing costs up to SEK 4,500 (€ 492) per month. The supplement is income-tested.

The following benefits are non-contributory:

Severe Disablement Allowance:

From April 2001, it is not available to new claimants. Instead, young people whose incapacity begins before the age of 20 (or 25 if in education or training before 20) may be able to receive Incapacity Benefit without having to satisfy the NI contribution condition. Existing recipients have been protected as long as they continue to satisfy the Condition of Entitlement. The Personal Capability Assessment for incapacity benefits is applied to Severe Disablement Allowance claimants. Claimants who became incapable of work after age of 20 must be at least 80% disabled.

Rate GBP 44.80 (€ 66) a week.

Plus age additions: 3 rates varying according to the age when incapacity began:

aged under 40: GBP 15.55 (€ 23)
aged 40 - 49: GBP 10.00 (€ 15)
aged 50 - 59: GBP 5.00 (€ 7.41)

Plus increases for dependants:

Adult GBP 26.65 (€ 39).

Child GBP 9.55 (€ 14) for first child, GBP 11.35 (€ 17) for each other).

Attendance Allowance (care benefit): Payable to disabled people aged 65 or over who have personal care needs as a result of severe disability. See table XII "Long-term care".

Disability Living Allowance (care/mobility benefit):

Payable to people who have personal care and/or mobility needs as a result of severe disability and claim before age 65. See table XII "Long-term care".

Carer's Allowance:

Payable to a person not earning more than GBP 79 (€ 117) (after allowable expenses) per week, who is providing at least 35 hours care a week to another person who is in receipt of certain benefits. See table XII "Long-term care".

8. Other benefits

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
Adjustment	<p>Annual adjustment on 1 January (for the first time in the second year following the year of retirement).</p> <p>In 2004 all pensions up to the amount of € 667.80 are increased by 1.5%. All pensions exceeding € 667.80 are increased by a fixed amount of € 10.02 each.</p> <p>Pensions that are not exceeding € 780 are increased by a single amount of maximum 0.6% of the annual pension in order to compensate possible net losses with comparison to the preceding year.</p>	<p>Adjustment is annually as from 1 March. The adjustment rate equals not less than the inflation rate for the preceding calendar year plus at least 20 per cent of the real increase of average remuneration for the preceding calendar year. If the inflation rate in June of the concerned year equals at least 5 per cent in relation to December of the preceding year, the pension is additionally adjusted on 1 September.</p>	<p>Normally increased once a year by government decision with regard to the price level.</p>	<p><i>1st pillar (basic scheme):</i> In principle, adjustment every two years to the development of wages and prices. Early adjustment when the consumer price index has increased by more than 4% in one year.</p> <p><i>2nd pillar (statutory minimum):</i> Invalidity pensions that have been running for more than 3 years are adjusted to the development of prices for the 1st time at the beginning of the following calendar year. Subsequent adjustments take place at the same time as adjustments of the 1st pillar pensions.</p>	<p>Pensions are adjusted in accordance with annual growth of average national salaries of employed persons, nevertheless a pension growth index in the calendar year cannot exceed an annual growth index of average national salaries, and it cannot be less than the consumer price index except when the annual growth index of average national salaries is lower than the consumer price index.</p> <p>Adjustment is made twice a year (in February and September).</p>
Accumulation with other social security benefits	<p>Accumulation of benefits on the grounds of employment injuries and occupational diseases and survivor's pensions possible. Other care-related benefits are offset against long-term care benefit (<i>Pflegegeld</i>).</p>	<p>The following may not be combined with Invalidity Pension (<i>Renta z tytułu całkowitej niezdolności do pracy</i>):</p> <ul style="list-style-type: none"> • old-age pension, • survivors pension, • pension awarded for an employment injury or occupational disease, or • unemployment benefits. 	<p>Accumulation with pensions paid in the framework of other compulsory or optional schemes possible under certain conditions.</p>	<p><i>1st pillar (basic scheme):</i> Accumulation allowed with the invalidity pension provided by the accident insurance. The latter is reduced in the event of over-insurance.</p> <p><i>2nd pillar (statutory minimum):</i> Reduction in benefits where, added to other income to be taken into account (similar benefits), they exceed 90% of the income which the beneficiary is deemed to have lost.</p>	<p>Invalidity Pension can be accumulated with Disability Allowance, Assistance and Attendance Allowance and Supplementary Allowance, provided the conditions are fulfilled.</p>

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
Adjustment	<p>Annual adjustment (1st January) of the current pension value according to the average development of gross earnings (earnings in the third quarter of the previous year compared to the third quarter of the year preceding the previous year).</p> <p>Annual adjustment (1st July) of benefits according to the increase of consumer prices and of the average wage.</p>	<p>National pension (<i>Kansaneläke</i>): Annually on the basis of the evolution of the cost-of-living index.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): Annually according to the weighted average of price and wage changes (two separate weights are used for pensions payable to persons under/over 65).</p>	<p>The rate of adjustment is fixed every year on the basis of the development of prices (price base amount, <i>prisbasbelopp</i>).</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices. Benefits are adjusted in April.</p>	Adjustment
Accumulation with other social security benefits	<ul style="list-style-type: none"> • Accumulation with a similar type of pension (i.e. for old-age or years of service): the highest pension is due; • accumulation with a different type of benefit (e.g. survivor's benefit): the higher benefit is due plus one half of the lower pension. • accumulation with a separate type of benefit (e.g. pension for years of service of soldiers) is possible. 	<p>Only one pension from National Pension Scheme (<i>Kansaneläke</i>) may be paid.</p> <p>If combined with a statutory earnings-related pension (<i>Työeläke</i>) or employment injuries' or occupational diseases' pension, the national pension (<i>Kansaneläke</i>) is reduced.</p> <p>The statutory earnings-related pension (<i>Työeläke</i>) is secondary to the employment accident insurance benefit, and only the part of earnings-related pension in excess of the compensation under employment accident insurance is payable. The same applies to traffic insurance compensations.</p> <p>The disability pension (<i>Työkyyttömyyseläke</i>) is not usually granted until the Sickness benefit has been paid for the maximum period. This does not apply to the individual early retirement pension.</p>	<p>Accumulation with handicap allowance (<i>handikappersättning</i>) and care allowance for disabled child (<i>vårdbidrag</i>) is possible.</p>	<p>Incapacity Benefit is not affected if Attendance Allowance, Disability Living Allowance or basic War or Industrial Injuries Disablement Pension is also in payment.</p>	Accumulation with other social security benefits

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
Accumulation with earnings from work	<p>Regulation allowing to take into account those persons entitled to an invalidity (disability) pension and receiving an activity income superior to the limit of € 316.19, under which activity is not subject to social insurance.</p> <p>In this case, the partial pension due is calculated by deducting a certain amount from the full rate pension, fixed in accordance with the different parts of the global income (activity income + pension). Up to a global income of € 921.11, the disability pension is entirely paid. The parts of the global income corresponding to an additional amount of € 460 are reduced by 30, 40, or 50% of the pension, the upper limit being 50% of the full rate pension. This means that the half of the full rate pension with an activity income is maintained.</p>	<p>The pension is suspended or reduced if the beneficiary exercises a professional activity and earns more than the following thresholds:</p> <ul style="list-style-type: none"> • Earnings below 70% of the national average wage: no effect on pension; • earnings between 70% and 130% of the national average wage: basic amount of the pension reduced by 24% or by 18% in case of Partial Invalidity Pension (<i>Renta z tytułu częściowej niezdolności do pracy</i>); • earnings over 130% of the national average wage: pension suspended. 	<p>Accumulation possible up to the limit of the reference earnings.</p>	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> Allowed.</p>	<p>Right to part-time work and Partial Invalidity Pension (<i>delna invalidska pokojnina</i>):</p> <p>An insured person afflicted with invalidity of category III is, if he is no longer capable of working full-time or without occupational rehabilitation entitled to part-time work and partial invalidity pension.</p> <p>Partial invalidity pension is assessed in the percentage, corresponding to the shortening of full working time, from invalidity pension the insured person would be entitled to on the day of occurrence of invalidity.</p>

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
Accumulation with earnings from work	Accumulation possible.	<p>National pension (<i>Kansaneläke</i>): If the pensioner takes up work similar to his former activity, he is no longer considered as disabled and the pension is withdrawn. The pension can be suspended for 6 - 24 months if the pensioner finds employment. In the case of individual early retirement pension, same rules apply as for the earnings-related pension.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): Within certain limits, the pensioner is allowed to work while receiving the pension. In the case of disability pension (<i>Työkyyttömyyseläke</i>), if earnings are 40% but not 60% of the pensionable salary, the full disability pension is changed to a Partial disability pension (<i>osatyökyyttömyyseläke</i>). If earnings exceed 60% of the pensionable salary, the pension is withdrawn. In the case of individual early retirement pension, if earnings exceed € 229.34 per month but do not exceed 3/5 of the pensionable salary, the full pension is changed to a partial pension. If earnings exceed 3/5 of the pensionable salary, the pension is suspended for the working period.</p>	Accumulation not possible.	Accumulation not possible.	Accumulation with earnings from work

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>Return to active life</p> <p>1. Rehabilitation, retraining</p>	<p>Several measures of medical, vocational and social rehabilitation, inter alia transitional benefit (<i>Übergangsgeld</i>) (60% of the invalidity pension paid out or still due, supplements for spouses and other family members). Before the invalidity pension is approved, an attempt should be made to reconstitute the patient's ability to work through rehabilitation (Rehabilitation takes priority over the pension).</p>	<p>Rehabilitation usually starts after exhaustion of sickness cash allowance, but can also take place within six months after the onset of invalidity. A special Rehabilitation Benefit (<i>Świadczenie rehabilitacyjne</i>) (75% of earnings per month, see "Reference earnings or calculation basis" above) is paid during the rehabilitation period for up to six months (in case of work injury, persons are entitled to such rehabilitation or training benefit for a period of up to nine months), if invalidity continues.</p>	<p>No special measures except for employment injuries and occupational diseases. See table VIII.</p>	<p><i>1st pillar (basic scheme):</i> Priority is given to rehabilitation. Rehabilitation measures provided by the invalidity insurance: medical measures, occupational measures (professional advice, initial training, occupational retraining, obtaining employment, capital assistance), special educational measures, auxiliary equipment (support appliances, prosthesis, etc.), daily cash benefits.</p> <p><i>2nd pillar (statutory minimum):</i> No rehabilitation measures. (Provided under the 1st pillar).</p>	<p>Health rehabilitation: See table II "Health care".</p> <p>Occupational rehabilitation: Organised by the employer with whom he/she was employed at the onset of invalidity in co-operation with the Institute for Pension and Invalidity Insurance (<i>Zavod za pokojninsko in invalidsko zavarovanje</i>). The costs of occupational rehabilitation are paid by the Institute in all cases (employer pays a periodic cash benefit for the duration of occupational rehabilitation until the commencement of work in another suitable job).</p> <p>Occupational Rehabilitation Benefit (<i>nadomestilo za čas poklicne rehabilitacije</i>) is paid for the period between acquisition of the right to occupational rehabilitation and the completion of occupational rehabilitation. The benefit amounts to 100% of Invalidity Pension (<i>invalidska pokojnina</i>) he/she would be entitled to on the date of the onset of invalidity (in case of off-job training the benefit is assessed as 40% of that amount).</p> <p>Employed invalids of category II and III with remaining working capacity are entitled to the benefits to compensate wages lost due to a change in occupation, waiting for assignment to another suitable job or to professional rehabilitation, a reduction of working hours to part-time work, a lower salary from other suitable work.</p>

Slovakia

Finland

Sweden

United Kingdom

Return to active life

1. Rehabilitation, retraining

- Medical rehabilitation is performed according to medical provisions: special spa cures, out-spa cures, special licensed cures, compulsory rehabilitation according to doctor's recommendation.
 - Allowance for Sheltered Workshop or Workplace Creation (*Príspevok na zriadenie chránenej dielne alebo chráneného pracoviska*): up to 24-times of the minimal monthly total costs of labour for each sheltered workplace plus the benefit for additional costs (f.e. adapted machine equipment) also up to 24-times of the minimal monthly total costs of labour. Sheltered workshop have to employ at least 50% disabled persons .
 - Start-up Allowance for the Disabled Self-employed (*Príspevok občanovi so zdravotným postihnutím na vykonávanie samostatnej zárobkovej činnosti*): up to 24-times of the minimal monthly total costs of labour plus the benefit for additional costs also up to 24-times of the minimal monthly total costs of labour.
 - Subsidy for Operation Costs of Sheltered Workshop and for Transportation of Employees (*Príspevok na úhradu prevádzkových nákladov chránenej dielne a na úhradu nákladov na dopravu zamestnancov*): up to 7-times of the minimal monthly total costs of labour per year per for each disabled employee.
 - Wage Subsidy for Job Assistant (*Príspevok na činnosť pracovného asistenta*): up to 90% of the total costs of labour of the person helping the disabled person during the performance of his/her job.
 - Career counselling, placement services, subvention for education, for labour market preparation and subvention for costs of the unemployed persons' board, accommodation and transportation.
 - Other benefits are also possible for activation activities and for work migration.
- See also table XI "Guaranteeing sufficient resources", Measures stimulating social and professional integration.

To prevent disability, the pension institutions provide rehabilitation services. Before making the disability pension (*Työkyvyttömyyseläke*) determination, the pension institution has to make sure that the applicant's prospects of rehabilitation have been investigated.

National pension (*Kansaneläke*): A rehabilitation allowance (*Kuntoutusraha*) for pensioners is payable when the period of rehabilitation lasts more than 30 days. The rehabilitation allowance is 10% extra to the amount of the pensioner's national pension.

Statutory earnings-related pension (*Työeläke*): The rehabilitation cash benefit (*Kuntoutustuki*) amounts to the full disability pension (*Työkyvyttömyyseläke*) plus a rehabilitation increment of 33% for periods of active rehabilitation arranged by the earnings-related pension institution.

Appliances and aids supplied by local health authorities. It is possible to combine vocational training and partial invalidity pension.

- Preventive health care, medical rehabilitation and therapy are provided by the National Health Service.
 - 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.
 - Allowances are payable during rehabilitation and training.
- There is similar provision in Northern Ireland.

Return to active life

1. Rehabilitation, retraining

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Preferential employment of handicapped persons	<p>Obligation of the enterprises to employ a person with disabilities (reduction of earning capacity over 50%) for every 25 employees or to pay a compulsory compensation of € 198 per month.</p>	<p>Employers with 25 or more full-time or equivalent employees are required to meet a quota of 6% disabled persons with more severely disabled persons counting as double or even triple. In case of non-compliance with the quota, employers face a penalty of around 41% of average wages for each disabled person that should have been hired (i.e. a maximum payroll tax of around 2.5%). Payments for non-compliance go to the State Fund for Rehabilitation of Disabled Persons (<i>Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych, PFRON</i>), which uses them to fund various rehabilitation and employment programmes.</p> <p>For workers who become disabled from a work injury, employers are obliged to arrange for a suitable workplace within three months after the employee declares a readiness to return to work. In case of dismissal of such an incapacitated employee, the employer must pay a fee to <i>PFRON</i> equal to 15 month's salary. Under general occupational health and safety regulations, an employer is obliged to ensure that disabled workers have suitable workplace accommodation and access.</p>	<p>Only for victims of employment injuries. See table VIII.</p>	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> No provision.</p>	<p>As a rule employers may not dismiss the worker who became invalid of category II or III, except in cases and under the conditions regulated by Pension and Invalidity Acts and by labour legislation.</p> <p>According to the labour legislation all handicapped persons should have priority in employment if they fulfil the conditions set.</p>

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom	
<p>2. Preferential employment of handicapped persons</p>	<p>All those employers with 20 or more employees must employ at least 3.2% disabled persons. If not, the employer pays 3-times the minimal monthly wage i.e. SKK 18,240 (€ 452) per year per vacancy for which a disabled person should have been hired.</p> <p>Calculation: 1 person whose capacity for work has been reduced by more than 70% compared to a healthy person = 3 disabled persons.</p> <p>Firms employing more than 25% disabled persons pay lower health insurance contributions for all their employees: 2.6% instead of 10%.</p> <p>Employers pay these lower rates for all seriously disabled employees, even if they employ fewer than 25% disabled persons.</p>	<p>Any employment.</p>	<p>No special quota rules exist for handicapped persons.</p>	<p>Duty on employers of 20 people for work force to include 3 per cent registered disabled people.</p> <p>Engagements or transfers into vacancies for car park and passenger electric lift attendants are reserved for disabled people.</p>	<p>2. Preferential employment of handicapped persons</p>

Table V

Invalidity

	Austria	Poland	Portugal	Switzerland	Slovenia
Taxation and social contributions 1. Taxation of pension benefits	Pensions are subject to taxation.	Invalidity Pension (<i>Renta z tytułu niezdolności do pracy</i>) and Social Pension (<i>Renta socjalna</i>): Benefits are subject to taxation. Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>) and Funeral Grant (<i>Zasiłek pogrzebowy</i>): Benefits are not subject to taxation.	Invalidity pensions are subject to taxation, but the tax system is different than the one for earnings from work.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i> : Benefits are subject to taxation.	Invalidity Pension (<i>invalidska pokojnina</i>) and Occupational Rehabilitation Benefit (<i>nadomestilo za čas poklicne rehabilitacije</i>): Benefits are subject to taxation. Invalidity Benefit (<i>nadomestilo za invalidnost</i>), Disability Allowance (<i>invalidnina</i>), Assistance and Attendance Allowance (<i>dodatek za pomoč in postrežbo</i>), and Supplementary Allowance (<i>varstveni dodatek</i>): Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	Invalidity Pension (<i>Renta z tytułu niezdolności do pracy</i>) and Social Pension (<i>Renta socjalna</i>): General taxation rules. No special relief for benefits.	Taxation is only applied for an annual income starting at € 10,557.30.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
3. Social security contributions from pension	4.35% sickness insurance contribution.	Contributions for health care insurance (for general rules see table I "Financing").	No contributions.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i> : No contributions.	From Invalidity Pension (<i>invalidska pokojnina</i>) and Occupational Rehabilitation Benefit (<i>nadomestilo za čas poklicne rehabilitacije</i>) contribution of 5.76% for health services, the refund of travel expenses in case of sickness, funeral expenses and Death Grant (<i>posmrtnina</i>). No ceiling.

Invalidity

Table V

	Slovakia	Finland	Sweden	United Kingdom									
<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>	<p>Benefits are not subject to taxation.</p>	<p>Pensions are fully subject to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension (<i>Kansaneläke</i>) only, no income tax is paid. See point 2 below. Disability Allowance (<i>Vammaistuki</i>), Pensioners' Care Allowance (<i>Eläkkeensaajien hoitotuki</i>) and Pensioners' Housing Allowance (<i>Eläkkeensaajien asumistuki</i>) are not taxed.</p>	<p>Benefits are subject to taxation except for housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>), the handicap allowance (<i>handikappersättning</i>) and such parts of the care allowance for disabled child (<i>vårdbidrag</i>) which are supposed to cover special expenses due to the handicap.</p>	<ul style="list-style-type: none"> • Long-term incapacity benefit is taxable (with exceptions for people who were receiving the former Invalidity Benefit when it was abolished in April 1995). • Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance are not subject to taxation. • Carer's Allowances is taxable, but any Child Dependency Addition is not. <p>Tax may also be payable on Short Term Higher Rate Incapacity Benefit.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>								
<p>2. Limit of income for tax relief or tax reduction</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>The amount of the full pension deduction for pension income per year is:</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr> <td>Single person</td> <td style="text-align: right;">€ 6,690</td> </tr> <tr> <td>married person</td> <td style="text-align: right;">€ 5,710</td> </tr> </table> <p>Government taxes: € 1,530 for all.</p> <p>When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr> <td>Single person</td> <td style="text-align: right;">€ 16,247</td> </tr> <tr> <td>married person</td> <td style="text-align: right;">€ 13,867</td> </tr> </table> <p>Government taxes: € 3,715</p>	Single person	€ 6,690	married person	€ 5,710	Single person	€ 16,247	married person	€ 13,867	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
Single person	€ 6,690												
married person	€ 5,710												
Single person	€ 16,247												
married person	€ 13,867												
<p>3. Social security contributions from pension</p>	<p>No contributions.</p>	<p>Sickness insurance premium for pensioners is 1.5% of taxable income. No other contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from pension</p>								

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity

VI Old-age

- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955.	Law on the Social Insurance System (<i>Ustawa o systemie ubezpieczeń społecznych</i>) of 13 October 1998. Law on Social Insurance Fund Pensions (<i>Ustawa o emerytalności i rentach z Funduszu Ubezpieczeń Społecznych</i>) of 17 December 1998.	Statutory Order 329/93 of 25 September 1993. Statutory Order 9/99 of 9 January 1999. Statutory Order 265/99 of 14 July 1999. Statutory Order 309-A/2000 of 30 November 2000. Government Decree 358/99 of 19 May 1999. Statutory Order 35/02 of 19 February 2002.	1 st pillar (<i>basic scheme</i>) Federal Law on Old-age and Survivors' Insurance of 20 December 1946 (<i>Bundesgesetz über die Alters- und Hinterlassenenversicherung, AHVG</i>) or <i>Code de l'assurance-vieillesse et survivants, LAVS</i> . Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG</i>) or <i>Fédérale sur la partie générale du droit des assurances sociales, LAGS</i> . 2 nd pillar (<i>statutory minimum</i>) Federal Law on Occupational Benefit Plans concerning Old-age, Survivors and Invalidity of 25 June 1992 (<i>Bundesgesetz über die berufliche Alters-, Hinterlassenen- und Invalidenvorsorge, BVG</i>) or <i>Code sur la prévoyance professionnelle-vieillesse, survivants et invalidité, LAVP</i> .	Pension and Disability Insurance Act (<i>Zakon o pokojninskih in invalidinskih zavarovanjih</i>) (Official Gazette of the Republic of Slovenia, no. 106/99).
Basic principles	Compulsory social insurance scheme for employees with contribution-related (duration and amounts) benefits.	A social insurance scheme providing earnings-related benefits.	Compulsory social insurance scheme for the active population (employees and self-employed) with benefits related to the registered earnings and to the duration of affiliation.	1 st pillar (<i>basic scheme</i>) Universal insurance that must cover the basic needs in an appropriate way. 2 nd pillar (<i>statutory minimum</i>) The <i>BVG/LAVP</i> lays down minimum provisions. Pension institutions may provide more extensive cover in their internal regulations. Here we deal only with the legal minimum scheme. Compulsory insurance for employees above a certain salary. Combined with the 1 st pillar, it must enable the maintenance of the previous standard of living in an appropriate way.	Insurance based, long-term periodic benefit, acquired when set age is reached and the requirement of insurance or other qualifying years is completed.

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	Law on Social Insurance (<i>Zákon o sociálnom poistení</i>) No. 461/2003.	National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>). Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>). Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>). Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>). Local Government Pensions Act 549/2003 (<i>KuEL</i>). State Employees' Pensions Act 280/1966 (<i>VEL</i>). Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KIEL</i>). Self-Employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>). Farmers' Pensions Act 467/1969 (<i>MYEL</i>). Pension Act for Performing Artists And Certain Other Employee Groups 662/1985 and 1056/1997 (<i>TaEL</i>).	National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962. Act on Earnings-related Old Age Pension (<i>Lag om inkomstgrundad ålderspension</i>) of 1998. Guaranteed Pension Act (<i>Lag om garantipension</i>) of 1998. Pension Supplement Act (<i>Lag om pensionstillskott</i>) of 1969.	Social Security Contributions and Benefits Act 1992 and the regulations thereunder. Pensions Act 1995.	Applicable statutory basis
Basic principles	Compulsory social insurance scheme for employees and certain groups of the self-employed with earnings-related benefits. Possibility of voluntary insurance for all other persons over the 16. Special scheme for policemen, soldiers and customs officers.	Dual system: (1) insurance system (statutory earnings-related pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers) and (2) universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension. The pension schemes are integrated and when the earnings-related pension exceeds a given limit, no national pension is paid.	A new old-age pension scheme came into force on 1 January 1999. The first pensions from the new scheme were paid in January 2001. There will be transitional rules as the new system is introduced only gradually. In 2017, new pensions will be calculated completely under the new system. See table VII, Basic principles, for a description of the previous old-age pension scheme. The public old age pension system (<i>ålderspension</i>) is compulsory and of universal coverage. There is no upper age-limit for earning pension rights. The old age pension system consists of three parts: <ul style="list-style-type: none"> • The PAYG earnings-related old-age pension (<i>inkomstpension</i>) is a system with fixed contributions of 16% of the pensionable earnings. • Fully funded premium reserve system (<i>premiereservsystem</i>) based on conventional insurance principles forms a second part of the earnings related scheme. 2.5% of the pensionable earnings up to 7.5 income base amounts (<i>inkomstbasbelopp</i>) will be paid into this system and will carry return in individual accounts. • Guarantee pension (<i>garantipension</i>) for all residents with low or no earnings-related old-age pension. 	Contributory State Pension scheme (for people who have reached State Pension age) made up of a flat rate <i>Basic State Pension</i> , an earnings-related additional Pension (<i>State Earnings Related Pension, SERPS, and State Second Pension, S2P</i>), that replaced SERPS from April 2002) and an earnings-related <i>Graduated Retirement Benefit</i> . A non-contributory State Pension is payable to certain persons aged 80 years and over (see table XI). Voluntary supplementary pension schemes may be used to replace benefits provided by <i>SERPS</i> .	Basic principles

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
Field of application	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Persons who do not have a formal employment contract but essentially work as an employee (<i>freie Dienstnehmer</i>) (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured. 	<ul style="list-style-type: none"> • Employees, • self-employed persons, • farmers, • recipients of Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>), and • persons on parental leave. 	Compulsory insurance for all salaried workers.	<p><i>1st pillar (basic scheme):</i> All persons domiciled in Switzerland or gainfully employed there.</p> <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Employees over the age of 24, affiliated to the 1st pillar and receiving from the same employer an annual salary greater than CHF 25,320 (€ 16,310). • Optional insurance for employees not covered by compulsory insurance and for the self-employed. 	<ul style="list-style-type: none"> • Employees and assimilated, • self-employed persons, • farmers engaged in agricultural activity as their sole or principal occupation (and their families), provided that upon application for insurance they are 15 years old or over, physically capable of pursuing agricultural activity, and have a minimum income (from agriculture or elsewhere) for each insured member of their household, • recipients of Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) and unemployed persons performing public works, • one of the parents who is entitled to a parental allowance if not insured under any other basis, • one of the parents who nurses and cares for a child until the age of 3 or for a child with severe mental or physical disability for a for a difference up to the full-time employment, • family assistant who is entitled to the partial payment for the lost income, • those engaged in voluntary military service.
Exemptions from compulsory insurance	No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 316.19 per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.	No exemptions.	No exemptions.	<p><i>1st pillar (basic scheme):</i></p> <ul style="list-style-type: none"> • In the case of a double burden (simultaneous foreign insurance). • In the case of compulsory insurance for a short time only. <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Employees for which the employer is not required to pay contributions for the 1st pillar. • Employees gainfully employed for less than 3 months. • Employees that already have compulsory insurance or whose main occupation is freelance work. • Persons with at least 2/3 invalidity. • Certain members of the family of a farmer working in his company. • In the case of a double burden (simultaneous foreign insurance). 	Possible for persons engaged in agricultural activity with very low income and persons insured abroad, if stipulated so by an international convention.

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
Field of application	<p>Compulsory membership for:</p> <ul style="list-style-type: none"> those in employment or similar relationship (for example a contract on working activity), self-employed persons whose income is higher than 12-times the minimal monthly wage (SKK 72,960 (€ 1,809) per year, <p>The following persons are also insured:</p> <ul style="list-style-type: none"> persons in basic military (civil) service, persons caring for a child or persons receiving Invalidity Pension (<i>Invalidný dôchodok</i>). <p>Voluntary insurance is possible for persons over the age of 16 years who are permanent or temporary residents.</p>	<p>National pension (<i>Kansaneläke</i>): Compulsory coverage for all residents aged 16 to 65.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): All employees, self-employed persons and farmers aged 23 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act, <i>TEL</i>) adapting the general principles to different circumstances.</p>	<p>Compulsory coverage for all residents in Sweden. There is a flexible pensionable age from the age of 61.</p>	<p>Basic State Pension: All employed and self employed persons (except certain married women who chose before April 1977 not to be insured) who have paid sufficient contributions for a required numbers of years.</p> <p>Graduated Retirement Benefit: All employed persons who paid "graduated" (i.e. earnings-related) contributions between 6 April 1961 and 5 April 1975.</p> <p>SERPS (State Earnings Related Pension Scheme): Based on an employed person's earnings from April 1978 to 5th April 2002 on which full rate contributions are paid between the lower and upper earnings limits.</p> <p>State Second Pension (<i>S2P</i>) was introduced from 6th April 2002 and reformed <i>SERPS</i> to provide a better additional State Pension for low and moderate earners, and certain carers and long term disabled people.</p>	Field of application
Exemptions from compulsory insurance	<p>No compulsory insurance for self-employed persons with an annual income less than 12-times the minimal monthly wage i.e. SKK 72,960 (€ 1,809).</p>	<p><i>Employees:</i> No exemption (for short term, low income statutory earnings-related pension, <i>Työeläke</i>, accrual see below "Benefits. 2. Calculation method or pension formula").</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds € 5,504.14 for self-employed and € 2,752.07 for farmers.</p>	<p>Total earnings less than 0.423 price base amounts (<i>prisbasbelopp</i>) SEK 16,600 (€ 1,816) yearly are not pension-carrying in the earnings related old-age pension system. Pensionable incomes exceeding 7.5 income base amounts (<i>inkomstbasbelopp</i>) are not qualifying for pension.</p>	<p>No contributions and no benefits for persons with earnings below the Lower Earnings Limit (<i>LEL</i>) GBP 79 (€ 117) per week or for self-employed persons with annual earnings less than GBP 4,215 (€ 6,244).</p> <p>Low Earnings Threshold (<i>LET</i>) introduced, which is set at Personal Tax Allowance and at which employees start to pay contributions. As a result, some employees no longer pay NI contributions, but are treated as if they have been paid allowing them to build up entitlement to contributory benefits such as State Pension.</p>	Exemptions from compulsory insurance

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
Conditions 1. Minimum period of membership	<p>"Eternal eligibility" (<i>ewige Anwartschaft</i>) in case of 180 contribution months or 300 insurance months, with fictitious qualifying periods (<i>Ersatzzeiten</i>) only counting from 1 January 1956, or 180 insurance months within the last 360 calendar months.</p>	<p>Persons born before 01.01.1949:</p> <ul style="list-style-type: none"> • 20 years of contributory and non-contributory periods: women, • 25 years of contributory and non-contributory periods: men. <p>An Old-age Pension (<i>Emerytura</i>) can be drawn by persons with fewer contributory and non-contributory periods (15 years for women and 20 years for men), but there is no guarantee of a minimum pension.</p> <p>Persons born after 31.12.1948:</p> <p>No minimum period is required, but for a guaranteed minimum pension the following contributory and non-contributory periods must have been fulfilled:</p> <ul style="list-style-type: none"> • women: 20 years, • men: 25 years. <p>Contributory periods: during which social insurance contributions are actually paid.</p> <p>Non-contributory periods: during receipt of sickness benefit, nursing benefits, rehabilitation benefits etc. but these shall be limited to one-third of the contribution periods.</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><i>1st pillar (basic scheme):</i> One year of contributions.</p> <p><i>2nd pillar (statutory minimum):</i> No minimum period of membership.</p>	<p>15 years of insurance.</p>

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
<p>Conditions</p> <p>1. Minimum period of membership</p>	<p>Old-age Pension (<i>Starobný dôchodok</i>): 10 years of insurance.</p> <p>Early Pension (<i>Predčasný starobný dôchodok</i>): 10 years of insurance.</p>	<p>National pension (<i>Kansaneläke</i>): 3 years of residence in Finland after the age of 16.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>):</p> <p>1 month of employment and salary above given minimum, e.g. TEL: € 229.34 per month. For shorter employment periods and/or income below the minimum, pension is accrued if the total annual income is above € 723.60.</p> <p><i>Self-employed and farmers:</i></p> <p>From beginning of insurance.</p>	<p>None for the earnings-related old-age pension.</p> <p>Three years of residence in Sweden for the guarantee pension.</p>	<p>Basic State Pension: Generally contributions paid for at least 10-11 years.</p> <p>Graduated Retirement Benefit: Must have paid sufficient "graduated" (earnings-related) contributions between April 1961 and April 1975 to earn at least 1 "unit" of graduated pension [1 unit earned for every GBP 7.50 (€ 11) men or GBP 9 (€ 13) (women) contributed].</p> <p>SERPS (State Earnings Related Pension Scheme):</p> <p>Must have surplus earnings, i.e. in excess of the Lower Earnings Limit (<i>LEL</i>) in at least one year since April 1978 until 5th April 2002.</p> <p>State Second Pension (<i>S2P</i>):</p> <p>Must satisfy one of the following conditions for at least one year after April 2002:</p> <p>(i) Must have surplus earnings, i.e. in excess of the Lower Earnings Limit (<i>LEL</i>);</p> <p>(ii) for a complete tax year they do not work at all, or earn less than the annual Lower Earnings Limit and they are looking after:</p> <ul style="list-style-type: none"> • a child under age six and get child benefit for that child; or • an ill or disabled person and are entitled to Invalid Care Allowance or qualify for Home Responsibilities Protection (<i>HRP</i>). <p>(iii) for a complete tax year they are entitled to long-term Incapacity Benefit, as long as, at state pension age, they have worked and paid Class 1 NI contributions, or are treated as having paid Class 1 NI contributions for at least 1/10th of their working life since 1978.</p>	<p>Conditions</p> <p>1. Minimum period of membership</p>

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>2. Conditions for drawing full pension</p>	<p>For a standard old-age pension (<i>Regelaltersrente</i>): 40 insurance years.</p> <p>The percentage of the calculation basis due for each insurance year will be lowered by 0.4 per annum as of 2004. Thus 45 insurance years will be necessary to draw a full pension as of 2009.</p>	<p>See "Minimum Period of Membership" above. Pension based upon years of insurance, all years taken into account.</p>	<p>Contributions paid for 40 years.</p>	<p><i>1st pillar (basic scheme):</i> A pension is complete for insured persons who have a complete period of contributions. The period of contributions is complete when a person may show the same number of contribution years as that of her/his age group.</p> <p><i>2nd pillar (statutory minimum):</i> Having contributed since the age of 25 up to 65 years for men and 62 years for women.</p>	<p>Legally there is no full pension. The longer the qualifying period, the higher is the percentage for calculating the amount of pension, with no upper limit.</p>
<p>3. Legal retirement age</p> <p>• Standard pension</p>	<p>65 years for men. 60 years for women.</p> <p>Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2024 and 2033.</p>	<p>Women: 60 years of age, Men: 65 years of age.</p>	<p>Men and women: 65 years.</p>	<p><i>1st pillar (basic scheme):</i> 65 years for men, 63 years for women (64 years as from 2005).</p> <p><i>2nd pillar (statutory minimum):</i> 65 years for men, 62 years for women. Women who fulfil the general conditions of affiliation continue to be insured under the 2nd pillar until they reach the ordinary retirement age under the 1st pillar.</p>	<p>Retirement age depends on the number of insurance years:</p> <ul style="list-style-type: none"> • 65 years (men) and 63 years (women) after 15 insurance years; • 63 years (men) and 61 years (women) after 20 insurance years; • 58 years after 40 (men) or 38 (women) insurance years. <p>The qualifying period includes credited non-contributory periods.</p> <p>Pensionable age can be lowered to minimum 58 years for men and 56 years for women by virtue of child-upbringing.</p>

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
<p>2. Conditions for drawing full pension</p>	<p>Completion of a certain year of age and fulfilment of a certain qualifying period.</p>	<p>National pension (<i>Kansaneläke</i>): 40 years of residence in Finland between the ages of 16 and 65 for a full pension. Statutory earnings-related pension (<i>Työeläke</i>): 40 years of employment or self-employment.</p>	<p>Old-age earnings-related pensions (<i>inkomstpension</i> or <i>premiepension</i>) can be drawn from the age of 61. The pension will be based on all life-time earnings reported to the scheme. There is no upper age limit. A "full" pension does not exist in this scheme. Guarantee pension (<i>garantipension</i>) can be paid out from the age of 65. For a full pension there must be 40 years of residence in Sweden. The maximum total is 2.13 price base amounts (<i>prisbasbelopp</i>). The guarantee pension will be reduced in relation to the earnings related public pension the individual is entitled to. Above an earnings related pension of 3.07 price base amounts (<i>prisbasbelopp</i>) no guarantee pension is paid.</p>	<p>Basic State Pension: Contributions paid or credited for 90% of years in "working life" [i.e. from age 16 to age 65 (men)/60 (women)]. Generally this means that for full amount of pension, contributions must be paid or credited for 90% of 44 years (men) and 39 years (women).</p>	<p>2. Conditions for drawing full pension</p>
<p>3. Legal retirement age • Standard pension</p>	<p>Old-Age Pension (<i>Starobný dôchodok</i>): 62 years. This level of retirement age will be reached during the period of the next 10 years for all population groups.</p>	<p>65 years.</p>	<p>65 years but entitlement to stay until 67 years.</p>	<p>State Pension age: Men: 65 years Women: 60 years (gradually rising to 65 over period 2010 and 2020).</p>	<p>3. Legal retirement age • Standard pension</p>

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>• Early pension</p>	<p>61 ½ years for men. 56 ½ years for women.</p> <p>These age limits will be gradually increased to 65 and 60 years respectively between 1 July 2004 and 1 October 2009 (abolition of early retirement pensions).</p> <p>Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2019 and 2028.</p>	<p>Early Pension (<i>Wcześniejsza emerytura</i>) : Persons born before 01.01.1949: Conditions:</p> <ul style="list-style-type: none"> • Women aged 55 and over, with a 30-year qualifying period; • Totally incapacitated persons may receive pension five years early if they have fulfilled the qualifying period requirements; • Persons working in unhealthy conditions or performing a specified type of work (official list) - 5 years early (e.g. journalist, glass workers, rail workers), 10 years early (miners, persons working with lead, cadmium or asbestos, steel workers, pilots, divers) or 15 years early (wind instrument musicians). <p>Early Pensions are calculated using the general pension calculation method. The amount of the pension is increased based on each year of insurance.</p> <p>Persons born after 31.12.1948: No provisions.</p>	<p>Insured aged at least 55, with an accomplished period of 30 calendar years of contributions. The pension amount is reduced.</p> <p>Unemployed: from the age of 60 (58 for those covered by the Employment and Social protection Programme). For those who have contributed 20 calendar years and are aged 50 or more when unemployed, it is also possible from the age of 55. In this case the pension amount is reduced.</p> <p>In case of heavy or unhealthy work: as a rule, from the age of 55 (only for professions legally foreseen).</p>	<p><i>1st pillar (basic scheme):</i> One or 2 years early. Actuarial reduction in the pension.</p> <p><i>2nd pillar (statutory minimum):</i> No provision.</p>	<p>No special early pension. Possibility of exceptions (no malus) in the case of retirement before the full retirement age (63 for men; 61 for women).</p> <p>An insured person's pension who has failed to complete 40 years (men) or 38 years of years of service (women), and acquires the right to old-age pension prior to completion of the full pensionable age is assessed with respect to the completed pension qualifying period and the pension base, reduced for each missing month of age by the completed full age (age 58: -0.30% per month, age 59: -0.25% per month, age 60: -0.2% per month, 61: -0.15% per month, 62: -0.10% per month, 63: 0% per month).</p>
<p>• Deferred pension</p>	<p>Unlimited possibility.</p>	<p>Increased period of employment reflected in pension formula (no maximum period, all periods are taken into account).</p>	<p>Possible. Retirement at 65 is not compulsory.</p>	<p><i>1st pillar (basic scheme):</i> Postponement from 1 to 5 years at the most. Actuarial increase in the pension.</p> <p><i>2nd pillar (statutory minimum):</i> No provision.</p>	<p>In case of continuation of labour relation or registered self-employment after conditions for pension were fulfilled pension, is not paid. No upper age limit for labour relation (contract of employment).</p> <p>If the claimant fulfils the qualifying period of 40 years (men) or 38 years (women) and continues to work after the age of 63 years (men) or 61 years (women), the pension is increased by 3% in the first year after retirement age, by 2.6% in the second, by 2.2% in the third, by 1.8% in the fourth and by 1.5% in the fifth or each additional year.</p> <p>If the insured person does not fulfil the full qualifying period but nevertheless continues to work after reaching the maximum retirement age of 63 years (men) and 61 years (women), the pension is increased for each month of insurance after attaining the full age by 0.3% in the first year, by 0.2% in the second, and by 0.1% in the fourth year.</p>

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Early pension 	<p>Early pension is possible if the minimum duration of membership (10 years) and the minimum amount of benefit (1.2-times of the subsistence minimum) have been reached.</p> <p>No age limit.</p>	<p>Early old-age pension from the age of 60 (no other conditions). Accrued old age pension actuarially reduced. Reduction is permanent.</p>	<p>No special early pension. See above.</p>	<p>No early State Pension.</p>	<ul style="list-style-type: none"> • Early pension
<ul style="list-style-type: none"> • Deferred pension 	<p>Deferment possible (no upper age limit).</p>	<p>Deferment possible (no upper age limit).</p>	<p>There is no upper age limit. Pension rights can be accrued as long as a person has pensionable earnings.</p>	<p>Deferment possible. Maximum deferment period of 5 years (until 70 years of age for men and 65 years for women). Deferment unlimited from 2010.</p>	<ul style="list-style-type: none"> • Deferred pension

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
Benefits 1. Determining factors	<p>Amount of income, length of time insured and age when claim is made.</p>	<p>Persons born before 01.01.1949:</p> <ul style="list-style-type: none"> • amount of reference wage, • number of years' insurance, • basic amount. <p>Persons born after 31.12.1948:</p> <ul style="list-style-type: none"> • amount of remuneration subject to contributions throughout the insurance period, • age of the insured person at time of award of pension. 	<p>Number of years covered by contributions. Average monthly earnings during the entire insurance period.</p>	<p><i>1st pillar (basic scheme):</i> The amount of the pension depends on the average annual income and the years of contribution.</p> <p><i>2nd pillar (statutory minimum):</i> The pension is calculated as a percentage of the retirement assets (<i>Alttersguthaben/avoir de vieillesse</i>) (retirement assets = contributions + interest).</p>	<ul style="list-style-type: none"> • Previous earnings, • number of insurance years, • gender of the recipient, • age at retirement (before or after full retirement age).

Old-Age

Table VI

Slovakia

Finland

Sweden

United Kingdom

Benefits

1. Determining factors

Amount of employment income of insured person through contributions during the entire insured life.

National pension (*Kansaneläke*):
Duration of residence in Finland, marital status, municipality of permanent residence and amount of other pensions.

Statutory earnings-related pension (*Työeläke*):
Length of time insured and level of earned income.

Earnings related PAYG pension (*inkomstgrundad pension*):

- The pension will be based on all life-time earnings reported to the scheme. There is no upper age limit.
- Age of retirement.
- Life expectancy for a cohort.
- Development of the economy.

Fully funded, premium reserve pension (*premiepension*):

Ordinary insurance principles.

Guarantee pension (*garantipension*):

For a full pension there must be 40 years of residence in Sweden. The maximum total is 2.13 price base amounts (*prisbasbelopp*). The guarantee pension will be reduced in relation to earnings-related pensions. (See further factors above).

Basic State Pension:
Length of time insured.

SERPS (State Earnings Related Pension Scheme):
Level of earnings (from 1978 to April 2002).

Graduated Retirement Benefit:
Amount of contributions paid between 1961 and 1975.

State Second Pension:
Level of earnings or whether they satisfy the conditions for getting S2P as a carer or long-term sick/disabled person.

Benefits

1. Determining factors

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Calculation method or pension formula	<p>The calculation of pensions is identical for normal retirement pensions and early retirement pensions and is therefore presented for both together. The formula for the calculation of pensions is based on the beginning of the pension with the 65th year for men and the 60th year for women. In these cases the following applies: 1.96% of the calculation basis (see below "3. Reference earnings or calculation basis") per year (maximum: 80%. no limit if more than 45 insurance years have been acquired). This percentage is lowered by 0.4 per annum, so that 1.78% per insurance year will be taken into consideration starting in 2009.</p> <p>If the pension is claimed earlier, a reduction by 4.2 percentage points of the calculation basis per year is made for each year the pension has been claimed prior to the regular pension age. A maximum of 15% of the pension are deducted.</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 1.96% per year (1.78% as of 2009, see above) of a set calculation basis (<i>Bemessungsgrundlage</i>) of € 666.25. This value will be gradually increased to 150% of the reference value (€ 653.19 in 2004) by 2028.</p> <p>New pensions as of 2004 must not be below 90% of the theoretical pension which would have been due according to the legal situation in 2003. The pension is paid 14 times per year.</p>	<p>Persons born before 01.01.1949: The amount of the Old-age Pension (<i>Emerytura</i>) is calculated using the following equation: $E = kb \times (wpw \times os \times 1.3\% + wpw \times on \times 0.7\% + 24\%)$ where: • kb: "Basic Amount" equal to national average wage over the quarter preceding that during which the old-age, invalidity and survivors' pensions were last adjusted. • wpw: "Reference Wage Coefficient" (shows the relationship, as a percentage, between the individual's average reference wage for the pension calculation period and the national average wage during that period). • os: periods during which contributions were paid. • on: periods during which no contributions are paid.</p> <p>Persons born after 31.12.1948: The amount of the old-age pension is calculated as follows: The total pension assets accumulated in the individual's account are divided by the average remaining life expectancy at the age of application for pension.</p>	<p>Monthly rate of old-age pension (<i>penção de velhice</i>): Monthly amount set up by the product of the reference earnings and the constitution rates of pension related to the contribution years: • up to 20 contribution years: pension = 2% x N x RE N = number of contribution years RE = reference earnings. • more than 20 contribution years: tapering rates varying between 2.3% and 2% are applied to certain RE brackets, which are indexed to the national minimum wage and vary between 1.1 and 8 times or more this wage.</p> <p>For persons insured until 31.12.2001, who completed their waiting period, the law lays down that pension is calculated whether according to regulation under decree 329/93, or under current regulation, or even according to the proportional implementation of both in order to be granted the highest amount. The same rules are valid for persons insured before 31.12.2001 whose pension will be begin between 1 January 2002 and 31 December 2016.</p>	<p><i>1st pillar (basic scheme)</i>: The monthly pension consists of a fraction of the minimum old-age pension (fixed amount) and a fraction of the determining average annual income (variable amount). If the determining average annual income is less than or equal to CHF 37,980 (€ 24,465), the fixed amount of the pension is equal to CHF 781 (€ 503) and the variable amount is equal to the determining average annual income multiplied by 13/600. If the determining average annual income is greater than CHF 37,980 (€ 24,465), the fixed amount of the pension is equal to CHF 1,097 (€ 707) and the variable amount is equal to the determining average annual income multiplied by 8/600.</p> <p><i>2nd pillar (statutory minimum)</i>: The annual pension is equal to 7.2% of the retirement assets (<i>Altersguthaben/avoir de vieillesse</i>) acquired by the insured person on reaching retirement age.</p>	<p>Earnings replacement system: • Men: 35% of the Pension Rating Basis (<i>pokojninska osnova</i>) for 15 years of qualifying period. 1.5% increase of Pension Rating Basis for each additional year of qualifying period, until a maximum of 72.5% of the Pension Rating Basis (after 40 years of qualifying period). • Women: 38% of the Pension Rating Basis for 15 insurance years. 1.5% increase of Pension Rating Basis for each additional year of qualifying period, until a maximum of 72.5% of the Pension Rating Basis (after 38 years of qualifying period).</p> <p>Malus (reduction of the pension amount) in case of retirement before full retirement age of 63 (men) and 61 (women). Bonus (increase of the pension amount) in case of continuation of employment after 63/61 years of age. Some exceptions for men with 40 and women with 38 working years.</p>

Slovakia

Finland

Sweden

United Kingdom

2. Calculation method or pension formula

Old-age Pension (*Starobný dôchodok*), monthly benefit:
 Pension formula: $APEP \times PPI \times CPV$
 $APEP$ = Average Personal Earnings Point (*Priemerný osobný mzdový bod*) determined as proportion of the multiplication of personal points achieved during particular calendar years (during decisive period) by the periods of pension insurance. The personal earnings point is determined as a proportion of the gross yearly income of the insured to the national average yearly wage. The ceiling of $APEP$ is the value 3, but for 2004 only 1.95.
 PPI = Period of Pension Insurance (*Obdobie dôchodkového poistenia*) = number of insurance years.
 CPV = Current Pension Value (*Aktuálna dôchodková hodnota*) = 1.25 % of the national monthly average wage in the year prior to the year of retirement. For 2003 (and calculation of benefits in 2004) the CPV is SKK 183.58 (€ 4.55).

National pension (*Kansaneläke*):
 Full amount between € 419.16 and € 496.38 per month according to marital status and municipality. If years of residence are less than 40 the pension is proportional to the length of residence. Statutory earnings-related pension (*Työeläke*) and other Finnish or foreign pensions received reduce the national pension by 50% when annual total exceeds € 559.
 Statutory earnings-related pension (*Työeläke*):
 The target is 60% of pensionable salary after 40 years. The accrual rate is 1.5% of reference earnings (see below "Reference earnings or calculation basis") per year, increased to 2.5% after the age of 60.

In the PAYG system pension rights accrued are indexed yearly. The applicable index is based on the development of average wages.
 An annuity factor will be used in the pension formula. Outgoing pensions will be calculated by dividing total accrued pension assets by this factor. The factor will depend on average life expectancy for a cohort, on the age of retirement for an individual and on a "norm" for (expected) increase of average wages.
 Life expectancy tables will be based on the most recent average life expectancy statistics over a five year period.
 The "norm" for increase in average wages is 1.6%. It is used in the index for the yearly adjustment of outgoing pensions as well as in the factor for calculating the first year's pension. The annuity factor works as follows: Once the first year's pension is established, it is indexed according to the increase in average wages reduced by the norm. The annuity factor for computation of the first years pension is affected by the norm in such a way that the present value of the pension payments to a person living as long as the life expectancy for the cohort, is the same as if the first year's pension had been calculated without the norm (it would then have been substantially lower than under the rules now enacted) and a straight wage indexation had been used.
 In the fully funded premium reserve scheme conventional insurance principles are applied. Only life annuities are granted.

Basic State Pension:
 Flat-rate amount of GBP 79.60 (€ 118) per week (paid pro-rata if number of qualifying years is less than the requisite number but at least a quarter of that figure).
 Graduated Retirement Benefit:
 GBP 0.0963 (€ 0.14) per week for each GBP 7.50 (€ 11) (men) or GBP 9 (€ 13) (women) contributed.
 Minimum for a person on their own contributions: GBP 0.0963 (€ 0.14) per week. Maximum: GBP 8.28 (€ 12) per week (men) and GBP 6.93 (€ 10) per week (women).
 SERPS (State Earnings Related Pension Scheme):
 Accrual rate of 1.25% a year, based on average indexed surplus earnings (after 1978 until 5th April 2002) between the lower and upper earnings limit. For persons attaining pensionable age from 06.04.2000 the accrual rate reduces over a ten-year transitional period to 1.00%.
 State Second Pension (*S2P*):
 From April 2002-March 2010, the accrual rate is:
 (i) double prevailing *SERPS* accrual rate for earnings between the Lower Earnings Limit (*LEL*) and the Low Earnings Threshold (*LET*)
 (ii) half the prevailing *SERPS* accrual rate for earnings between the *LET* and a figure which is $(3 \times LET) - (2 \times LEL)$
 (iii) the prevailing *SERPS* accrual rate for earnings between $((3 \times LET) - (2 \times LEL))$ and the Upper Earnings Limit.
 From April 2010 onwards, the above accrual rates become:
 (i) 2.0% a year
 (ii) 0.5% a year
 (iii) 1.0% a year
 respectively.

2. Calculation method or pension formula

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Reference earnings or calculation basis	<p>Calculation base is the average of the (revalued) income of the best 16 insurance years. This period will be raised by 122 months per calendar year, so that in 2028 the income of the best 40 insurance years will be considered.</p> <p>The income is only considered up to the upper limit of the contribution assessment ceiling of monthly € 3,450. Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis is € 3,013.22.</p>	<p>Persons born before 01.01.1949: Reference wage (S) either average wage over 10 consecutive years selected from among the previous 20 years, or the best 20 years of any insurance period. Ceiling: 250% of the national average wage.</p> <p>Persons born after 31.12.1948: Accumulated capital from contributions.</p>	<p>Reference earnings: average monthly wages of all contribution years for a period limited to 40 years. In case of a longer period, the 40 highest wages are taken into account.</p> <p style="text-align: center;">$E/N \times 14$</p> <p>E = sum of all earnings N = number of years.</p> <p>Earnings taken into account for calculation are adjusted:</p> <ul style="list-style-type: none"> • If earnings registered until 31.12.2001: according to the consumer price index (excluding housing); • if earnings registered after 31.12.2001: according to the index obtained by weighting 75% of the consumer price index and 25% of the improvement wage index. This one can not exceed the consumer price index (excluding housing), increased by 0.5%. 	<p>1st pillar (basic scheme):</p> <ul style="list-style-type: none"> • The average annual income consists of: • Income from paid employment (the contributions of persons without gainful employment are counted as income from paid employment); • Bonuses for child-raising (<i>Erziehungsgutschriften/bonifications pour tâches éducatives</i>) and bonuses for care-taking (<i>Betreuungsgutschriften/ bonifications pour tâches d'assistance</i>) (see "4. Non-contributory periods credited or taken into consideration"). <p>Income earned by spouses during their years of marriage is shared between them (splitting) when both are entitled to the pension, in the event of divorce or when a widow or widower is entitled to an old-age pension (<i>Altersrente/rente de vieillesse</i>).</p> <p>2nd pillar (statutory minimum): The insured salary (= coordinated salary) is the salary between CHF 25,320 (€ 16,310) and CHF 75,960 (€ 48,931).</p>	<p>Pension Rating Basis (<i>pokojninska osnova</i>) (PRB): monthly average earnings in any consecutive 18 year period of insurance following 1 January 1970 (whichever is the most favourable for the insured person). Calculation of the PRB is based on earnings (net of tax and other contributions) upon which pension contributions have been paid.</p> <p>Ceiling: Maximum Pension Rating Basis of SIT 394,633 (€ 1,654).</p>
4. Non-contributory periods credited or taken into consideration	<p>Contribution-free periods which are credited:</p> <ul style="list-style-type: none"> • Periods of military or war service as well as assimilated periods (e.g. periods of civil service). • Periods in which maternity benefit (<i>Wochengeld</i>) is received (periods of maternity leave). • Periods in which unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefit (<i>Krankengeld</i>) are received. • Periods of child-raising (maximum of 4 years per child, 24 months of which as contribution periods). 	<ul style="list-style-type: none"> • Sickness Allowance (<i>Zasitek chorobowy</i>) payment, • parental leave, • university study, • caring for a dependent person. 	<p>Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.</p>	<p>1st pillar (basic scheme): Bonuses for child-raising (<i>Erziehungsgutschriften/bonification pour tâches éducatives</i>): years during which the insured persons exercised parental authority over one or more children under the age of 16; bonuses for care-taking (<i>Betreuungsgutschriften/bonification pour tâches d'assistance</i>): years during which the insured persons took care of relatives in ascending or descending line, brothers and sisters, helpless and living in the same household.</p> <p>Non-working spouses of insured persons engaged in paid employment and persons working in the company of their spouse without receiving payment in cash are deemed to have paid contributions, provided that their spouse has paid at least double the minimum contribution.</p> <p>2nd pillar (statutory minimum): No non-contributory periods credited or taken into consideration.</p>	<p>Periods out of employment determined by the Act (e.g.: during childcare, occupational rehabilitation, etc).</p> <p>Added qualifying period for:</p> <ul style="list-style-type: none"> • Undergraduate and postgraduate studies, • military service, • training for ancillary police units, • time registered with the employment office as job-seeker or unemployed person.

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
3. Reference earnings or calculation basis	<p>Old-age Pension (<i>Starobný dôchodok</i>) and Early Pension (<i>Predčasný starobný dôchodok</i>): Insured person's contributory earnings during the entire insurance since 1994.</p>	<p>National pension (<i>Kansaneläke</i>): Not applicable. Statutory earnings-related pension (<i>Työeläke</i>): Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. No ceiling for reference earnings.</p>	<p>See above.</p>	<p>SERPS (State Earnings Related Pension Scheme): Calculation based on average indexed surplus earnings (after 1978 until 5th April 2002) between the lower and upper earnings limit. State Second Pension (<i>S2P</i>): Calculated based on average indexed earnings (after 2002) between the lower and upper earnings limit. People with earnings between the Lower Earnings Limit (LEL) and the Low Earnings Threshold (LET) and people fulfilling certain criteria [see "Conditions", paragraphs (ii) and (iii)] are treated as having earnings at the Low Earnings Threshold (LET).</p>	3. Reference earnings or calculation basis
4. Non-contributory periods credited or taken into consideration	<p>Prior to the end of 2003, the following periods are credited:</p> <ul style="list-style-type: none"> • basic military service, • service in the liberation movement, • periods of receiving sickness benefit, • periods of receiving maternity benefit, • periods of receiving unemployment benefit, • caring for children up to the age of 6 or for long-term severely disabled minor children, • periods of receiving invalidity benefits, • caring for family members (nursing sick relatives), • participation in vocational training courses. 	<p>Statutory earnings-related pension (<i>Työeläke</i>): Basically none. However, if leave from work due to e.g. maternity is less than one year, this year is credited in most pension schemes (not Temporary Employees' Pensions Act, <i>LEL</i>, and Pension Act for Performing Artists And Certain Other Employee Groups, <i>TaEL</i>). Disability pension (<i>Työkyyvyttömyyseläke</i>) periods are fully credited.</p>	<ul style="list-style-type: none"> • Child care years in the case of parents of small children, • National service or equivalent, • Qualifying earnings in the case of recipients of income related Activity/sickness compensation (<i>aktivitets/sjukersättning</i>), • Social security benefits. <p>For some of these periods the individual pays a contribution; the State always pays what remains up to 18.5%.</p>	<p>Basic State Pension: Number of years required for full State Pension reduced by number of years (after 1978) spent at home caring for children or sick or disabled person (Home Responsibilities Protection, <i>HRP</i>). However, number of years required for pension cannot be reduced below 20 through <i>HRP</i>. Apart from <i>HRP</i>, contributions are credited for periods of sickness, incapacity and unemployment and, in the case of men, from age 60 to 65.</p>	4. Non-contributory periods credited or taken into consideration

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
5. Supplements for dependants <ul style="list-style-type: none"> • Spouse 	<p>None. As regards the increase of the basic rate (<i>Richtsatz</i>) for the compensation supplement (<i>Ausgleichszulage</i>) for spouses living in the same household see below "Minimum Pension".</p>	No supplements.	No supplements.	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> No increase.</p>	No supplements.
<ul style="list-style-type: none"> • Children 	<p>€ 29.07 for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities.</p> <p>As regards the increase of the basic rate (<i>Richtsatz</i>) for the compensation supplement (<i>Ausgleichszulage</i>) for children see below "Minimum Pension".</p>	No supplements.	No supplements.	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> The beneficiary of an old-age pension (<i>Altersrente/rente de vieillesse</i>) is entitled to a pension for each of the children that, at the time of the death, would be entitled to an orphan's pension (<i>Waisenrente/rente d'orphelin</i>).</p> <p><i>1st pillar:</i> 40% of the old-age pension.</p> <p><i>2nd pillar:</i> 20% of the old-age pension.</p>	No supplements.

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
5. Supplements for dependants <ul style="list-style-type: none"> • Spouse 	No supplements.	National pension (<i>Kansaneläke</i>): No supplement. Statutory earnings-related pension (<i>Työeläke</i>): No supplement.	Wife's supplement (<i>hustrutillägg</i>) is payable to certain women under 65 years of age, according to transitional rules.	Basic State Pension: GBP 47.65 (€ 71) per week. Graduated Retirement Benefit, SERPS and State Second Pension (S2P): No supplement.	5. Supplements for dependants <ul style="list-style-type: none"> • Spouse
<ul style="list-style-type: none"> • Children 	No supplements.	National pension (<i>Kansaneläke</i>): Child increase € 18.41 month per child under the age of 16. Paid also to those pensioners who do not receive national pension because of the amount of their other pension income.	Child supplement (<i>barntillägg</i>) is payable to persons who were entitled to the benefit in December 1989, according to transitional rules. It is payable for each child under 16 years of age.	Basic State Pension: Each child for whom Child Benefit is received: GBP 11.35 (€ 17) a week. GBP 9.55 (€ 14) for a child for whom the higher rate of Child Benefit is payable. Graduated Retirement Benefit, SERPS pension and State Second Pension (S2P): No supplement.	<ul style="list-style-type: none"> • Children

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
6. Special supplements	<p>Entitlement to long-term care benefit (<i>Pflegegeld</i>) in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. See table XII "Long-term care".</p>	<p>Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>): Granted to persons entitled to an old-age, invalidity or survivors' pension who are totally incapable of work and require assistance from another person, or have reached the age of 75. Amount: PLN 144.25 (€ 30) per month (adjusted in the same way as pensions).</p> <p>Funeral Grant (<i>Zasitek pogrzebowy</i>): Lump sum available to the persons who paid the funeral costs for a pensioner or a member of their family. Amount: 200% of the national average wage at time of death.</p>	<p>In case of deferred pension, supplement for each additional year up to the age of 70.</p>	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i>: No special supplements.</p>	<p>Supplementary Allowance (<i>varstveni dodatek</i>): To ensure sufficient means for beneficiaries whose pensions fall below the amount of a minimum for a full pension qualifying period and whose income (family members included) is insufficient to ensure a basic level of subsistence, a means tested supplementary allowance is granted to permanent residents.</p> <p>The supplementary allowance to Old-age Pension (<i>starostna pokojnina</i>) is assessed on a basis of the difference between the pension and the amount according to the relevant percentage of the Minimum Pension Rating Base (<i>pokojninska osnova</i>) (supplementary allowance rating base) of SIT 98,658 (€ 414) per month in February 2004. The relevant percentage is 60% of the minimum pension rating base for a claimant with a pension qualifying period of 15 years or less and is increased by 2 percentage points for each subsequent completed year of pension qualifying period.</p> <p>Assistance and Attendance Allowance (<i>dodatek za pomoč in potrežbo</i>): available pensioners lawfully permanently residing in the Republic of Slovenia, should they need permanent help to satisfy their vital necessities (cash benefit). It amounts to at least 70% of min. pension for full pension qualifying period for blind and immobile persons who require constant assistance (half of the amount for persons who need assistance in performing a majority of vital necessities).</p> <p>Disability Allowance (<i>invalidnina</i>): See table V "Invalidity".</p>

Old-Age

Table VI

Slovakia

Finland

Sweden

United Kingdom

6. Special supplements

No special supplements.

National pension (*Kansaneläke*):

- Pensioners' care allowance (*Eläkkeensaajien hoitotuki*):

3 categories: € 51.97, € 128.93 and € 257.84 per month (full amounts; adjusted to the length of residence in Finland). Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. Dietary grant € 21 per month compensates celiacs for some of the additional cost of gluten-free nutrition.

- Pensioners' housing allowance (*Eläkkeensaajien asumistuki*):

May be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs as well as some other factors.

Housing supplement for pensioners (*bostadstillägg till pensionärer*): 91% of the housing costs up to SEK 4,500 (€ 492). The supplement is income-tested.

Christmas Bonus: GBP 10 (€ 15) (lump sum) paid once a year.

Age addition: Basic State Pension increased by GBP 0.25 (€ 0.37) a week from age 80 including non contributory State Pension.

Winter Fuel Payment:

An annual lump sum payment to people over age 60 to help with their winter fuel bills. GBP 200 (€ 296) to those living on their own. GBP 100 (€ 148) each for those living in the same household as other eligible people. GBP 100 (€ 148) extra for people age 80 and over.

Cold Weather Payment:

Payable to those on Income Support or income-based Jobseekers' Allowance with pensioner or disability premium or child under five. Lump sum GBP 8.50 (€ 13) paid automatically when average temperature at a specified weather station is recorded as, or forecast to be, 0°C or below over seven consecutive days.

6. Special supplements

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
7. Minimum pension	<p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, an compensation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: € 653.19, Pensioners living in the same household with spouse: € 1,015.00.</p> <p>Increase of the compensation supplement for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: € 69.52.</p>	PLN 562.58 (€ 117) per month.	<p>30% of average monthly earnings (see "Reference earnings").</p> <ul style="list-style-type: none"> • Minimum for pensioners with up to 15 contributions years: € 208 per month. • For pensioners whose contribution period varies between 15 and 40 years, minimum pensions will be indexed at the national minimum wage reduced by the employee's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period. <p>These minimum amounts are achieved by a social supplement (<i>complemento social</i>) of the non-contributory system and by a supplement of the contributory scheme.</p>	<p><i>1st pillar (basic scheme):</i> Complete pensions (<i>Vollrenten/rentes completes</i>): CHF 1,055 (€ 680) per month. Child pension (<i>Kinderrente/rente pour enfant</i>): CHF 422 (€ 272) per month.</p> <p><i>2nd pillar (statutory minimum):</i> No minimum pension.</p>	An insured person entitled to Old-age Pension (<i>starostna pokojnina</i>) is guaranteed the minimum pension in the amount of 35% of the minimum pension rating base of SIT 98,658.23 (€ 414) per month. The minimum Pension Rating Basis (<i>pokojninska osnova</i>) is determined and published by the Institute for Pension and Invalidity Insurance (<i>Zavod za pokojninsko in invalidsko zavarovanje</i>). Main condition of eligibility is 15 years of insurance.
8. Maximum pension	€ 2,410.58 monthly.	100% of reference wage.	Between 80% and 92% depending on the applicable rate (see "Reference earnings or calculation base").	<p><i>1st pillar (basic scheme):</i> CHF 2,110 (€ 1,359) per month. The sum of the two old-age pensions (or invalidity and old-age pensions) paid to a couple must not exceed 150% of the maximum amount of the old-age pension (<i>Altersrente/rente de vieillesse</i>), i.e. CHF 3,165 (€ 2,039). Child pension (<i>Kinderrente/rente pour enfant</i>): CHF 844 (€ 544) per month.</p> <p><i>2nd pillar (statutory minimum):</i> No maximum pension.</p>	No statutory maximum amount. Maximum Pension Rating Basis of SIT 394,633 (€ 1,654).
9. Early pension	<p><i>General conditions for all early pensions:</i> "Eternal eligibility" (<i>ewige Anwartschaft</i>) in the case of 240 contribution months of compulsory insurance or 240 insurance months over the past 360 calendar months.</p> <p><i>Special conditions:</i></p> <ul style="list-style-type: none"> • 450 insurance months are required for the calculation of the benefit or • 420 contribution months of compulsory insurance (transitional provisions exist for persons who are close to retirement age). • No earned income from self-employed or non-self-employed activities over € 316.19 per month. <p>The early retirement pensions are to be calculated according to the general pension formula.</p>	No reduction.	<p>Calculation according the general formula. The amount is reduced through the application of a reduction factor corresponding to (1 - x).</p> <p>x = annual rate of 4.5% by the number of years of anticipation.</p> <p>When contribution period is longer than 30 years, the number of years of anticipation is reduced by one year for each group of 3 years beyond 30.</p> <p>No reduction for the unemployed asking for an anticipated pension since the age of 60 (58 for the unemployed covered by the Employment and Social Protection Programme) and when accorded because of hard or unhealthy work.</p>	<p><i>1st pillar (basic scheme):</i> 6.8% reduction per year of early payment. For women, up to 2009, preferential rate equal to a 3.4% reduction per year of early payment.</p> <p><i>2nd pillar (statutory minimum):</i> No provision.</p>	No early pension.

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
7. Minimum pension	No statutory minimum pension.	No minimum pension. National pension (<i>Kansaneläke</i>) guarantees in practice a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.	No minimum pension.	Basic State Pension: Minimum of 25% of full rate of pension, GBP 19.90 (€ 29), payable if contributions paid for at least 11-12 years. See table XI for minimum non-contributory State Pension.	7. Minimum pension
8. Maximum pension	No statutory maximum pension.	Statutory earnings-related pension (<i>Työeläke</i>): No maximum amount. The total maximum pension is 60% of the highest pensionable salary.	No maximum pension.	Basic State Pension: Full (100%) pension GBP 79.60 (€ 118) payable if contributions paid for 44 years (men) or 39 years (women). SERPS (State Earnings Related Pension Scheme): GBP 140.44 (€ 208) per week.	8. Maximum pension
9. Early pension	Early Pension (<i>Predčasný starobný dôchodok</i>): Pension formula: EPB = OB – (0.005 x OB x D), OB = APEP x PPI x CPV EPB = Early Pension Benefit, D = n-multiple of each 30 days missing to retirement age, APEP, PPI, CPV – see "2. Calculation method".	The pension is permanently reduced by 0.4% per month if the pension is taken early.	The annual supplementary pension (in the old benefit-defined PAYG-system) is permanently decreased by 0.5% of the old age pension per calendar month before the age of 65.	No early State Pension.	9. Early pension

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
10. Deferment	Pension increase for 12 months respectively of the deferment of the age limit for the standard pension by 4.2%.	Additional periods of employment reflected in pension calculation.	Pension increased by the application of a bonus to the amount according to the general formula: $1 + y$. y = annual rate of 10% by the number of contribution years achieved after the age of 65 and within the limit of 70.	<i>1st pillar (basic scheme):</i> Increase by a percentage between 5.2 and 31.5. <i>2nd pillar (statutory minimum):</i> No provision.	If the claimant fulfils the qualifying period of 40 years (men) or 38 years (women) and continues to work after the age of 63 years (men) or 61 years (women), the pension is increased by 3% in the first year after retirement age, by 2.6% in the second, by 2.2% in the third, by 1.8% in the fourth and by 1.5% in the fifth or each additional year. If the insured person does not fulfil the full qualifying period but nevertheless continues to work after reaching the maximum retirement age of 63 years (men) and 61 years (women), the pension is increased for each month of insurance after attaining the full age by 0.3% in the first year, by 0.2% in the second, and by 0.1% in the fourth year.
Adjustment	Annual adjustment on 1 January (for the first time in the second year following the year of retirement). In 2004 all pensions up to the amount of € 667.80 are increased by 1.5%. All pensions exceeding € 667.80 are increased by a fixed amount of € 10.02 each. Pensions that are not exceeding € 780 are increased by a single amount of maximum 0.6% of the annual pension in order to compensate possible net losses with comparison to the preceding year.	Adjustment is annually as from 1 March. The adjustment rate equals not less than the inflation rate for the preceding calendar year plus at least 20 per cent of the real increase of average remuneration for the preceding calendar year. If the inflation rate in June of the concerned year equals at least 5 per cent in relation to December of the preceding year, the pension is additionally adjusted on 1 September.	Normally increased once a year by government decision with regard to the price level.	<i>1st pillar (basic scheme):</i> In principle, adjustment every two years to the development of wages and prices. Early adjustment when the consumer price index has increased by more than 4% in one year. <i>2nd pillar (statutory minimum):</i> Adjustment to the development of prices depending on the financial possibilities of the pension institution.	Pensions are adjusted in accordance with annual growth of average national salaries of employed persons, nevertheless a pension growth index in the calendar year cannot exceed an annual growth index of average national salaries, and it cannot be less than the consumer price index except when the annual growth index of average national salaries is lower than the consumer price index. Adjustment is made twice a year (in February and September).
Partial pension	No partial pension.	No partial pension.	No partial pension.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> No partial retirement.	An insured person who has fulfilled the conditions for entitlement to Old-age Pension (<i>starostna pokojnina</i>) may acquire the right to partial pension if he/she is employed on a half-time basis at the most. Partial pension is equal to half the old-age pension to which he/she would have been entitled had they retired completely.

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
10. Deferment	<p>Deferred Old-age Pension (<i>Odlóžený starobný dôchodok</i>): Pension formula: DPB = OB + (0.005 x OB x D), OB = APEP x PPI x CPV DPB = Deferment Pension Benefit, D = n-multiple of each 30 days missing to retirement age, APEP, PPI, CPV – see "2. Calculation method".</p>	<p>The amount of pension is increased by 0.6% per month beyond the age of 65.</p>	<p>The annual supplementary pension (in the old benefit-defined PAYG-system) is permanently increased by 0.7% of the old age pension per calendar month after the age of 65.</p>	<p>State Pensions are increased by approximately 7.5% for each year of deferment.</p>	10. Deferment
Adjustment	<p>Annual adjustment (1st January) of the current pension value according to the average development of gross earnings (earnings in the third quarter of the previous year compared to the third quarter of the year preceding the previous year). Annual adjustment (1st July) of benefits according to the increase of consumer prices and of the average wage.</p>	<p>National pension (<i>Kansaneläke</i>): Annually on the basis of the evolution of the cost-of-living index. Statutory earnings-related pension (<i>Työeläke</i>): Annually according to the weighted average of price and wage changes (two separate weights are used for pensions payable to persons under/over 65).</p>	<p>For the guarantee pension, the rate of adjustment is fixed every year on the basis of the development of prices (price base amount, <i>prisbasbelopp</i>). Supplementary pensions (<i>tilläggs pension</i>) are adjusted according to changes in the average income development (income index) deducting the norm of 1.6 percentage points.</p>	<p>Adjustment by legislation annually at least in line with movements in the general level of prices.</p>	Adjustment
Partial pension	<p>No partial pension.</p>	<p>National pension (<i>Kansaneläke</i>): No part-time pension. Statutory earnings-related pension (<i>Työeläke</i>): Part-time pension (<i>Osa-aikaeläke</i>) payable to persons aged 58-64. Working hours have to be reduced considerably (to 16-28 hours per week) and the income has to be reduced to 35-70% of earlier earnings. The pension is 50% of the loss of income.</p>	<p>No special rules.</p>	<p>No partial State Pension.</p>	Partial pension

Table VI

Old-Age

	Austria	Poland	Portugal	Switzerland	Slovenia
Accumulation with earnings from work	<p>Old-age pension (<i>Altersrente</i>): Accumulation possible, no limits. As of 2004 paid contributions will be credited as contributions to a special increased insurance.</p> <p>Early retirement pension (<i>Vorgezogene Rente</i>): In case a non-self-employed or self-employed activity is taken up with an income of over € 316.19 per month, the pension will be discontinued.</p>	<p>Old-age Pension (<i>Emerytura</i>) is neither suspended nor reduced if the pensioner has reached legal retirement age.</p>	<p>Limitless accumulation possible. Contributions on earnings.</p> <p>Pension increased by 1/14 of 2% of the total earnings registered per year.</p>	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i>: Allowed.</p>	<p>Earnings from work attained before the age of 63 (men) and 61 (women) are in a percentage set by the law (from 5% to 31%) deducted from pension.</p>
Taxation and social contributions 1. Taxation of pension benefits	<p>Pensions are subject to taxation.</p>	<p>Old-age Pension (<i>Emerytura</i>): Subject to taxation.</p> <p>Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>) and Funeral Grant (<i>Zasiłek pogrzebowy</i>): Not subject to taxation.</p>	<p>Old-age pensions are subject to taxation, but the tax system is different than the one for earnings from work.</p>	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i>: Benefits are subject to taxation.</p>	<p>Old-age Pension (<i>starostna pokojnina</i>): Benefits are subject to taxation.</p> <p>Supplementary Allowance (<i>varstveni dodatek</i>), Disability Allowance (<i>invalidnina</i>), and Assistance and Attendance Allowance (<i>dodatek za pomoč in potrežbo</i>): Benefits are not subject to taxation.</p>
2. Limit of income for tax relief or tax reduction	<p>General taxation rules. No special relief for benefits.</p>	<p>Old-age Pension (<i>Emerytura</i>): General taxation rules. No special relief for benefits.</p>	<p>Taxation is only applied for an annual income starting at € 8,121.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>General taxation rules. No special relief for benefits.</p>
3. Social security contributions from pension	<p>4.35% sickness insurance contribution.</p>	<p>Deduction of contributions for health care insurance.</p>	<p>No contributions.</p>	<p><i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i>: No contributions.</p>	<p>From pension contribution of 5.76% for health services, the refund of travel expenses in case of sickness, funeral expenses and Death Grant (<i>posmrtnina</i>). No ceiling.</p>

Old-Age

Table VI

	Slovakia	Finland	Sweden	United Kingdom	
Accumulation with earnings from work	Accumulation possible. If the earnings exceed the amount of SKK 3,000 (€ 74) per month, the beneficiary shall pay health insurance (benefits in kind) contributions.	Accumulation possible. Earnings do not affect entitlement or amount of old age pension.	Accumulation possible since earnings do not effect pension entitlement.	State Pension entitlement not affected by earnings if person continues, or starts, gainful employment or self-employment after State Pension age.	Accumulation with earnings from work
Taxation and social contributions	Benefits are not subject to taxation.	Pensions are fully subject to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension (<i>Kansaneläke</i>) only, no income tax is paid. See point 2 below. Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>) and pensioners housing allowance (<i>Eläkkeensaajien asumistuki</i>) are not taxed.	Pensions are subject to taxation except housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>), handicap allowance (<i>handikappersättning</i>) and care allowance for disabled child (<i>vårdbidrag</i>) to the extent it covers special expenses.	Basic State Pension, State Earnings Related Pension (<i>SERPS</i>), State Second Pension (S2P) and Graduated Retirement Benefit are taxable as income, but any increases in respect of dependent children are not.	Taxation and social contributions
1. Taxation of pension benefits					1. Taxation of pension benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	The amount of the full pension deduction for pension income per year is: Local taxes: Single person: € 6,690 married person: € 5,710 Government taxes: € 1,530 for all. When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than Local taxes: Single person € 16,247 married person € 13,867 Government taxes: € 3,715	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from pension	No contributions.	Sickness insurance premium for pensioners is 1.5% on pension income. No other contributions.	No contributions.	No contributions.	3. Social security contributions from pension

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age

VII Survivors

- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955.	Law on the Social Insurance System (<i>Ustawa o systemie ubezpieczeń społecznych</i>) of 13 October 1998. Law on Social Insurance Fund Pensions (<i>Ustawa o emerytalności i rentach z Funduszu Ubezpieczeń Społecznych</i>) of 17 December 1998.	Statutory Order 322/90 of 19 October 1990. Statutory Order 265/99 of 14 July 1999.	1 st pillar (basic scheme) Federal Law on Old-age and Survivors' Insurance of 20 December 1946 (<i>Bundesgesetz über die Alters- und Hinterlassenenversicherung, AHVG</i>) or <i>Code de l'assurance-vieillesse et survivants, LAVS</i> . Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG</i>) or <i>Fédérale sur la partie générale du droit des assurances sociales, LAGS</i> . 2 nd pillar (statutory minimum) Federal Law on Occupational Benefit Plans concerning Old-age, Survivors and Invalidity of 25 June 1992 (<i>Bundesgesetz über die berufliche Alters-, Hinterlassenen- und Invalidenvorsorge, BVG</i>) or <i>Fédérale sur la prévoyance professionnelle-vieillesse, survivants et invalidité, LAVP</i> .	Pension and Disability Insurance Act (<i>Zakon o pokojninskem in invalidnem zavarovanju</i>) (Official Gazette of the Republic of Slovenia, no. 106/99).
Basic principles	Compulsory social insurance scheme for employees with benefits depending on the pension of the deceased.	A social insurance scheme providing earnings-related benefits.	Compulsory social insurance scheme for the active population (employees and self-employed) with benefits depending on the pension of the deceased person.	1 st pillar (basic scheme) Universal insurance that must cover the basic needs in an appropriate way. 2 nd pillar (statutory minimum) The <i>BVG/LAVP</i> lays down minimum provisions. Pension institutions may provide more extensive cover in their internal regulations. Here we deal only with the legal minimum scheme. Compulsory insurance for employees above a certain salary. Combined with the 1 st pillar, it must enable the maintenance of the previous standard of living in an appropriate way.	Periodic social insurance benefit, the acquisition of which depends upon fulfilment of conditions by the deceased person as well as his/her survivors.

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	Law on Social Insurance (<i>Zákon o sociálnom poistení</i>) No. 461/2003.	National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>). Survivors' Pension Act 38/1969 (<i>Perhe-eläkelaki, PEL</i>). Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>). Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>). Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>). Local Government Pensions Act 549/2003 (<i>KuEL</i>). State Employees' Pensions Act 280/1966 (<i>VEL</i>). Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KIEL</i>). Self-Employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>). Farmers' Pensions Act 467/1969 (<i>MYEL</i>). Pension Act for Performing Artists And Certain Other Employee Groups 662/1985 and 1056/1997 (<i>TaEL</i>).	National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962. Survivor's Pension Act (<i>Lag om efterlevandepension och efterlevndestöd till barn</i>) of 2000.	Social Security Contributions and Benefits Act 1992, and regulations thereunder. Pension Act 1995. The Welfare Reform and Pensions Act 1999.	Applicable statutory basis
Basic principles	Compulsory social insurance scheme for employees and certain group of the self-employed with benefits depending on the deceased person's pension. Special scheme for policemen, soldiers and customs officers.	Dual system: (1) insurance system (statutory earnings-related pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers) and (2) universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension. The pension schemes are integrated.	The public pension system is compulsory and of universal coverage. The purpose of the survivors' pension is to give economic support following the death in the family, enabling survivors to adapt to their new economic situation. Adjustment pension (guarantee pension and income-related).	Compulsory social insurance scheme for all employed and self-employed men and women: lump sum Bereavement Payment, flat-rate Bereavement Allowance, and flat-rate Widowed Parent's Allowance.	Basic principles

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
Field of application	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Persons who do not have a formal employment contract but essentially work as an employee (<i>freie Dienstnehmer</i>) (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured. 	<ul style="list-style-type: none"> • Employees, • self-employed persons, • farmers, • recipients of Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>), • recipients of Child Raising Allowance (<i>Zasilek wychowawczy</i>). 	Compulsory insurance for all insured employees.	<p><i>1st pillar (basic scheme):</i> All persons domiciled in Switzerland or gainfully employed there.</p> <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Employees over the age of 17, affiliated to the 1st pillar and receiving from the same employer an annual salary greater than CHF 25,320 (€ 16,310). • Beneficiaries of unemployment insurance daily allowances. • Optional insurance for employees not covered by compulsory insurance and for the self-employed. 	<ul style="list-style-type: none"> • Employees and assimilated, • self-employed persons, • farmers engaged in agricultural activity as their sole or principal occupation (and their families), provided that upon application for insurance they are 15 years old or over, physically capable of pursuing agricultural activity, and have a minimum income (from agriculture or elsewhere) for each insured member of their household, • recipients of Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) and unemployed persons performing public works, • one of the parents who is entitled to a parental allowance if not insured under any other basis, • one of the parents who nurses and cares for a child until the age of 3 or for a child with severe mental or physical disability for a for a difference up to the full-time employment, • family assistant who is entitled to the partial payment for the lost income, • those engaged in voluntary military service.
Exemptions from compulsory insurance	No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 316.19 per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.	No exemptions.	No exemptions.	<p><i>1st pillar (basic scheme):</i></p> <ul style="list-style-type: none"> • In the case of a double burden (simultaneous foreign insurance). • In the case of compulsory insurance for a short time only. <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Employees for which the employer is not required to pay contributions for the 1st pillar. • Employees gainfully employed for less than 3 months. • Employees that already have compulsory insurance or whose main occupation is freelance work. • Persons with at least 2/3 invalidity. • Certain members of the family of a farmer working in his company. • In the case of a double burden (simultaneous foreign insurance). 	Possible for persons engaged in agricultural activity with very low income and persons insured abroad, if stipulated so by an international convention.

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
Field of application	Employees and certain groups of the self-employed. Voluntarily insurance possible.	National pension (<i>Kansaneläke</i>): All residents. Statutory earnings-related pension (<i>Työeläke</i>): All employees from the age of 14 and self-employed persons from the age of 18.	Compulsory coverage.	All employed and self-employed men and women liable to pay contributions.	Field of application
Exemptions from compulsory insurance	No compulsory insurance for self-employed persons with an annual income less than 12-times the minimal monthly wage i.e. SKK 72,960 (€ 1,809).	<i>Employees:</i> No exemption. <i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds € 5,504.14 for self-employed and € 2,752.07 for farmers.	No exemptions.	No contributions and no benefits for persons with earnings below the lower earnings limit GBP 79 (€ 117) per week or for self-employed persons with annual earnings less than GBP 4,215 (€ 6,244).	Exemptions from compulsory insurance

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>Entitled persons</p> <ul style="list-style-type: none"> • Surviving spouse • Children • Other persons 	<ul style="list-style-type: none"> • Widow/widower who was married to the deceased person when death occurred or • divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred. • Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. 	<ul style="list-style-type: none"> • Widow and widower, • divorced spouse, • children incl. legitimate children, illegitimate children, foster children, adopted children, stepchildren, grandchildren, and other children depended on the insured person. • Other persons: parents, and adoptive parents. 	<ul style="list-style-type: none"> • Surviving spouse, aged at least 35, and divorced former spouse who is entitled to alimony. 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. • Children until the age of 18 (25 or 27 in the case of further or higher education). • Parents dependant on the deceased are entitled, if there are no spouse or children. 	<p><i>1st pillar (basic scheme):</i></p> <ul style="list-style-type: none"> • Surviving spouse: widows and widowers with children, widows without children under certain conditions, divorced spouse under certain conditions. • Children, including foster children under certain conditions. <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Surviving spouse: widows, divorced widows under certain conditions. • Children, including foster children if the deceased was responsible for their maintenance. 	<p>Widow's or Widower's Pension (<i>vdovska pokojnina</i>):</p> <ul style="list-style-type: none"> • Widow, and widower, • unmarried partner, • divorced spouse if he/she was entitled to alimony before death. <p>Survivor's Pension (<i>družinska pokojnina</i>):</p> <ul style="list-style-type: none"> • children, • grandchildren and other children without parents, • parents, stepparents and adoptive parents, • brothers and sisters.
<p>Conditions</p> <p>1. Deceased insured person</p>	<p>"Eternal eligibility" (<i>ewige Anwartschaft</i>) (See table VI "Old-age") or 60 insurance months within the last 120 calendar months. (after completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months - maximum 180 insurance months within the last 360 calendar months).</p>	<p>Recipient of an old-age or invalidity pension, or fulfils the conditions for award of either of these pensions.</p> <p>If the insured person died because of an employment injury or an occupational disease the pension is payable regardless of the length of professional activity.</p>	<p>Contributions paid or credited for 36 months.</p>	<p><i>1st pillar (basic scheme):</i> One year of contributions.</p> <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> • Must have been insured at the time of death or at the time the incapacity to work that led to the death occurred, or • the deceased was receiving an old-age or invalidity pension from the pension institution at the time of his death. 	<ul style="list-style-type: none"> • Completion of at least 5 years of insurance period or at least 10 years of pension qualifying period (including credited non-contributory periods), • fulfilment of conditions for entitlement to old-age or invalidity pension, or • recipient of old-age or invalidity pension or the recipient of rights on grounds of invalidity. <p>In case of death due to an employment injury or occupational disease, no pension qualifying period is required.</p>

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
<p>Entitled persons</p> <ul style="list-style-type: none"> • Surviving spouse • Children • Other persons 	<ul style="list-style-type: none"> • Surviving widow (surviving widower since 01.01.2004), • divorced spouse (divorced before 1st January 2004) financially dependent upon the deceased, • children (legitimate and adopted), • none other persons <p>The entitlement vanishes if the court came to the conclusion that the death of the deceased was caused by the survivor.</p>	<ul style="list-style-type: none"> • Surviving spouse (also registered couple of the same sex). • Children (own; foster children; children for whom the deceased paid alimony; child who lived in the same household as the deceased if the deceased was married to the child's parent). • Statutory earnings-related pension (<i>Työeläke</i>): former spouse. 	<ul style="list-style-type: none"> • Surviving spouse under the age of 65 years. • A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death. • Children under 18 years of age (under 20 if studies continue). 	<ul style="list-style-type: none"> • Widows and widowers. • Children for whom Child Benefit is payable. 	<p>Entitled persons</p> <ul style="list-style-type: none"> • Surviving spouse • Children • Other persons
<p>Conditions</p> <p>1. Deceased insured person</p>	<ul style="list-style-type: none"> • Receiving Old-age Pension (<i>Starobný dôchodok</i>) or Early Pension (<i>Predčasný starobný dôchodok</i>) or Invalidity Pension (<i>Invalidný dôchodok</i>), or • complete the responsible number years of insurance for Old-age Pension or Invalidity Pension benefit entitlement, or • person deceased as a consequence of an employment injury or occupational disease. 	<p>National pension (<i>Kansaneläke</i>): 3 years of residence after the age of 16, resident in Finland at the time of death.</p> <p><i>For surviving spouses pension:</i> The deceased was under the age of 65 at the time of marriage.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): Must be or have been insured at the time of death.</p>	<p>Guarantee pension (<i>garantipension till omställningspension</i>): The deceased must have been resident for 3 years (40 years for full guarantee pension).</p> <p>Income-related pension (<i>inkomstrelaterad omställningspension</i>): 3 years with pensionable income.</p>	<p>Bereavement Payment (<i>lump sum</i>): Specific level of contributions paid in any one tax year.</p> <p>Bereavement Allowance, Widow's Pension, Widowed Parent's Allowance and Widowed Mother's Allowance (<i>flat-rate benefits</i>): Generally, contributions paid in at least 25% of the years in working life (i.e. from age 16 to tax year before death or State Pension age).</p>	<p>Conditions</p> <p>1. Deceased insured person</p>

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Surviving spouse	Widow/widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.	<ul style="list-style-type: none"> • 50 years or over, • totally incapable of work, • raising at least one child who is entitled to a survivor's pension or is under the age of 16 years (18 if full-time student), or • raising a disabled child entitled to a survivor's pension, without any age condition. 	<ul style="list-style-type: none"> • 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. • Aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work. 	<p><i>1st pillar (basic scheme):</i> Widow:</p> <ul style="list-style-type: none"> • One or more children or • 45 years of age and 5 years of marriage. <p>Widower: one or more children under the age of 18.</p> <p>Divorced spouse:</p> <ul style="list-style-type: none"> • one or more children and the marriage lasted at least 10 years; • the marriage lasted at least 10 years and the divorce occurred after the divorced person reached the age of 45; • the youngest child reached the age of 18 after the divorced person reached the age of 45. <p>If the divorced spouse does not fulfil one of these conditions, there is only entitlement to a pension if and as long as there are children under the age of 18.</p> <p><i>2nd pillar (statutory minimum):</i> Widow:</p> <ul style="list-style-type: none"> • One or more dependant children or • 45 years of age and 5 years of marriage. <p>Divorced widow: the marriage lasted at least 10 years and she benefits from alimony.</p>	<p><i>Widow or widower entitled:</i></p> <ul style="list-style-type: none"> • if they have reached 53 years at the time of spouse's death, • if they have reached at least 48 years at the time of spouse's death, then the payment is postponed until they reach the age of 53 years, • irrespective of age, if completely incapable of work at the time of their spouse's death or if such physical state emerged within a year after their spouse's death, • irrespective of age if left with a child who is entitled to Survivor's Pension (<i>družinska pokojnina</i>) and the mother/father has to provide for them by virtue of the law, • if aged 48 or over and not insured at the time of spouse's death, or • if he/she is aged between 45 and 48 years and not insured, the payment is postponed until he/she is 48. <p><i>Widow entitled:</i> if she gives birth to the child of the deceased no later than 300 days after the death.</p> <p><i>Unmarried partner:</i></p> <ul style="list-style-type: none"> • if he/she spent the last three years prior to the death of an insured person in an unmarried partnership with the said insured person, or • if she cohabited in the unmarried partnership with the insured person for the last year prior to the death of the insured person and had a common child with the insured person at any time.
3. Children	Up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.	<p>The insured person's own or adopted children if they are:</p> <ul style="list-style-type: none"> • under the age of 16 years (25 for full-time students), or • totally incapable of work. <p>Other children dependent upon the insured person, if they:</p> <ul style="list-style-type: none"> • had been living with the deceased for at least a year before his/her death, and • are not entitled to a benefit on the death of their own parents or their own parents cannot provide them with sufficient means for subsistence. 	Until the age of 18 (25 or 27 in the case of further or higher education).	<p><i>1st pillar (basic scheme):</i> Must be less than 18 years of age, or 25 years at the most in the case of studies or apprenticeship.</p> <p><i>2nd pillar (statutory minimum):</i> Must be less than 18 years of age, or 25 years at the most in the case of studies or apprenticeship or if the orphan is at least 2/3 disabled and is unable to engage in paid employment.</p>	<p>Age limit:</p> <ul style="list-style-type: none"> • 15 years, • 18 years (if registered at the employment office), • 26 years (in case of regular studying), • no age limit if a child is totally incapable of work.

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
2. Surviving spouse	<p>Widow's Benefit (<i>Vdovský dôchodok</i>) and Widower's Benefit (<i>Vdovecký dôchodok</i>): Married to the deceased at the time of his death. Duration of the benefit is one year and only continued after if s/he</p> <ul style="list-style-type: none"> • is an invalid with an incapacity for work of more than 70%, or • caring for a dependent child, or • reached retirement age. <p>Divorcee's Benefit (<i>dôchodok pre rozvedeného/enú</i>): Only entitled if in receipt of alimony from the deceased before 1.1.2004.</p>	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> • Widow/widower under the age of 65, • has resided in Finland 3 years after the age of 16 and • has or had a common child with the deceased or • was at least age 50 at the time of death and the marriage occurred before she/he was aged 50 and the marriage had lasted at least 5 years. <p>Statutory earnings-related pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> • Spouses with common child: must be married before the deceased reached the age of 65; • spouses with no child: the widow/widower need to have reached the age of 50, the marriage lasted at least 5 years and the marriage occurred before the deceased turned 65 and the widow/widower turned 50, or has received disability pension. 	<p>Adjustment pension (<i>omställningspension</i>): Is paid to a surviving spouse under the age of 65 years for a period of ten months if the surviving spouse lived uninterruptedly with the deceased spouse for a period of at least five years. The adjustment pension is maintained for as long as the surviving spouse lives with a dependent child under 12 years of age.</p>	<p>Bereavement Payment (<i>lump sum</i>): Must be aged under State Pension age or, if over State Pension age, spouse must not have been entitled to a Category A retirement pension when they died. The following benefits can only be paid to people under State Pension age. Widowed Mother's Allowance: For women widowed before April 2001. Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby. Widowed Parent's Allowance: Must be entitled or treated as entitled to Child Benefit or, for widows only be expecting late husband's baby. Widow's pension: For women widowed before 9 April 2001. Must be aged 45 or over when husband died or when Widowed Mother's Allowance ceased. Bereavement Allowance: Must be aged between 45 and pension age at date of widowhood.</p>	2. Surviving spouse
3. Children	<p>Must be a dependent child (age limit is 26 years) of a deceased parent.</p>	<p>National pension (<i>Kansaneläke</i>): Under the age of 18 or aged 18-20, if full-time student. Statutory earnings-related pension (<i>Työeläke</i>): Under the age of 18.</p>	<p>Under 18 years of age (under 20 if studies continue).</p>	<p>Entitled for Child Benefit.</p>	3. Children

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia						
4. Other persons	No other beneficiaries.	Parents who are dependent on the insured person and fulfil the conditions laid down for widows or widowers.	If there are no spouse or children.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> No other beneficiaries.	<ul style="list-style-type: none"> • Grandchildren and other children without parents: maintained by the deceased at time of death, • parents, stepparents and adoptive parents: maintained by the deceased at time of death, • brothers and sisters: maintained by the deceased at time of death and insufficient personal means. 						
Benefits											
1. Surviving spouse	<p>Between 0% and 60% of the invalidity or old-age pension to which the deceased person had or would have been entitled to. The percentage depends on the ratio of the deceased person's income and the surviving spouse's income (this rate is 40% for an identical calculation basis). If the total sum of the reduced survivor's pension and the survivor's own income is less than € 1,503.50 per month a corresponding amount has to be granted to the maximum amount of 60% of the deceased person's pension (<i>Note: The Constitutional Court repealed this regulation and specified the time limit for a new regulation by 30 June 2004</i>).</p> <p>The widow's/widower's pension will only be paid for 30 months if</p> <ul style="list-style-type: none"> • the surviving spouse is younger than 35 years of age (exception: if the marriage had lasted for a least 10 years), • the marriage was concluded only after the commencement of the pension or after the legal retirement age (exception: certain minimum duration of marriage). <p>This limitation does not apply when a child was born or when the surviving spouse is invalid after the expiry of the stipulated period.</p> <p>The pension to the divorced spouse is limited to the maintenance payments.</p> <p>All pensions are paid 14 times per year.</p>	<p>Survivors' Pension (<i>Renta rodzinna</i>) amount depends on number of recipients and is paid as a percentage of the old-age or invalidity pension to which the deceased was or would have been entitled:</p> <table> <tr> <td>one person:</td> <td>85%</td> </tr> <tr> <td>two persons:</td> <td>90%</td> </tr> <tr> <td>three or more persons:</td> <td>95%</td> </tr> </table> <p>This amount is then divided equally among all recipients.</p>	one person:	85%	two persons:	90%	three or more persons:	95%	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><i>1st pillar (basic scheme):</i> Widower's/widow's pension (<i>Witwen-/Witwenrente/rente de veuf/veuve</i>): 80% of the old-age pension (<i>Altersrente/rente de vieillesse</i>) corresponding to the determining average annual income.</p> <p><i>2nd pillar (statutory minimum):</i> Widow's pension (<i>Witwenrente/rente de veuve</i>): 60% of the full invalidity pension (<i>Invalidenrente/rente d'invalidité</i>) that the insured person would have received.</p> <p>Divorced widow: at the most, the amount of the alimony (<i>Unterhaltsbeitrag/pension alimentaire</i>).</p>	<p>Widow's or Widower's Pension (<i>vdovska pokojnina</i>):</p> <ul style="list-style-type: none"> • 70% of the deceased's pension (old-age or invalidity) or the pension to which the deceased would have been entitled at time of death, • widow/widower who has the right to her/his own pension is entitled to 15% of Widow's or Widower's Pension, whereby the amount of both pensions, may not exceed 100% of average pension in Slovenia in the preceding calendar year. <p>If widow/er is entitled to different pensions she/he may choose the pension which is more favourable.</p> <p>A divorced spouse who was entitled to alimony from the deceased until the insured person's death receives the same benefit under the same conditions as a widow/widower. If the deceased remarried but continued to pay alimony then the current spouse and all ex-spouses become co-beneficiaries.</p>
one person:	85%										
two persons:	90%										
three or more persons:	95%										

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
4. Other persons	No other persons entitled to benefits.	Former spouse (statutory earnings-related pension, <i>Työeläke</i>): If she/he received alimony from the deceased.	No other beneficiaries.	No other beneficiaries.	4. Other persons
Benefits					Benefits
1. Surviving spouse	<p>Widow's Benefit (<i>Vdovský dôchodok</i>) and Widower's Benefit (<i>Vdovecký dôchodok</i>) 60% of the old-age or invalidity pension paid to the deceased or to which the deceased was entitled at the time of death. Only 30% if accumulated with Old-age Pension (<i>Starobný dôchodok</i>) or Invalidity Pension (<i>Invalidný dôchodok</i>) or pension for years of service.</p> <p>Divorcee's Benefit (<i>dôchodok pre rozvedeného/enú</i>): Only for those divorced before 1.1.2004. Limited to the old-age, invalidity or pension for years of service to which the deceased was entitled or would be entitled to at time of death; the maximum amount is equal to the former alimony.</p>	<p>National pension (<i>Kansaneläke</i>): For the first 6 months the spouse receives € 218.82 - € 262.05 per month (full amounts; adjusted to the length of residence in Finland). This amount can be increased, depending on the spouse's other income, up to € 419.16 - € 496.38. After 6 months the pension is continued if the surviving spouse is supporting a child under the age of 18 with a minimum amount of € 85.26 with an income related increase of maximum € 411.12. If there is no child the entitlement and amount depends on other income and property.</p> <p>Statutory earnings-related pension (<i>Työeläke</i>): The pension is 17-50% of the pension of the deceased, depending on how many children are entitled to a child pension. The pension equals the pension of the deceased when the beneficiaries are a widow/widower and two children. If the deceased person was not retired at the time of death, the survivors' pension is calculated on to the basis of the invalidity pension the deceased would have been entitled to at the time of death. The widow's/er's pension is integrated with her/his own (or anticipated) pension. If this is higher than a given amount, the widow's/er's pension is accordingly reduced. The survivor's pension to be paid is then calculated following the formula: 50% deceased person's pension -50% (widow's/er's own pension - base amount).</p>	<p>Guarantee adaptation pension: 2.13 price base amounts (<i>prisbasbelopp</i>) per year, reduced in proportion as income-related adjustment pension rises.</p> <p>Income-related adaptation pension: 55% of the deceased persons pension base.</p>	<p>Bereavement Payment: Lump sum payment of GBP 2,000 (€2,963) on spouse's death.</p> <p>Widowed Parent's Allowance: Weekly pension paid as long as widow or widower has dependent child under 16 (under 19 if in non-advanced full-time education). Amount: up to GBP 79.60 (€ 118) per week, plus increase for each dependent child.</p> <p>Widowed Mother's Allowance: Weekly pension paid as long as widow has dependent child under 16 (under 19 if in non-advanced full-time education) and can be paid up to deemed pension age of 65. Amount: up to GBP 79.60 (€ 118) per week, plus increase for each dependent child.</p> <p>Bereavement Allowance: Weekly Pension paid to widows and widowers without dependent children maximum of 52 weeks from date of bereavement. A full pension is granted to those age 55 or over. Amount: up to GBP 79.60 (€ 118) a week. For those age 45 to 54 the pension is reduced by 7% of the full rate for each year under 55.</p> <p>Widow's Pension: Weekly pension paid to widows aged 45 or over if no dependent children and can be paid up to deemed pension age of 65. A full pension is granted to widows aged 55 or over. Amount: up to GBP 79.60 (€ 118) a week. If the widow is aged 45 - 54 the pension is reduced by 7% of the full rate for each year under 55.</p> <p>State Earnings Related Pension (<i>SERPS</i>): Weekly earnings-related pension (accrued to late spouse) paid with Widowed Mother's Allowance, Widowed Parent's Allowance and Widow's Pension.</p>	1. Surviving spouse

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Surviving spouse: remarriage	Loss of unlimited pension. Settlement to the amount of 35 monthly pension payments.	Benefits still paid.	Pension ceases.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> Withdrawal of the pension.	Widow's or Widower's Pension (<i>vdovska pokojnina</i>) is lost: <ul style="list-style-type: none"> if the recipient remarries before reaching the age of 58 years, except if he/she has acquired or retained this right on grounds of total incapacity for work; if a beneficiary enters an unmarried partnership before reaching the age of 58 years.
3. Orphan children <ul style="list-style-type: none"> having lost one parent having lost both parents 	40% (orphans having lost one parent) or 60% (orphans having lost both parents) on the basis of the calculated 60% of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Entitlement in their own right to Child benefit (<i>Familienbeihilfe</i>) (See table IX "Family benefits").	Orphans having lost one parent: Benefit divided equally between all entitled survivors see "Benefits: Spouse" above. Orphans having lost both parents: <ul style="list-style-type: none"> Benefit divided equally between all entitled survivors see "Benefits: Spouse" above, supplement of PLN 271.12 (€ 57) per month, increased in line with pensions. 	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.	<i>1st pillar (basic scheme):</i> <ul style="list-style-type: none"> Orphans having lost one parent: 40% of the old-age pension (<i>Altersrente/rente de vieillesse</i>) corresponding to the determining average annual income. Orphans having lost both parents: two orphan's pensions (<i>Waisenrenten/rentes d'orphelin</i>). These are reduced where they exceed 60% of the maximum old-age pension, i.e. CHF 1,266 (€ 816) per month. <i>2nd pillar (statutory minimum):</i> <ul style="list-style-type: none"> Orphans having lost one parent: 20% of the full invalidity pension (<i>Invalidenrente/rente d'invalidité</i>) that the insured person would have received. Orphans having lost both parents: two orphan's pensions. 	<i>Orphans having lost one parent:</i> Survivor's Pension (<i>družinska pokojnina</i>) is assessed according to the deceased's pension (old-age or invalidity) or the pension to which the deceased would have been entitled at time of death and the number of family members entitled to such pension. In the event that only members of the nuclear family (children, adopted children) or only the members of the extended family (step-children, grandchildren and other orphaned children, brothers and sisters, parents and adoptive parents) are entitled to survivor's pension, the latter is assessed: <ul style="list-style-type: none"> for a single member: 70%, for two members: 80%, for three members: 90%, for four or more members: 100%. <i>Orphans having lost both parents:</i> Each child bereaved of both parents is entitled, in addition to Survivor's Pension (<i>družinska pokojnina</i>) from one of the parents, to 30% of the Pension Rating Basis (<i>pokojninska osnova</i>) of the second parent, but not exceeding a maximum aggregate pension of 100% of the rating basis for the survivor's pension of the second parent.
4. Other beneficiaries	No other beneficiaries.	Benefit divided equally between all entitled survivors see "Benefits: Spouse" above.	If there is no spouse, parents dependant on the deceased are entitled.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum):</i> No other beneficiaries.	Divorced spouse who was entitled to alimony from the deceased until the insured person's death (under the same conditions as a widow/widower), if the deceased remarried but continued to pay alimony then the current spouse and all ex-spouses become co-beneficiaries.

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
2. Surviving spouse: remarriage	Pension ceases.	<i>Both pension schemes:</i> Pension ceases if the widow/widower is under the age of 50. Grant of 3 years' pension.	Pension ceases.	Benefit ceases on remarriage. Co-habitation: Benefit withdrawn for period of cohabitation.	2. Surviving spouse: remarriage
3. Orphan children • having lost one parent • having lost both parents	Orphan's Pension (<i>Sirotský dôchodok</i>): 30% per child of the old-age or invalidity pension to which each deceased parent was entitled at the time of his or her death.	<i>Orphans having lost one parent:</i> • National pension (<i>Kansaneläke</i>): Basic amount: € 50.08 per month is paid if the child is under the age of 18 or aged 18-20 and a full-time student. Basic amount supplement is paid only to a child under the age of 18. Full amount is € 66.90 per month. The amount is reduced by other survivor pensions. • Statutory earnings-related pension (<i>Työeläke</i>): Age limit 18. The pension is 33-83% of the pension of the deceased, depending on how many children are entitled to a child pension. See point 1. "Surviving spouse". <i>Orphans having lost both parents:</i> • National pension (<i>Kansaneläke</i>): Separate pension after both parents. • Statutory earnings-related pension (<i>Työeläke</i>): Separate pension after both parents. A total addition of 2/12 of the total of both pensions is paid to all children together.	If the child is under 18 years (20 if studies continue), the child pension is 30% of the price base amount (<i>prisbasbelopp</i>) for each deceased parent plus 30% of the deceased persons pension base (income-related). In cases concerning more children than one, 20 percentage points are added for each additional child and the sum is divided equally among the children. The total is never less than 40% of the base amount for each parent and never exceeds the parent's total pension.	<i>Orphan children having lost one parent:</i> The amount of the Widowed Parent's Allowance and Widowed Mother's Allowance is increased by GBP 11.35 (€ 17) per week for each qualifying child for whom Child Benefit is payable or GBP 9.55 (€ 14) for a child for whom the higher rate of Child Benefit is payable. <i>Orphan children having lost both parents:</i> Guardian's Allowance is a payment of GBP 11.85 (€ 18) 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 GBP 9.55 (€ 14) if the higher rate of Child Benefit is payable for the same child.	3. Orphan children • having lost one parent • having lost both parents
4. Other beneficiaries	No other persons entitled to benefits.	Former spouse (Statutory earnings-related pension, <i>Työeläke</i>): Spouse's pension is divided. The part to be paid to the former spouse depends on the amount of the alimony.	A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death.	No other beneficiaries.	4. Other beneficiaries

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
5. Maximum for all those entitled to benefits	No maximum.	The sum of all benefits paid to beneficiaries must not exceed 95% of the amount of the benefit that was or would have been payable to the deceased person.	100% of the insured person's pension. 110% if in case of divorce 2 spouses are entitled to the pension.	<i>1st pillar (basic scheme):</i> The child pensions (<i>Kinderrenten/rentes pour enfant</i>) and the orphan's pensions (<i>Waisenrenten/rentes d'orphelin</i>) are reduced if, when added to the father's or mother's pension, the total amount would significantly exceed the determining average annual income of the father or the mother. <i>2nd pillar (statutory minimum):</i> Reduction in benefits where, added to other income to be taken into account (similar benefits), they exceed 90% of the income which the beneficiary is deemed to have lost.	100% of the deceased person's pension.
6. Other benefits	<ul style="list-style-type: none"> If the survivor's pensions are not granted because of lacking completion of the qualifying period, but if at least one contribution month of the deceased person is available: lump-sum settlement to the amount of six times the calculation basis (reference earnings, see Table VI "Old-age"). If the waiting period for survivor's pensions has been fulfilled, and no entitled persons exist: Lump-sum settlement to the amount of three times the calculation basis (reference earnings, see Table VI "Old-age") to the children, the mother, the father or the brothers and sisters of the deceased person. As far as the pension including other income is below the following basic rates, an compensation supplement (<i>Ausgleichszulage</i>) is due to the amount of the corresponding differing amount: Widow/widower: € 653.19, Orphans having lost one parent until the age of 24: € 243.95, after the age of 24: € 433.48. Orphans having lost both parents until the age of 24: € 366.28, after the age of 24: € 653.19. See table IX "Family benefits" for additional entitlement to Child benefit (<i>Familienbeihilfe</i>). See table VI "Old-age" for additional entitlement to long-term care benefit (<i>Pflegegeld</i>). See table III and table VIII for additional entitlement to death grant (<i>Sterbegeld</i>). 	<p>Temporary Survivors' Grant (<i>Okresowa renta rodzinna</i>): Payable to widows who are not entitled to the Survivors' Pension (<i>Renta rodzinna</i>) and are without other resources. Provided for one year following the spouse's death or during participation in occupational rehabilitation courses for a maximum of 2 years.</p> <p>Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>): Granted to persons entitled to an old-age, invalidity or survivors' pension who: are totally incapable of work and require the assistance of another person, or have reached the age of 75. Amount: PLN 144.25 (€ 30) per month (increased in line with pensions).</p> <p>Funeral Grant (<i>Zasiłek pogrzebowy</i>): Available to person who paid the funeral costs for a pensioner or a member of the pensioner's family. Amount: 200% of the national average wage at time of death.</p>	<ul style="list-style-type: none"> Death grant (<i>subsídio por morte</i>): 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. Christmas and Holiday bonus: Amounts equal to those of the pension. Long-term Care Supplement (<i>complemento por dependência</i>): Supplement paid to pensioners who need permanent attendance by a third party. Monthly amount indexed to the social pension of the non-contributory scheme € 151.84: 50% or 90% of this amount, according to the degree (1st or 2nd) of dependency. 	<p><i>1st pillar (basic scheme):</i></p> <ul style="list-style-type: none"> Extraordinary pension (<i>Außerordentliche Rente/rente extraordinaire</i>). Supplementary benefits to the 1st pillar (see table XI "Specific non-contributory minima"). <p><i>2nd pillar (statutory minimum):</i></p> <ul style="list-style-type: none"> Lump-sum benefit to widows that do not satisfy the conditions for obtaining a widow's pension (<i>Witwenrente/rente de veuve</i>), equal to 3 annual pensions. Capital benefit where the widow's pension is lower than 6%, the orphan's pension (<i>Waisenrente/rente d'orphelin</i>) lower than 2% of the minimum pension under the old-age and survivors' insurance (1st pillar, basic scheme). 	<p>Indemnity (<i>odpravnina</i>): Widow/widower who has no entitlement to Survivor's Pension (<i>družinska pokojnina</i>), is not employed or self-employed and thus not compulsorily insured has a right to an indemnity of six monthly sums equivalent to what they would have got if they had been entitled to survivor's pension.</p> <p>Maintenance Grant (<i>oskrbnina</i>): Available after the expiry of the right to indemnity. The grant is awarded, if they have registered at the employment office within 30 days after the date of exhaustion of the right to indemnity and provided they fulfil the conditions for acquisition of the right to pension support with respect to their means. The grant is also paid to a widow or a widower who has lost the right to widow/widower's pension because he/she has not yet attained 53 years of age, provided they registered with the employment office within 30 days after the date of the loss of the right to widow/widower's pension. The grant is equal to the pension they would have received had they been entitled to a Survivor's Pension (<i>družinska pokojnina</i>) but it cannot exceed 35% of the Minimum Pension Rating Base (<i>pokojninska osnova</i>); the maximum duration is 24 months.</p>

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
5. Maximum for all those entitled to benefits	100% of the insured person's pension. If the total of the survivor's pensions exceed this limit, they will be reduced proportionally.	National pension (<i>Kansaneläke</i>): None. Statutory earnings-related pension (<i>Työeläke</i>): Maximum 100% of the deceased person's pension.	100% of the deceased's pension.	No maximum.	5. Maximum for all those entitled to benefits
6. Other benefits	No other benefits.	All employees are covered by Group Life Insurance as a part of collective agreements. The benefit varies with age being € 13,540 for a deceased up to age 49 and then gradually decreasing to € 3,740 for ages 60-65. Child increase € 6,030/child under 18. The benefits are increased by 50% in case of accidental death.	Housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>): 91% of the housing costs up to SEK 4,500 (€ 492) per month. The supplement is income-tested.	Social Fund Funeral Payments provide help with funeral expenses where someone has been awarded a qualifying benefit (Income support, income based Jobseekers' Allowances, Working Tax Credit where a disabled person is included in the assessment, Child Tax Credit at a rate higher than the family element, Housing Benefit or Council Tax Benefit) and has good cause for taking responsibility, but has insufficient funds to meet such a large expense. Allowable amount covers reasonable cost of specified items, including necessary cost of burial or cremation charges, plus up to GBP 700 (€ 1,037) for other funeral expenses.	6. Other benefits

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
7. Minimum pension	<p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, an compensation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: € 653.19. Pensioners living with spouse: € 1,015.00.</p> <p>Increase of the compensation supplement for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: € 69.52.</p>	PLN 562.58 (€ 117) per month.	The percentages for calculating the pension are based on the minimum disablement or old-age pensions (see tables V and VI).	<p><i>1st pillar (basic scheme):</i> Complete pensions (<i>Vollrenten/rentes complètes</i>): Widower's/widow's pension (<i>Witwer-/Witwenrente/Rente de veuf/veuve</i>): CHF 844 (€ 544) per month. Orphan's pension (<i>Waisenrente/Rente d'orphelin</i>): CHF 422 (€ 272) per month.</p> <p><i>2nd pillar (statutory minimum):</i> No minimum pensions.</p>	<p>There is no statutory amount. Survivors' Pension is assessed according to the deceased's pension and the number of the family members entitled to such pension.</p> <p>Widow's or Widower's Pension amounts 70% of the deceased's pension.</p>
8. Maximum pension	€ 2,410.58 monthly.	The sum of all benefits paid to beneficiaries must not exceed 95% of the amount of the benefit that was or would have been payable to the deceased person.	No maximum pension.	<p><i>1st pillar (basic scheme):</i> Widower's/widow's pension (<i>Witwer-/Witwenrente/rente de veuf/veuve</i>): CHF 1,688 (€ 1,087) per month. Orphan's pension (<i>Waisenrente/rente d'orphelin</i>): CHF 844 (€ 544) per month.</p> <p><i>2nd pillar (statutory minimum):</i> No maximum pensions.</p>	Survivor's and Widow's or Widower's Pension can amount maximum 100% of the deceased person's pension.

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom	
7. Minimum pension	No statutory minimum pension.	No minimum pension. A transitional grant is paid for the first 6 months. See above "Benefits, 1. Surviving Spouse".	No minimum pension.	<p>Minimum of 25% of the full rate of the basic State Pension payable if contributions paid or credited in at least 25% of late husband's working life (i.e. from age 16 to tax year before death or age 65):</p> <ul style="list-style-type: none"> • Bereavement Allowance (age 55 or over), Widow's Pension (age 55 or over) Widowed Parent's Allowance and Widowed Mother's Allowance: minimum GBP 19.90 (€ 29) a week; • Bereavement Allowance and Widow's Pension for those aged 45-54 at spouse's death: minimum pension rate reduced by 7% for each year under age 55. <p>SERPS (State Earnings Related Pension Scheme): 100% of late spouse's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children). From October 2002 maximum amount paid to a widow/widower ranges from 50% to 100% depending on the age of deceased on 6th October 2002.</p>	7. Minimum pension
8. Maximum pension	No statutory maximum pension.	No maximum pension.	Pensions are not calculated on income of the deceased person exceeding 7.5 times the income base amount (<i>inkomstbasbelopp</i>).	<p>Maximum amount payable if contributions paid or credited in at least 90% of late spouse's working life (i.e. from age 16 to tax year before death or State Pension age):</p> <ul style="list-style-type: none"> • Bereavement Allowance (age 55 or over), Widow's Pension (age 55 or over), Widowed Parent's Allowance and Widowed Mother's Allowance: GBP 79.60 (€ 118) a week; • Bereavement Allowance and Widow's Pension for widows aged 45-54 at spouse's death: maximum pension rate as above reduced by 7% for each year under age 55. <p>SERPS (State Earnings Related Pension Scheme): 100% of late spouse's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children). From October 2002 maximum amount paid to a widow/widower ranges from 50% to 100% depending on the age of deceased on 6th October 2002.</p>	8. Maximum pension

Table VII

Survivors

	Austria	Poland	Portugal	Switzerland	Slovenia
Taxation and social contributions 1. Taxation of cash benefits	Pensions are subject to taxation.	Survivors' Pension (<i>Renta rodzinna</i>) and Temporary Survivors' Grant (<i>Okresowa renta rodzinna</i>): Subject to taxation. Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>) and Funeral Grant (<i>Zasiłek pogrzebowy</i>): Not subject to taxation.	In general, benefits are subject to taxation.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i> : Benefits are subject to taxation.	Benefits are subject to taxation.
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	Survivors' Pension (<i>Renta rodzinna</i>) and Temporary Survivors' Grant (<i>Okresowa renta rodzinna</i>): General taxation rules. No special relief for benefits.	Taxation is only applied for an annual income starting at € 8,121.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	4.35% sickness insurance contribution.	Deduction of contributions for health care from Survivors' Pension (<i>Renta rodzinna</i>) and Temporary Survivors' Grant (<i>Okresowa renta rodzinna</i>).	No contributions.	<i>1st pillar (basic scheme) and 2nd pillar (statutory minimum)</i> : No contributions.	From all benefits contribution of 5.76% for health services, the refund of travel expenses in case of sickness, funeral expenses and Death Grant (<i>posmrtnina</i>). No ceiling.

Survivors

Table VII

	Slovakia	Finland	Sweden	United Kingdom									
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	Benefits are not subject to taxation.	Pensions are subject to taxation. However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension (<i>Kansaneläke</i>) only, no income tax is paid. See point 2 below. Housing allowance and benefits from Group Life Insurance are tax-free.	Benefits are subject to taxation, except housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>), handicap allowance (<i>handikappersättning</i>) and care allowance for disabled child (<i>vårdbidrag</i>) to the extent it covers special costs.	Widowed Mother's Allowances, Widowed Parent's Allowances, Bereavement Allowances and Widow's Pensions are taxable, but any increases in respect of dependent children are not.	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>								
<p>2. Limit of income for tax relief or tax reduction</p>	Not applicable. Benefits are not subject to taxation.	<p>The amount of the full pension deduction for pension income per year is:</p> <p>Local taxes:</p> <table> <tr> <td>Single person</td> <td>€ 6,690</td> </tr> <tr> <td>married person</td> <td>€ 5,710</td> </tr> </table> <p>Government taxes: € 1,530 for all.</p> <p>When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than</p> <p>Local taxes:</p> <table> <tr> <td>Single person</td> <td>€ 16,247</td> </tr> <tr> <td>married person</td> <td>€ 13,867</td> </tr> </table> <p>Government taxes: € 3,715</p>	Single person	€ 6,690	married person	€ 5,710	Single person	€ 16,247	married person	€ 13,867	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	<p>2. Limit of income for tax relief or tax reduction</p>
Single person	€ 6,690												
married person	€ 5,710												
Single person	€ 16,247												
married person	€ 13,867												
<p>3. Social security contributions from benefits</p>	No contributions.	Sickness insurance premium for pensioners is 1.5% of taxable income. No other contributions.	No contributions.	No contributions.	<p>3. Social security contributions from benefits</p>								

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors

VIII Employment injuries and occupational diseases

- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955. Federal Hospitals Act of 19 December 1956 (<i>Krankenanstaltengesetz, KAG</i>) and Hospitals Acts of the Länder.	Law on the social insurance in case of Employment Injuries and Occupational Diseases Insurance (<i>Ustawa o ubezpieczeniu społecznym z tytułu wypadków przy pracy i chorób zawodowych</i>) of 30 October 2002.	Law 100/97 of 13 September 1997. Statutory Order 143/99 of 30 April 1999 (employment injuries). Statutory Order 159/99 of 11 May 1999 (employment injuries of self-employed). Statutory Order 247/99 of 2 July 1999 (occupational diseases).	Federal Law on Accident Insurance of 20 March 1991 (<i>Bundesgesetz über die Unfallversicherung, UVG/Bundesgesetz zur Unfallversicherung, UVG</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG/Bundesgesetz zur la partie générale du droit des assurances sociales, LAGS</i>).	Pension and Disability Insurance Act (<i>Zakon o pokojninskem in invalidnem zavarovanju</i>) (Official Gazette of the Republic of Slovenia, no. 106/99). Health Care and Health Insurance Act (<i>Zakon o zdravstvenem varstvu in zdravstvenem zavarovanju</i>) (Official Gazette, no. 9/92). Health and Safety at Work Act (<i>Zakon o varnosti in zdravju pri delu</i>) (Official Gazette, no. 56/99).
Basic principles	Compulsory social insurance scheme for employees, certain categories of self-employed and other groups with benefits in kind and earnings-related cash benefits.	A social insurance scheme providing earnings-related benefits.	Employment injuries: Compulsory private insurance for employees financed by the employers. Also compulsory private insurance for the self-employed. Occupational diseases: Compulsory social insurance system for employees (voluntary for the self-employed) with benefits in kind and cash benefits related to the registered earnings.	Compulsory insurance for employees, paying out benefits in the event of an occupational accident, non-occupational accident, or occupational disease.	Compulsory health and pension and invalidity insurance.
Field of application	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Persons engaged in a trade or business and family members working in the enterprise. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons who do not have a formal employment contract but essentially work as an employee (see <i>Überschneimer</i>) (e.g. no own organisational structure, perform their services themselves). • Pupils and students. 	<ul style="list-style-type: none"> • Employees, • self-employed persons. 	All employees and self-employed.	<ul style="list-style-type: none"> • Employees, including home workers, apprentices, and trainees, voluntary workers, and persons working in training schools or sheltered workshops. • Non-occupational accidents: employees working at least 9 hours a week and the beneficiaries of unemployment insurance daily allowances. 	<ul style="list-style-type: none"> • Employees, self-employed persons, farmers and other persons insured under the pension and invalidity scheme (see table VI "Old-age"); • students attending practical instruction, work placement and professional excursions or performing work (student employment service); • individuals (including children and adolescents) with disabilities in professional rehabilitation, during practical instruction and during compulsory placement work; • persons performing subsidiary activities or organised activities; • volunteers, prisoners.
1. Beneficiaries					

Employment injuries and occupational diseases

Table VIII

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law on Social Insurance (<i>Zákon o sociálnom poistení</i>). No. 461/2003.</p> <p>Law on Income Tax (<i>Zákon o dani z príjmu</i>) No. 595/2003.</p> <p>Labour Code (<i>Zákonník práce</i>), Law No. 311/2001.</p> <p>Regulation on Compensation for Pain (<i>Odškodnenie za bolesť</i>) and Compensation for reduced Social opportunities (<i>Odškodnenie za sťaženie spoločenského uplatnenia</i>) No. 32/1965.</p> <p>Decree No. 159/2001 on minimum requirements of security and health to use working devices.</p> <p>Decree No. 201/2001 on minimum requirements of security and health for the workplace.</p> <p>Direction No. 13/1986 for performing hygiene service and for declaration of dangerous works.</p>	<p>Employment Accident Insurance Act (<i>Tapaturmavakuutuslaki</i>) of 20 August 1948.</p> <p>Occupational Diseases Act (<i>Ammattitautilaki</i>) of 29 December 1988.</p>	<p>Work Injury Insurance Act (<i>Lag om arbetsskadeförsäkring</i>) of 1976 and amendments. (Applies to work accidents/injuries/diseases occurred as from 1 July 1977).</p>	<p>Social Security Contributions and Benefits Act 1992.</p> <p>Social Security Administration Act 1992.</p>	Applicable statutory basis
Basic principles	<p>A social insurance scheme financed by contributions from employers that provides an earnings-related benefit to all employees.</p>	<p>Statutory insurance for employees and farmers with benefits in kind and earnings-related cash benefits.</p>	<p>Compulsory social insurance scheme for the active population (employees and self-employed) with benefits in kind and earnings-related cash benefits.</p>	<p>State non-contributory (tax-financed) "no-fault" scheme with flat-rate benefits.</p>	Basic principles
Field of application 1. Beneficiaries	<p>All employed persons, students, persons in basic military (or substitute civil) service and certain other persons.</p>	<p>All employees, farmers, some students and trainees.</p>	<p>Everybody who is gainfully occupied is insured.</p>	<p>Employed earners.</p>	Field of application 1. Beneficiaries

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Exemptions from the compulsory insurance	No exemptions.	No exemptions.	No exemptions.	In particular: <ul style="list-style-type: none"> • Posted workers in Switzerland, during a limited period, employed by an employer abroad. • Members of the family of the employer working in the company who receive no salary in cash and do not pay contributions to the 1st pillar. 	No exemptions.
3. Voluntarily insured	Self-employed without compulsory insurance and their collaborating family members.	Not applicable.	Not applicable.	Self-employed and members of their family working in the company, if they are not covered by compulsory insurance.	Compulsory supplementary insurance for insured persons performing particularly hard work and work harmful to health, as well as insured persons performing activities which can not be successfully performed after attaining a certain age. Contributions paid by the employer as from 2001.
Risks covered	Accidents occurred at work, during working time or as a result of the activity performed. Certain accidents are assimilated that occur in particular during rescue operations.	Accidents occurring in the course of work or connected with usual work.	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 working or earning capacity.	<ul style="list-style-type: none"> • Accident to the insured person whilst carrying out duties on the behest of or in the interests of the employer. • Accident during an interruption to work, as well as before or after work, if the insured person was in the workplace or in a dangerous zone associated with his professional activity. 	Employment injuries arising out of and in the course of employment.
1. Employment injuries					
2. Travel between home and work	Covered.	Not covered.	Such injuries as those occurring: <ul style="list-style-type: none"> • on the way to work, in between the regular or occasional residence and the place of work; • in between the regular residence or the place of work and the place of earnings payment; • in between the regular residence or the place of work and the place where the worker benefits from a medical treatment consequent to a previous accident; • at the place where the worker benefits from a medical treatment consequent to a previous accident; • in between the place of work and the meal place; • outside the place of work but in the course of duties ordered or authorised by the employer; • at the place of earnings payment. 	Covered.	Injuries sustained during the following journeys are classified as employment injuries: <ul style="list-style-type: none"> • Direct travel (regular route) from home to the place of work and back; • travel to doctor or medical institution and back, provided that insured person was sent for treatment by their personal doctor.

Employment injuries and occupational diseases

Table VIII

	Slovakia	Finland	Sweden	United Kingdom	
2. Exemptions from the compulsory insurance	Self-employed persons.	Self-employed persons may join voluntarily.	No exemptions.	Not applicable.	2. Exemptions from the compulsory insurance
3. Voluntarily insured	Not applicable.	Self-employed persons.	Not applicable.	Not applicable.	3. Voluntarily insured
Risks covered					Risks covered
1. Employment injuries	Injury or death sustained in connection with the performance of working tasks, except those caused by employee or caused due to the intoxication of the employee.	An injury occurred at work or in circumstances deriving from an employment.	Every accident or illness related to the working situation. Proof system. An injury is accepted as a work injury if it is clear that the person has suffered an accident or some other harmful influence at work. The injury must be presumed to be a result from the harmful influence if there are stronger grounds for such a presumption than the contrary.	Personal injury caused while a person is at work or while he or she is working.	1. Employment injuries
2. Travel between home and work	Not covered.	Covered.	Covered.	As a general rule, travel from home to work is not covered.	2. Travel between home and work

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Occupational diseases	List of 52 occupational diseases. Mixed system of list and proof system.	List of recognised occupational diseases created and adjusted by Government Resolution of 18 November 1983. No mixed system in operation. All enterprises are covered. No minimum period of exposure required. If the victim of an occupational disease has been exposed to the risk by more than one employer, the allowance is paid by the last employer.	List of occupational diseases. Mixed system.	<ul style="list-style-type: none"> • Disease due exclusively or mainly, in the exercise of a professional activity, to harmful substances or certain types of work (listed). • Other diseases that have been proved to be caused exclusively or mainly by the exercise of a professional activity (general clause). 	Any disease caused by work, according to the prescribed list of occupational diseases.
Conditions					
1. Employment injuries	Notification of the employment injury by the employer or the doctor within of 5 days. The obligation of notification has no effect on the entitlement to benefits.	No qualifying conditions.	Time limit for declaration: within 48 hours following the accident. No waiting period.	Immediate declaration to the insurer or the employer.	Employer must report to the Labour Inspectorate any fatal accident or any injury at work which renders the employee incapable of work for at least three consecutive working days, or any collective accident, or dangerous situation, or officially established occupational disease.
2. Occupational diseases	Enterprises, work: Conditions only for certain diseases. See List of occupational diseases. Periods of exposure to risk: Only for damage of meniscus (3 years). Time limit for declaration: None. Notification of the occupational disease by the employer or the doctor within of 5 days. The obligation of notification has no effect on the entitlement to benefits (time limit for retroactive payments from occurrence of occupational disease: two years).	No qualifying conditions.	Time limit for declaration: One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month following the date of application. No waiting period.	Immediate declaration to the insurer or the employer.	Occupational disease (on the basis of the list) is determined and proven by medical supervision of workers with preventive health checks. The shortest period of time and the lowest intensity of exposure that may cause an occupational disease according to professional criteria as well as the latent period of an occupational disease are taken into consideration (from the moment of the last exposure to the moment of the onset of first symptoms of an occupational disease).

Employment injuries and occupational diseases

Table VIII

	Slovakia	Finland	Sweden	United Kingdom	
3. Occupational diseases	<p>List of 47 occupational diseases mentioned in the Annex No.1 of the Law No. 461/2003 on Social Insurance (<i>Zákon o sociálnom poistení</i>). No mixed system.</p> <p>The insurance for occupational diseases is applied to every organisation.</p> <p>For some diseases the highest permissible periods of exposure (thresholds) are determined by regulations issued by the competent department of the industrial hygiene service. For example: the number of working shifts is limited to 4,600 in case of a stamper working in a mine with a dust risk concentration of the categories 3 or 4.</p> <p>If the person was exposed to risk at several enterprises, the last place of employment will be held liable.</p>	<p>Any disease which is primarily due to physical, chemical or biological factors associated with work done during a period of employment.</p> <p>List of generally recognised occupational diseases.</p> <p>Mixed system.</p>	<p>There is no special list of occupational diseases. Please refer to the employment injuries.</p>	<p>Schedule of over 70 prescribed industrial diseases attributable to working conditions. Special law for pneumoconiosis and byssinosis.</p> <p>Diseases which are not included in the list are covered except when they satisfy the industrial accident definition.</p>	3. Occupational diseases
Conditions 1. Employment injuries	<p>Period of benefit limitation: 3 years from the day when the benefit was granted.</p>	<p>Time limit for declaration: one year, special circumstances excepted.</p>	<p>Immediate notification by the employer or by the self-employed.</p>	<p>Personal injury by accident arising out of and in the course of employed earners' employment.</p>	Conditions 1. Employment injuries
2. Occupational diseases	<p>Period of benefit limitation: 3 years from the day when the benefit was granted.</p>	<p>Time limit for declaration: One year, special circumstances excepted.</p>	<p>Immediate notification by the employer or by the self-employed.</p>	<p>Work: Occupation involving exposure to specified substances/work processes.</p> <p>Periods of exposure to risk: Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit.</p> <p>Periods of liability: Disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948. No time limit for claiming, but for occupational asthma and occupational deafness claim must be made within 10 years and 5 years respectively of employment causing the disease.</p>	2. Occupational diseases

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
Benefits	In principle free choice. Persons insured in sickness insurance receive the benefits primarily from sickness insurance (see table II "Health care"); the accident insurance fund, however, can assume the treatment at any time.	See table II "Health care".	Employment injuries: Insurance provides for all forms of care. Occupational diseases: Care provided by National Health Service.	Free choice. The insured person is entitled to treatment, board, and accommodation in the general ward of a hospital with which an agreement on collaboration and tariffs has been concluded.	Free choice. See table II "Health care".
1. Temporary incapacity:					
Benefits in kind					
• Free choice of doctor or hospital					
• Payment of costs and contribution by person involved	For the first 4 weeks: sickness insurance fund covers the expenses, otherwise by accident insurance fund. No contribution of the insured person with the exception of a minor contribution in case of hospital care, medical or dental treatment, and for pharmaceutical products (see table II "Health care").	Direct payment by the National Health Fund (<i>Narodowy Fundusz Zdrowia</i>). No contribution by person affected.	Paid in full by responsible institution. No contribution of the victim.	Payment by the insurer. No participation of the patient.	The compulsory health insurance covers all costs of medical treatment for employment injuries and occupational diseases as well as any rehabilitation thereafter.
• Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.
Cash benefits					
• Waiting period	3 days for sickness benefit (<i>Krankengeld</i>).	No waiting period.	No waiting period.	3 days.	No waiting period, see table III "Sickness - cash benefits".
• Duration	Until permanent condition (2 years later at the latest a permanent pensions is to be determined).	6 months maximum, extendable by 3 months where there is a possibility of resumption of work.	Whilst victim is undergoing medical treatment or occupational rehabilitation.	Duration of the incapacity but only up to the payment of a pension or the death of the insured person.	Paid from first day of incapacity until recovery or entitlement to Invalidity Pension (<i>invalidska pokojnina</i>) or other invalidity benefits. Recipients are referred to the Invalidity Commission (<i>invalidska komisija</i>) by their personal doctor, or health board, if a return to full working capacity is not expected and in any case after one year's uninterrupted claim.

Employment injuries and occupational diseases

Table VIII

Slovakia

Finland

Sweden

United Kingdom

	Slovakia	Finland	Sweden	United Kingdom	
Benefits					Benefits
1. Temporary incapacity:					1. Temporary incapacity:
Benefits in kind					Benefits in kind
<ul style="list-style-type: none"> • Free choice of doctor or hospital 	Free choice of doctor or hospital, with the exception of preventive care which may be provided by the enterprise's own health centres.	Primarily patients are directed to the public sector. Free choice, but avoiding unnecessary costs. Health care in private sector requires prior acceptance from insurance company.	See table II "Health care".	See table II "Health care".	<ul style="list-style-type: none"> • Free choice of doctor or hospital
<ul style="list-style-type: none"> • Payment of costs and contribution by person involved 	Borne by the compulsorily insured employer.	Paid in full by responsible institution.	Medical treatment: See table II "Health care". Necessary costs for medical treatment abroad, dental care and special aids for handicapped persons are covered.	See table II "Health care".	<ul style="list-style-type: none"> • Payment of costs and contribution by person involved
<ul style="list-style-type: none"> • Duration of benefits 	Unlimited.	Unlimited.	Unlimited until the age of 65.	Unlimited.	<ul style="list-style-type: none"> • Duration of benefits
Cash benefits					Cash benefits
<ul style="list-style-type: none"> • Waiting period 	No waiting period.	None provided that the disablement last for at least three consecutive days not counting the day on which the accident occurred. (In case shorter, no allowances are paid).	See table III "Sickness - Cash benefits".	3 days for Statutory Sick Pay or Short-term Incapacity Benefit, see table III "Sickness - cash benefits".	<ul style="list-style-type: none"> • Waiting period
<ul style="list-style-type: none"> • Duration 	Injury Surcharge Benefit (<i>Úrazový príplatok</i>): Maximum 52 weeks.	One year.	Unlimited.	Maximum of 28 weeks for Statutory Sick Pay and 52 weeks for Short-term Incapacity Benefit.	<ul style="list-style-type: none"> • Duration

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
<ul style="list-style-type: none"> • Amount of the benefit 	For the first 26 weeks see table III "Sickness - cash benefits", with the employer being obliged to continue to pay the wages and salaries for at least another 8 weeks; afterwards see "Permanent incapacity".	Amount: 100% of reference wage per month - from sickness insurance. Reference wage: calculated on the basis of contributory earnings during the 6 months insurance (12 months for self-employed persons) preceding the cessation of work.	<p>Employment Injuries: Reference: daily wage or 1/30 of the monthly wage at the day of accident. Amount:</p> <ul style="list-style-type: none"> • Total incapacity: 70% of reference wage. • Partial incapacity: 70% of the reduction of general capacity of earnings. <p>Occupational diseases: Reference: daily wage resulting from the division of the annual wage by the number of days with registered contributions. Amount:</p> <ul style="list-style-type: none"> • Total incapacity: 70% of daily wage during the first 12 months of incapacity. After this period: 75%. • Partial incapacity: 70% of the reduction of general capacity of earnings. The amount is reduced to 45% when there is hospitalisation, except if there are dependent persons. 	<ul style="list-style-type: none"> • Insured salary = latest salary the insured person received before the accident, including family allowances. Maximum daily insured salary: CHF 293 (€ 189). • 80% of the insured salary, in the event of total incapacity. Proportional reduction in the case of partial incapacity. 	Sickness Benefit (<i>nadomestilo plače za čas bolezni</i>): Compensation of wages for temporary absence from work due to an occupational disease or employment injury is 100% of the base. The base is the average monthly gross wage the insured person received in the calendar year preceding the year in which the temporary absence occurred. Sickness benefit must be no lower than the Statutory Reference Amount (<i>zajamčena plača</i>) of SIT 52,699 (€ 221) and no higher than the wage the insured would receive if she/he worked.
<p>2. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation 	20% (50% for pupils and students).	No minimum level.	Indicated in scale of incapacity (<i>Tabela Nacional de Incapacidades por Acidentes de Trabalho e Doenças Profissionais</i>).	10%.	No fixed percentage, for different categories see table V "Invalidity".
<ul style="list-style-type: none"> • Fixing level of incapacity 	Accident insurance fund.	The level of incapacity is determined by a medical expert from the Social Insurance Institute (<i>Zakład Ubezpieczeń Społecznych, ZUS</i>).	<p><i>Employment injuries:</i> Labour Tribunal.</p> <p><i>Occupational diseases:</i> National centre for protection against occupational risks (<i>Centro Nacional de Protecção contra os Riscos Profissionais</i>) or, if the claimant does not agree with its decision, Labour Tribunal.</p>	Insurer.	Decision taken by the Institute for Pension and Invalidity Insurance (<i>Zavod za pokojninsko in invalidsko zavarovanje</i>) on the basis of an expert's opinion from the medical expert bodies of the Institute.
<ul style="list-style-type: none"> • Possibility of review 	Review at any time possible in the first two years; thereafter at intervals of at least 1 year.	Possibility of review exists in case of any major change in the recipient's state of health but there is no statutory defined periodical review.	Review possible either on initiative of responsible institutions or at request of beneficiary.	Possible at any time up to the age of 62 years for women and 65 years for men.	Possibility of review exists, but there is no statutory defined periodical review.

Employment injuries and occupational diseases

Table VIII

	Slovakia	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Amount of the benefit 	<p>Injury Surcharge Benefit (<i>Úrazový príplatok</i>) as a surcharge to the Sickness Benefit (<i>Nemocenské</i>):</p> <ul style="list-style-type: none"> • 55% of the daily assessment base for the first 3 days, • 25% of the daily assessment base for the following days of incapacity. <p>Daily assessment base: Average daily earnings in the calendar year before the injury occurred.</p>	<p>The amount of the daily allowance equals to sick pay for the first 4 weeks. After four weeks it is the 360th part of the annual earnings of the insured person.</p>	<p>See table III "Sickness - Cash benefits".</p>	<p>See table III "Sickness - cash benefits".</p>	<ul style="list-style-type: none"> • Amount of the benefit
<p>2. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation 	<p>Injury Annuity (<i>Úrazová renta</i>): 40%, One-off Redemption Benefit (<i>Jednorazové vyrovnanie</i>): 10%.</p>	<p>The person's working capacity has to be reduced at least by 10% and the reduction in the amount of annual wages has to be at least 5%.</p>	<p>1/15.</p>	<p>14% disablement (1% in the case of pneumoconiosis, diffuse mesothelioma and byssinosis).</p>	<p>2. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation
<ul style="list-style-type: none"> • Fixing level of incapacity 	<p>The permanent incapacity for work is diagnosed by a medical examiner of the Social Insurance Agency (<i>Sociálna poisťovňa</i>) in collaboration with the general practitioner in attendance and after hearing the doctor of the health insurance agency.</p>	<p>The competent institution.</p>	<p>The social insurance office (<i>försäkringskassan</i>).</p>	<p>Decision makers with medical advice and appeal tribunal.</p>	<ul style="list-style-type: none"> • Fixing level of incapacity
<ul style="list-style-type: none"> • Possibility of review 	<p>Regular review of the capacity for work is performed in terms assigned by the doctor. In case of temporal incapacity once a 4 weeks, in case of permanent invalidity only if the change of the capacity for work can be assumed.</p>	<p>Review always possible.</p>	<p>Review possible at any time up to retirement age.</p>	<p>Reconsideration possible if circumstances change.</p>	<ul style="list-style-type: none"> • Possibility of review

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia										
<ul style="list-style-type: none"> • Basic earnings used for calculating annuity 	<p>Annual wages or salaries of the year prior to the accident or the cessation of work because of an occupational disease.</p> <p>Maximum amount: € 48,300 = 12 x € 3,450 + € 6,900 for special payments. Special arrangements for persons under the age of 30 (theoretical earnings after completion of education or training) and for persons engaged in a business or trade (including self-employed craftsmen) and for pupils and students (fixed amounts).</p>	<p>Reference wage either average wage over 10 consecutive years selected from among the previous 20 years, or the best 20 years of any insurance period. Ceiling: 250% of the national average wage.</p>	<p>Employment Injuries: Annual wage (12 x monthly wage + holiday and Christmas bonus + other regular payment).</p> <p>Occupational diseases: Average monthly wage resulting from the division of the annual wage (1/12 of total monthly wages + holiday and Christmas bonus + other regular payment).</p>	<p>Insured salary = salary that the insured person earned during the year that preceded the accident, including family allowances.</p> <p>Maximum insured salary: CHF 106,800 (€ 68,797) per year.</p>	<p>Pension Rating Basis (<i>pokojninska osnova</i>) (PRB): monthly average of earnings in any consecutive 18 year period of insurance following 1 January 1970 (whichever is the most favourable for the insured person). Calculation of the PRB is based on earnings (net of tax and other contributions) upon which pension contributions have been paid.</p>										
<ul style="list-style-type: none"> • Amount or formula 	<p>Formula: $E \times 66 \frac{2}{3}\% \times t$.</p> <p>E = annual earnings t = degree of incapacity</p> <p>If "t" is at least 50%: supplement of 20% of the pension, if "t" is at least 70%: supplement of 50% of the pension.</p> <p>Examples:</p> <table> <tr> <td>t 100%:</td> <td>80.0% of E</td> </tr> <tr> <td>t 80%:</td> <td>80.0% of E</td> </tr> <tr> <td>t 70%:</td> <td>70.0% of E</td> </tr> <tr> <td>t 50%:</td> <td>40.0% of E</td> </tr> <tr> <td>t 25%:</td> <td>16.7% of E</td> </tr> </table> <p>The pension is granted 14 times a year.</p>	t 100%:	80.0% of E	t 80%:	80.0% of E	t 70%:	70.0% of E	t 50%:	40.0% of E	t 25%:	16.7% of E	<p>Employment Injury Pension (<i>Renta z tytułu wypadku przy pracy</i>): The same formula as for Invalidity Pension (<i>Renta z tytułu niezdolności do pracy</i>) (see table V "Invalidity"), although the amount of the pension must be no lower than:</p> <ul style="list-style-type: none"> • 80% of the basis for calculation in cases of total incapacity, • 60% of the basis for calculation in cases of partial incapacity. <p>The pension must be no less than 120% of the minimum invalidity pension.</p>	<p><i>Employment injuries and occupational diseases:</i></p> <ul style="list-style-type: none"> • Total incapacity for any work: pension of 80% of reference, plus 10% for each member of the dependent family, with the ceiling of the wage reference. • Total incapacity for regular work: pension in between 50% and 70% of reference, depending on residual functional capacity to pursue another suitable occupation. • Partial incapacity equal or superior to 30%: pension corresponding to 70% of the reduction of general capacity of earnings. • Partial incapacity, less than 30%: commutation of a pension up to 70% of the reduction of the general capacity of earnings. 	<p>80% of the insured salary, in the event of total invalidity. Proportional reduction in the case of partial invalidity.</p>	<p>The percentage of assessment is fixed taking into account the actual pension qualifying period (years of service that the insured person has actually completed prior to the occurrence of invalidity) and the added qualifying period (a fictitious qualifying period for an insured person who did not reach the age of 63 (men) or 61 (women) prior to the occurrence of invalidity), which equals 2/3 of the period between the occurrence of invalidity and the date on which the insured person would have attained 58 years of age, and 1/2 of the period between the date when an insured person would have reached 63 (men) or 61 (women) years of age and the date when the insured person would have reached 58 years of age;</p> <p>The amount of Invalidity Pension (<i>invalidska pokojnina</i>) is assessed according to Pension Rating Basis (<i>pokojninska osnova</i>) (PRB) in the same manner as for the assessment of Old-age Pension (<i>starostna pokojnina</i>) (see table VI "Old-age") depending upon how and when the invalidity occurred and the total sum of actual qualifying period and added qualifying period. In case of employment injury and occupational disease 100% of the PRB is paid to those with an actual qualifying period and added qualifying period equal to at least 40 years (men) and 38 years (women).</p> <p>Where diseases and injuries are partly related to work and partly unrelated to work (see table V "Invalidity") the Invalidity Pension (<i>invalidska pokojnina</i>) is calculated separately for each cause. The sum cannot exceed 72.5% of the Pension Rating Basis (<i>pokojninska osnova</i>).</p>
t 100%:	80.0% of E														
t 80%:	80.0% of E														
t 70%:	70.0% of E														
t 50%:	40.0% of E														
t 25%:	16.7% of E														

Employment injuries and occupational diseases

Table VIII

	Slovakia	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Basic earnings used for calculating annuity 	<p>Average daily gross earnings in the calendar year before the injury occurred.</p>	<p>Total earnings the insured probably would have earned in one year without the employment injury or occupational disease (E). (E) is at least € 9,210 per year.</p>	<p>Income qualifying for sickness cash benefit (<i>sjukpenning</i>) at the time when annuity is to be paid out or the income which should have been such an income if the social insurance office had known all the facts. Minimum: 24% of the price base amount (<i>prisbasbelopp</i>), i.e. SEK 9,432 (€ 1,032). Maximum: SEK 294,750 (€ 32,240).</p>	<p>Not applicable. Benefits not based on earnings.</p>	<ul style="list-style-type: none"> • Basic earnings used for calculating annuity
<ul style="list-style-type: none"> • Amount or formula 	<p>Injury Annuity (<i>Úrazová renta</i>) as a monthly benefit. Formula: $IAB = 30.4167 \times 0.8 \times DAB \times II/100$ DAB = Daily assessment base as a proportion of earnings and the number of calendar days in the year before the injury occurred, II = decrease of the capacity for work in per cent.</p>	<p><i>Total incapacity:</i> The pension equal to 85% x E after the age of 65: 70% x E. <i>Partial incapacity:</i> Proportional reduced amount of the full pension.</p>	<p>100% of loss of earnings.</p>	<p>The rate of benefit depends on the degree of disablement ("t"). "t" = 1% - 13%: Nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma (In these cases, "t" = 1% - 10%: GBP 12.01 (€ 18) a week, "t" = 11% - 19%: GBP 24.02 (€ 36) a week). For all other diseases: "t" 14% required for a pension ("t" = 14% - 19%: treated as 20%). Examples (per week): "t" = 100%: GBP 120.10 (€ 178) "t" = 50%: GBP 60.05 (€ 89) "t" = 20%: GBP 24.02 (€ 36) Payable from 91st day after date of industrial accident or onset of disease except mesothelioma which is payable from date of onset (subject however to 3 months limitation on backdating) and occupational deafness which is payable from date of onset or date of claim if later.</p>	<ul style="list-style-type: none"> • Amount or formula

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
<ul style="list-style-type: none"> • Supplements for dependants 	<p>If the degree of incapacity is at least 50%, 10% of the pension (including additional pension) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Maximum € 76.31 per child.</p> <p>See also table IX "Family benefits".</p>	No supplements.	<p>In the event of permanent total incapacity for gainful employment, pension is increased by 10% of reference per dependent family member, with a ceiling of 100%.</p>	No supplements.	No supplements.
<ul style="list-style-type: none"> • Supplements for care by another person 	<p>Entitlement to long-term care benefit (<i>Pflegegeld</i>) in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. See table XII "Long-term care".</p>	<p>Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>):</p> <p>Granted to persons entitled to an old-age, invalidity or survivors' pension who are totally incapable of work and require the assistance of another person, or have reached the age of 75. Amount: PLN 144.25 (€ 30) per month (adjusted in the same way as the pensions).</p>	<p>Amount equal to earnings paid to a third person, with a ceiling corresponding to the minimum wage paid to household workers.</p>	No supplements (see helplessness allowance, "5. Other benefits").	<p>Assistance and Attendance Allowance (<i>dodatek za pomoc in potrežbo</i>): available pensioners lawfully permanently residing in the Republic of Slovenia, should they need permanent help to satisfy their vital necessities (cash benefit). It amounts to at least 70% of min. pension for full pension qualifying period for blind and immobile persons who require constant assistance (half of the amount for persons who need assistance in performing a majority of vital necessities).</p>
<ul style="list-style-type: none"> • Redemption 	<p>Lump-sum settlement is possible at the request of the insured person (application) if the degree of incapacity is not more than 25%. If the degree of incapacity is more than 25% a lump-sum settlement is possible under certain conditions (e.g. hearing of the competent social assistance fund).</p>	No redemption.	<p>Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution.</p> <p>Commutation compulsory when permanent invalidity is 30% or less and amount does not exceed six times the national minimum wage.</p>	<p>Redemption of a monthly pension of less than half the maximum daily insured salary, possible at any time.</p> <p>Redemption possible in other cases with the consent of the beneficiary if his long-term interests are safeguarded.</p>	See table V "Invalidity".
<ul style="list-style-type: none"> • Accumulation with new earnings from work 	No reductions.	The pension is suspended or reduced, see table V "Invalidity".	Full accumulation of permanent incapacity pensions with earning from new employment.	Allowed.	Earnings from work attained before the age of 63 (men) and 61 (women) are in a percentage set by the law (from 5% to 31%) deducted from pension.

Employment injuries and occupational diseases

Table VIII

	Slovakia	Finland	Sweden	United Kingdom	
• Supplements for dependants	See table V "Invalidity".	No supplements (child supplement to children below 16 paid from National Pension Scheme).	No supplements.	No supplements.	• Supplements for dependants
• Supplements for care by another person	Effective compensation of nursing costs. See also table XII "Long-term care".	In case of need for another person's care a helplessness supplement amounting to maximum € 23.41 per day can be paid.	No supplements.	<ul style="list-style-type: none"> • Constant Attendance Allowance for a person with 100% disablement assessment who needs someone to attend him regularly. • Carer's Allowance: payable to a person not earning more than GBP 79 (€ 117) per week (after allowable expenses), who is providing at least 35 hours care a week to another person who is in receipt of certain benefits. See table XII "Long-term care". • Exceptionally severe disablement allowance: if there is entitlement to constant attendance allowance above the normal maximum rate and the need for attendance at such rate is likely to be permanent. See table XII "Long-term care". 	• Supplements for care by another person
• Redemption	One-off Redemption Benefit (<i>Jednorazové vyrovnanie</i>) for those whose incapacity for work is between 10% and 40%. Formula: ORB = 365 x DAB x II/100 DAB and II, see above.	If the pension is not more than 20% of the full pension, the pension can be converted into a lump sum upon the request of the insured person.	No redemption.	No redemption.	• Redemption
• Accumulation with new earnings from work	Accumulation possible.	Accumulation possible with new earnings.	Full accumulation possible.	Full accumulation possible.	• Accumulation with new earnings from work

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
<ul style="list-style-type: none"> • Accumulation with other pensions 	No reduction.	<p>The pension cannot be accumulated with an Invalidity Pension (<i>Renta z tytułu niezdolności do pracy</i>) or the Survivors' Pension (<i>Renta rodzinna</i>).</p> <p>Accumulation permitted with the Old-age Pension (<i>Emerytura</i>) only if the pensioner stopped working.</p> <p>The beneficiary can choose between Employment Injury Pension (<i>Renta z tytułu wypadku przy pracy</i>) and 50% of the old-age pension, or old-age pension and 50% of employment injury pension.</p>	<p>Permanent pensions can be paid simultaneously with incapacity and old-age pensions from the compulsory social security scheme, without prejudice to the rules establishing these schemes.</p>	<p>In the event of concurrent entitlement to an accident insurance pension and a 1st pillar pension, the accident insurance pays a supplementary pension corresponding to the difference between 90% of the insured salary and the 1st pillar pension, but at most to the amount provided for total or partial invalidity.</p> <p>In the event of concurrent entitlement with a 2nd pillar pension, priority is given in principle to the accident insurance pension.</p>	<p>An insured person who satisfies the conditions for two or more pensions in the Republic of Slovenia, may enjoy only one of them (of his/her own choosing).</p>
<p>3. Death</p> <ul style="list-style-type: none"> • Surviving spouse 	<p>Widow/widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.</p> <p>Widow (widower) over the age of 60 (65) or invalid: annual earnings x 40%</p> <p>in all other cases: annual earnings x 20%.</p> <p>The pension to the divorced spouse is limited to the maintenance payment.</p> <p>As regards an additional entitlement to long-term care benefit (<i>Pflegegeld</i>) see supplements to pension because of care provided by third persons.</p> <p>The pension will be granted 14 times a year, the long-term care benefit 12 times a year.</p>	<p>See table VII "Survivors".</p> <p>Pension must total at least 120% of the minimum Survivors' Pension (<i>Renta rodzinna</i>).</p>	<p>Until age 65: E x 30%.</p> <p>After age 65 or in the event of physical or mental illness: E x 40%.</p> <p>Former spouse: same percentage up to the ceiling of the alimony amount.</p>	<p>Surviving spouse:</p> <ul style="list-style-type: none"> • with children entitled to a pension or • at least 2/3 disabled or becoming so within two years of the death of the spouse. <p>In addition, widow:</p> <ul style="list-style-type: none"> • with children no longer entitled to a pension or • having reached the age of 45 years. <p>The pension is equivalent to 40% of the insured salary.</p> <p>Lump sum benefit for the widow if the above conditions are not fulfilled.</p> <p>The divorced spouse is entitled to a pension if the insured person was required to pay alimony. The pension corresponds to 20% of the insured salary, but not more than the amount of the alimony.</p>	<p>See table VII "Survivors".</p>
<ul style="list-style-type: none"> • Orphans of father or mother of both parents 	<p>Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.</p> <p>Pension to orphans of father or mother: annual earnings x 20%</p> <p>orphans of both parents: annual earnings x 30%.</p> <p>See table IX "Family benefits" for additional entitlement to Child benefit (<i>Familienbeihilfe</i>). See supplements for pension because of care provided by third persons for additional entitlement to long-term care benefit (<i>Pflegegeld</i>).</p> <p>The pension is granted 14 times a year.</p>	<p>See table VII "Survivors".</p> <p>Pension must total at least 120% of the minimum Survivors' Pension (<i>Renta rodzinna</i>).</p>	<p>Orphans of father or mother: Children under 18 (22 or 25 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>Orphans of father and mother: E x 40%, 80% or 100% respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 80% of victim's earnings.</p>	<p>Children up to the age of 18, or 25 at the most in case of apprenticeship or studies.</p> <ul style="list-style-type: none"> • Orphans of father or mother: 15% of the insured salary. • Orphans of both parents: 25% of the insured salary. 	<p>See table VII "Survivors".</p>

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Table VIII

	Slovakia	Finland	Sweden	United Kingdom									
<ul style="list-style-type: none"> • Accumulation with other pensions 	<p>If combined with Old-age Pension (<i>Starobný dôchodok</i>) or Early Pension (<i>Predčasný starobný dôchodok</i>) or Invalidity Pension (<i>Invalidný dôchodok</i>), the Injury Annuity (<i>Úrazová renta</i>) is reduced by the sum of those pensions. No entitlement to Injury Annuity (<i>Úrazová renta</i>) if in receipt of Injury Surcharge Benefit (<i>Úrazový príplátok</i>) or Retraining Benefit (<i>Rekvalifikačné</i>) or Rehabilitation Benefit (<i>Rehabilitačné</i>).</p>	<p>If combined with pensions or other social security benefits those reduced.</p>	<p>If combined with a social security pension annuity is only paid to compensate loss of earnings which are not compensated through pension.</p>	<p>Full accumulation possible with contributory benefits. But taken into account in full for certain income-related benefits.</p>	<ul style="list-style-type: none"> • Accumulation with other pensions 								
<p>3. Death</p> <ul style="list-style-type: none"> • Surviving spouse 	<p>Widow's Benefit (<i>Vdovský dôchodok</i>) and Widower's Benefit (<i>Vdovecký dôchodok</i>) see table VII "Survivors".</p> <p>One-off Compensation Benefit (<i>Jednorazové odškodnenie</i>): 730-times the daily assessment base (daily gross earnings of the deceased) up to a maximum of SKK 1 Mil. (€ 24,799).</p> <p>Surviving Annuity (<i>Pozostalostná úrazová renta</i>): only for those who were in receipt of alimony by court order. The amount is the same as alimony, but limited to the deceased person's Injury Annuity (<i>Úrazová renta</i>).</p>	<p>The amount of the widow's pension is 40% x E, if there are no other beneficiaries.</p> <p>The amount of the widow's pension is decreasing, when the number of child beneficiaries is increasing.</p> <p>The maximum of total pension to all beneficiaries is 70%.</p>	<p>Adjustment annuity (<i>omställningslivränta</i>) and special survivors' annuity (<i>särskild efterlevandelivränta</i>) with the same qualifications as in the pension scheme: See table VII "Survivors".</p> <p>The amount is calculated on the annuity basis of the deceased and is 20% of the annuity if the deceased has surviving children entitled to annuity or otherwise 45%.</p>	<p>See table VII "Survivors".</p>	<p>3. Death</p> <ul style="list-style-type: none"> • Surviving spouse 								
<ul style="list-style-type: none"> • Orphans of father or mother of both parents 	<p>Orphan's Pension (<i>Sirotský dôchodok</i>) see table VII "Survivors".</p> <p>One-off Compensation Benefit (<i>Jednorazové odškodnenie</i>): a half of benefit for spouse, but the total amount for all children is up to maximum SKK 1 Mil. (€ 24,799).</p> <p>Surviving Annuity (<i>Pozostalostná úrazová renta</i>): only for those who were in receipt of alimony benefit by court order. The amount is the same as alimony, but limited by deceased Injury Annuity (<i>Úrazová renta</i>).</p>	<p>Children under 18 years or 18-24 years old studying or handicapped children.</p> <table style="width: 100%; border: none;"> <tr> <td style="padding-right: 10px;">One child:</td> <td>25% x E</td> </tr> <tr> <td>Two children (together):</td> <td>40% x E</td> </tr> <tr> <td>Three children:</td> <td>50% x E</td> </tr> <tr> <td>Four or more:</td> <td>55% x E</td> </tr> </table>	One child:	25% x E	Two children (together):	40% x E	Three children:	50% x E	Four or more:	55% x E	<p>Orphans of father or mother: 40% of the annuity basis of the deceased.</p> <p>Is more than one child entitled to annuity the percentage is raised with 20% for each additional child. The amount is divided equally among the children. Granted until the age of 18, if studies continue to 20.</p> <p>Orphans of both parents: As above but the children can get annuity after both parents.</p>	<p>See table VII "Survivors".</p>	<ul style="list-style-type: none"> • Orphans of father or mother of both parents
One child:	25% x E												
Two children (together):	40% x E												
Three children:	50% x E												
Four or more:	55% x E												

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
<ul style="list-style-type: none"> • Dependent parents and other relatives 	<p>Pension to parents in need (grand-parents) and dependent brothers and sisters (priority of parents) if the deceased person mainly took care of the upkeep the dependants: annual earnings x 20%.</p> <p>For additional benefits see Orphans of the father or of the mother.</p> <p>The pension is granted 14 times a year.</p>	<p>See table VII "Survivors".</p> <p>Pension must total at least 120% of the minimum Survivors' Pension (<i>Renta rodzinna</i>).</p>	<ul style="list-style-type: none"> • If there is a spouse or descendants entitled to a pension: E x 10% for each of the ascendants or dependent parents. • If there is no spouse or descendants: E x 15% for each of the ascendants or dependent parents. • E x 20% from the age of 65 or if the person is unable to work due to a physical or mental illness. 	<p>No other beneficiaries.</p>	<p>See table VII "Survivors".</p>
<ul style="list-style-type: none"> • Maximum for all beneficiaries 	<p>Annual earnings x 80% (without taking account of a potential pension to a divorced spouse).</p>	<p>See table VII "Survivors".</p> <p>Pension must total at least 120% of the minimum Survivors' Pension (<i>Renta rodzinna</i>).</p>	<p>E x 30% if there is a spouse or descendants.</p> <p>E x 80% if there is no spouse or descendants.</p>	<p>Proportional reduction in the case of accumulation up to 70% of the insured salary (90% where there is also a divorced spouse's pension).</p> <p>If the survivors are entitled to 1st pillar pensions, the accident insurance grants a supplementary pension (same system as for invalidity pensions, see "2. Permanent incapacity, accumulation with other pensions").</p>	<p>See table VI "Old-age".</p>
<ul style="list-style-type: none"> • Capital sum on death 	<p>1/15 of annual earnings. Minimum € 979.79.</p>	<p>Funeral Grant (<i>Zasiłek pogrzebowy</i>): Lump sum available to the persons who paid the funeral costs for a pensioner or a member of their family. Amount: 200% of the national average wage at time of death.</p> <p>One-off payment (for survivors): Amount: PLN 39,626.00 (€ 8,269) is due to the spouse or child of the deceased; increased by PLN 7,705.00 (€ 1,608) for each additional entitled spouse or children person. This sum is paid by the employer. No maximum amount or number of beneficiaries is established.</p>	<p>Death grant (<i>subsídio por morte</i>): 12 times the minimum national salary.</p> <p>Reimbursement of funeral expenses (<i>subsídio por despesas de funeral</i>): Amount equal to the expenses or twice this amount in the event of the body having to be transferred.</p>	<p>No capital sum on death.</p>	<p>No benefit.</p>

Employment injuries and occupational diseases

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	Slovakia	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Dependent parents and other relatives 	<p>Surviving Annuity (<i>Pozostalostná úrazová renta</i>): only for those who had alimony benefit, ordered by court. The amount is the same as alimony, but limited by deceased Injury Annuity (<i>Úrazová renta</i>).</p>	No other beneficiaries.	No other beneficiaries.	No other beneficiaries.	<ul style="list-style-type: none"> • Dependent parents and other relatives
<ul style="list-style-type: none"> • Maximum for all beneficiaries 	<p>One-off Compensation Benefit (<i>Jednorazové odškodnenie</i>):</p> <ul style="list-style-type: none"> • SKK 1 Mil. (€ 24,799) for spouse + • SKK 1 Mil. (€ 24,799) for all children. <p>Surviving Annuity (<i>Pozostalostná úrazová renta</i>): benefits for all beneficiaries must not exceed the amount of Injury Annuity (<i>Úrazová renta</i>) that the deceased would have been entitled to at 100% loss of capacity for work.</p>	70% x E.	100% of the annuity basis.	No limit.	<ul style="list-style-type: none"> • Maximum for all beneficiaries
<ul style="list-style-type: none"> • Capital sum on death 	<p>Lump sums to cover funeral expenses:</p> <ul style="list-style-type: none"> • Costs invoiced by the undertaker, cemetery charges, cost for the headstone, and adjustment of the grave up to maximum of SKK 50,000 (€ 1,240), • Travel costs and 1/3 of the cost of adequate mourning clothes for close relatives up to SKK 3,000 (€ 74) per person up to maximum of SKK 50,000 (€ 1,240). <p>Funeral Grant (<i>Prispevok na pohreb</i>) see table III: "Sickness – Cash benefits".</p>	Funeral grant (<i>Hautausavustus</i>): € 3,850.	Funeral grant (<i>begravningshjälp</i>): 30% of the price base amount (<i>prisbasbelopp</i>) at the time of death = SEK 11,790 (€ 1,290).	See table VII "Survivors".	<ul style="list-style-type: none"> • Capital sum on death

Table VIII

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Austria	Poland	Portugal	Switzerland	Slovenia
4. Rehabilitation	See table V "Invalidity".	<p><i>Occupational diseases:</i> Possible for beneficiaries aged 50 or less entitled to temporary incapacity allowance or to permanent total/partial incapacity to carry out regular work.</p> <p><i>Employment injuries:</i> Firms employing a staff of at least 10 are obliged to employ handicapped persons incapacitated as a result of an accident occurred in their service.</p>	Occupational rehabilitation measures are provided under the invalidity insurance (1 st pillar, basic scheme). See table V "Invalidity".	See table II "Health care" and table V "Invalidity".

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4. Rehabilitation

Rehabilitation Benefit (*Rehabilitačné*): 80% of the daily assessment base (average daily earnings in the calendar year before the injury occurred). The benefit is provided during the occupational rehabilitation.

Retraining Benefit (*Rekvalifikačné*): 80% of the daily assessment base (average daily earnings in the calendar year before the injury occurred). The benefit is provided during retraining.

Various kinds of medical and vocational rehabilitation provided free of charge by the accident insurance institution. The costs of rehabilitation are paid in full. During the rehabilitation the insured person receives also the full cash benefits.

Rehabilitation: See table III "Sickness - cash benefits".

The local social insurance office (*försäkringskassa*) may induce the injured person to change occupation. During studies or vocational training rehabilitation benefit (*rehabiliteringsersättning*) is payable.

Loss of income as a result of work injury is compensated through annuity or during rehabilitation by rehabilitation benefit.

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.

4. Rehabilitation

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Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
5. Other benefits	<p>Integrity compensation (<i>Integritätsabgeltung</i>): If the accident or the occupational disease was caused by an act of culpable negligence in total disregard of provisions for the protection of workers and employees, thus essentially impairing the physical and mental integrity, a one-time settlement will be paid according to the impairment, maximum € 96,600.</p>	<p>One-off payment to the employee paid by the employer:</p> <ul style="list-style-type: none"> • in respect of employment injury or occupational disease, in the event of permanent or prolonged deterioration in the person's state of health, PLN 374 (€ 78) for each percentage of deterioration; or • if, at the time of the accident, personal items required for work were lost or damaged. Amount payable: full compensation. 	<ul style="list-style-type: none"> • Christmas bonus and holiday bonus: amounts equal to the annuities paid respectively in December and in July. • Supplementary care benefit (<i>prestação suplementar por assistência de terceira pessoa</i>): Pension supplement for severely disabled persons requiring constant attendance. Amount: ceiling set for minimum wage for household workers. • Total or partial permanent incapacity allowance, equal or superior to 70% of the loss or reduction of working capacity or earnings. Single allowance of an amount equal to 12 times the minimum salary. • Housing rehabilitation allowance if total permanent incapacity. Amount up to 12 times the minimum salary. • Vocational training courses attendance allowance (only for occupational diseases pensions). Amount equal to 50% of pension with the ceiling of the statutory minimum wage. • Increased pensions for permanent incapacity (only for occupational diseases pensions) under conditions related to the type of illness, the incapacity degree and the age of the pensioner. Amount equal to 20% of the pension with the ceiling of the reference wage. 	<ul style="list-style-type: none"> • Auxiliary equipment to compensate for physical damage or loss of a function. • Compensation for material damage to objects replacing a part of the body. • Travel, transport, and rescue costs. • Transport for the body and funeral costs (within certain limits). • Integrity allowance (<i>Integritätsentschädigung/indemnité pour atteinte à l'intégrité</i>) paid to insured persons who, because of an accident, suffer from serious and long-term damage to their physical, mental or psychological integrity. This is paid in the form of a lump-sum benefit, calculated as a % of the maximum amount of the annual insured salary and depending on the severity of the damage to integrity. • Helplessness allowance (<i>Hilflosenentschädigung/allocation pour impotent</i>) if the insured person, because of health impairment, has permanent need of the help of a third party or personal supervision to carry out basic everyday activities. This is related to the degree of helplessness: it is equivalent to 6 times the maximum daily insured salary in the case of a severe helplessness, 4 times if it is moderate and 2 times if it is slight. It is paid monthly. • Lump-sum benefit. 	<p>Invalidity Benefit (<i>nadomestilo za invalidnost</i>), Disability Allowance (<i>invalidnina</i>), and Occupational Rehabilitation Benefit (<i>nadomestilo za čas poklicne rehabilitacije</i>): See table V "Invalidity".</p>
Adjustment	<p>Annual adjustment on 1 January by regulation of the Federal Minister of Social Security, Generations and Consumer Protection (<i>Bundesminister für soziale Sicherheit, Generationen und Konsumentenschutz</i>) (in principle according to the development of net wages). For 2004: 1.0%.</p>	<p>Adjustment is annually as from 1 March. The adjustment rate equals not less than the inflation rate for the preceding calendar year plus at least 20 per cent of the real increase of average remuneration for the preceding calendar year. If the inflation rate in June of the concerned year equals at least 5 per cent in relation to December of the preceding year, the pension is additionally adjusted on 1 September.</p>	<p>Adjustment by government decision.</p>	<p>Increase allowances (<i>Teuerungszulagen/allocations de renchérissement</i>) according to the Swiss consumer price index. They are an integral part of the pension. Adjustment at the same time as 1st pillar pensions.</p>	<p>Pensions are adjusted in accordance with annual growth of average national salaries of employed persons, nevertheless a pension growth index in the calendar year cannot exceed an annual growth index of average national salaries, and it cannot be less than the consumer price index except when the annual growth index of average national salaries is lower than the consumer price index. Adjustment is made twice a year (in February and September).</p>

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5. Other benefits

Compensation of Costs Joint to Cure (*Náhrada nákladov spojených s liečením*): costs non-reimbursed by health insurance agencies up to a maximum of SKK 500,000 (€ 12,399).

Compensation for Pain (*Odškodnenie za bolesť*): Lump sum maximum SKK 72,000 (€ 1,785) determined by court decision.

Compensation for Reduced Social Opportunities (*Odškodnenie za sťaženie spoločenského uplatnenia*): Lump sum, even if there is no reduction in working capacity, calculated on the basis of a system of points as assessed by doctor (rates published in Annex of Regulation No. 32/1965). Maximum SKK 240,000 (€ 5,952) for both previous compensation grants. But the courts have discretion to award more in special cases.

Inconvenience allowance (*Haittaraha*) is paid in the case of permanent incapacity. It is graded into 20 classes according to the degree of incapacity.

The maximum equals to 60% of the minimum average annual earnings applied for calculation of cash benefits.

Handicap allowance (*handikappersättning*) can also be paid: see table V "Invalidity".

No other benefits.

5. Other benefits

Adjustment

Annual adjustment (1st July) according to the increase of consumer prices and of the average wage.

All benefits are annually adjusted according to the earnings-related pension index (TEL-index) prescribed by law.

Annual adjustment according to changes in the price base amount (*prisbasbelopp*).

Adjustment by legislation at least annually in line with movements in the general level of prices.

Adjustment

Table VIII

Employment injuries and occupational diseases

	Austria	Poland	Portugal	Switzerland	Slovenia
Taxation and social contributions 1. Taxation of cash benefits	Sickness benefit (<i>Krankengeld</i>) and continued payment of wages and salaries (<i>Lohnfortzahlung</i>) are subject to taxation. Long-term care benefit (<i>Pflegegeld</i>) is not subject to taxation.	Employment Injury Pension (<i>Renta z tytułu wypadku przy pracy</i>): Benefits are subject to taxation. Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>) and Funeral Grant (<i>Zasiłek pogrzebowy</i>): Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Invalidity Pension (<i>invalidska pokojnina</i>), Survivor's Pension (<i>družinska pokojnina</i>), Widow's or Widower's Pension (<i>vdovska pokojnina</i>), and Occupational Rehabilitation Benefit (<i>nadomestilo za čas poklicne rehabilitacije</i>): Benefits are subject to taxation. Disability Allowance (<i>invalidnina</i>), Assistance and Attendance Allowance (<i>dodatek za pomoč in potrežbo</i>), and Supplementary Allowance (<i>varstveni dodatek</i>): Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	General taxation rules. No special relief for benefits.	Employment Injury Pension (<i>Renta z tytułu wypadku przy pracy</i>): General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	No contributions.	Contributions for health care insurance (general rules, see table I "Financing").	No contributions.	No contributions.	From Invalidity Pension (<i>invalidska pokojnina</i>), Survivor's Pension (<i>družinska pokojnina</i>), Widow's or Widower's Pension (<i>vdovska pokojnina</i>) and Occupational Rehabilitation Benefit (<i>nadomestilo za čas poklicne rehabilitacije</i>) contribution of 5.76% for health services, the refund of travel expenses in case of sickness, funeral expenses and Death Grant (<i>posmrtnina</i>). No ceiling.

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	Slovakia	Finland	Sweden	United Kingdom									
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	<p>Benefits are not subject to taxation.</p>	<p>Pensions and daily allowances are subject to taxation. However, small pensions are entitled to a special pension deduction.</p> <p>Inconvenience allowance, helplessness supplement and funeral grant are not subject to taxation.</p>	<p>Benefits, except handicap allowance (<i>handikappersättning</i>) and funeral grant (<i>begravningshjälp</i>), are subject to taxation.</p>	<p>Industrial injury disabilities benefits: Not subject to taxation.</p> <p>Temporary disability benefits: Higher rate short-term incapacity benefit is subject to taxation. Lower rate short-term incapacity benefit is not subject to taxation.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>								
<p>2. Limit of income for tax relief or tax reduction</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>The amount of the full pension deduction for pension income per year is:</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr> <td>Single person</td> <td style="text-align: right;">€ 6,690</td> </tr> <tr> <td>married person</td> <td style="text-align: right;">€ 5,710</td> </tr> </table> <p>Government taxes: € 1,530: for all.</p> <p>When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than</p> <p>Local taxes:</p> <table style="margin-left: 20px;"> <tr> <td>Single person</td> <td style="text-align: right;">€ 16,247</td> </tr> <tr> <td>married person</td> <td style="text-align: right;">€ 13,867</td> </tr> </table> <p>Government taxes: € 3,715</p>	Single person	€ 6,690	married person	€ 5,710	Single person	€ 16,247	married person	€ 13,867	<p>General taxation rules. No special relief for benefits.</p>	<p>Industrial injury disability benefit: Not applicable.</p> <p>Temporary disability benefits: General taxation rules. No special relief for benefits.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
Single person	€ 6,690												
married person	€ 5,710												
Single person	€ 16,247												
married person	€ 13,867												
<p>3. Social security contributions from benefits</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from benefits</p>								

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases

IX Family benefits

- X Unemployment
- XI Guarantee of sufficient resources
- XII Long-term care

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	Families' Compensation Act (<i>Familienleistungsausgleichsgesetz</i>) of 24 October 1987. Child-raising allowance Act (<i>Kindererhaltungsgesetz, KEGG</i>) of 7 August 2001.	Law on Family Benefits (<i>ustawa o świadczeniach rodzinnych</i>) of 29 November 2003.	Law 32/02 of 20 December 2002. Statutory Order 178/03 of 02 August 2003.	<i>Federal scheme:</i> Federal Law on Family Allowances in Agriculture of 20 June 1952 (<i>Bundesgesetz über die Familienzulagen in der Landwirtschaft, R.Gl.Gesetz über die allocations familiales dans l'agriculture, LAF</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG/Gesetz über la partie générale du droit des assurances sociales, LAGS</i>). <i>Cantonal scheme:</i> 28 cantonal schemes on family allowances.	Parental Care and Family Benefits Act (<i>Zakon o starševskem varstvu in družinski prejemki</i>) (Official Gazette of the Republic of Slovenia, no. 97/2001). Employment Relationship Act (<i>Zakon o delovni razmerji</i>) (Official Gazette, no. 42/2002). Guarantee and Maintenance Fund of the Republic of Slovenia Act (<i>Zakon o jamstvenem in prehranjenem statusu Republike Slovenije</i>) (Official Gazette, no. 25/97).
Child benefit	Entitlement to Child benefit (<i>Familienbeihilfe</i>) is given to persons whose minor children reside or stay regularly in Austria and are part of the household or for which they mainly participate to their maintenance.	A universal scheme financed by general taxation providing a flat-rate benefit to: <ul style="list-style-type: none"> Polish citizens, foreigners who have EU or EEA countries' citizenship, foreigners staying in the territory of Poland who hold the refugee status or residence permit if they reside in the territory of Poland together with family members. 	Compulsory protection system for all inhabitants (individual right of a child, related to the residence).	<i>Federal scheme:</i> Scheme for agricultural workers and small-scale farmers. <i>Cantonal scheme:</i> Scheme for employees not involved in agriculture. In certain cantons, allowances for the self-employed and persons not engaged in paid employment.	Financial support for raising children, for parents with income per family member that does not exceed a fixed limit. Increased amount for subsequent children.
1. Basic principles					
2. Field of application: beneficiaries	Parents, grand-parents, adoptive or foster parents are the beneficiaries as well as the child himself if certain conditions are satisfied.	Family Allowance is paid to the entitled parents, or one of parents or guardian of the child, real guardian, or person of full age, studying.	All resident children.	<i>Federal scheme:</i> <ul style="list-style-type: none"> Agricultural workers. Farmers whose income does not exceed a certain limit ("small-scale farmers"). <i>Cantonal scheme:</i> <ul style="list-style-type: none"> Employees not involved in agriculture, (in all cantons). Self-employed, in certain cantons. Persons not engaged in paid employment, in certain cantons. Children giving entitlement to allowances: children of married or unmarried parents, adopted children, children of the spouse, foster children.	Child Benefit (<i>oroškovnata</i>) is paid to: <ul style="list-style-type: none"> one of the parents, a third person caring for a child, or a person aged over 19 years (under certain conditions).

Family benefits

Table IX

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law on Child Allowances (<i>Zákon o prídavku na dieťa</i>) No. 600/2003.</p> <p>Law on Parental Allowance (<i>Zákon o rodičovskom príspevku</i>) No. 280/2002.</p> <p>Law on Child Birth Allowance (<i>Zákon o príspevku pri narodení dieťaťa</i>) No. 235/1998.</p> <p>Law on Foster Care (<i>Zákon o pestúnskej starostlivosti</i>) No. 265/1998.</p> <p>Law on Maintenance Benefit (<i>Zákon o zaopatrovacom príspevku</i>) No. 236/1998 (for those in basic military service).</p> <p>Law on Social Assistance (<i>Zákon o sociálnej pomoci</i>) No. 195/1998.</p> <p>Law on Income Tax (<i>Zákon o dani z príjmu</i>) No. 595/2003.</p> <p>Law on Employment Services (<i>Zákon o službách zamestnanosti</i>) No. 5/2004.</p>	<p>Child Allowances Act (<i>Lapsilisäläki</i>) of 21 August 1992.</p>	<p>General Child Benefit Act (<i>Lag om allmänna barnbidrag</i>) of 1947.</p> <p>Advance on Maintenance Payments Act (<i>Lag om underhållsstöd</i>) of 1996.</p> <p>Housing Allowance Act (<i>Lag om bostadsbidrag</i>) of 1993.</p>	<p>Social Security Contributions and Benefits Act 1992.</p>	Applicable statutory basis
Child benefit					Child benefit
1. Basic principles	<p>Universal system financed by taxes providing a flat-rate benefit to all residents whose dependant child/ren reside/s in Slovakia.</p>	<p>Flat rate benefit for children resident in Finland.</p>	<p>The child benefit system is compulsory and of universal coverage for children resident in Sweden. It is financed by taxes and consists mainly of two parts:</p> <ul style="list-style-type: none"> • child allowance, • supplement for large families. 	<p>Tax financed (non-contributory) system for all parents of children under 16 (under 19 in certain circumstances).</p>	1. Basic principles
2. Field of application: beneficiaries	<p>Permanent or temporary residents who are:</p> <ul style="list-style-type: none"> • parents, • foster parents or adoptive parents, or • dependant adult children. 	<p>Parent or a guardian of a child.</p>	<p>The child benefit is usually paid to the mother or after special application or changed custody to the father.</p>	<p>Persons responsible for raising a child or children.</p>	2. Field of application: beneficiaries

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia						
3. Conditions <ul style="list-style-type: none"> • Residence of the child 	<p>The entitlement to Child benefit (<i>Familienbeihilfe</i>) is not allowed to children residing permanently abroad.</p>	<p>The condition of residence of the child must be fulfilled only in relation to foreigners who:</p> <ul style="list-style-type: none"> • do not have neither EU nor EEA countries' citizenship, • stay in the territory of Poland, and • hold the refugee status or residence permit. 	<p>Child residing in Portugal or in an assimilated legal situation.</p>	<p><i>Federal scheme:</i> No residence conditions. <i>Cantonal schemes:</i> Residence conditions in some cantons.</p>	<p>Paid to one of the parents or third person if the child is resident and:</p> <ul style="list-style-type: none"> • is a citizen, or • is not a citizen but entitled under the condition of international law and reciprocity. <p>If one of the parents is employed in the Republic of Slovenia, he/she is entitled even if the child is not a resident, if:</p> <ul style="list-style-type: none"> • the child is a citizen and has no rights to any child benefit in the country where he/she lives, or • the child is not a citizen but the right to the child benefit is provided for in an international agreement. 						
<ul style="list-style-type: none"> • Other conditions 	<p>In order to allow a child to continue receiving Child benefit (<i>Familienbeihilfe</i>) once he/she attains his/her majority, certain conditions must be satisfied, like for example his/her participation into a vocational or a continuous training (see point 4).</p>	<p>Family income per capita must not exceed PLN 504 (€ 105) per month. In the case of family with disabled child PLN 583 (€ 122) per month.</p>	<p>Child benefit (<i>Abono de família para crianças e jovens</i>):</p> <ul style="list-style-type: none"> • Family reference income below 5 times the national minimum wage; • Isolated children living in a non-profit making social support institution; • The child should not have any professional activity. 	<p><i>Federal scheme:</i> Farmers are entitled to allowances if their income does not exceed CHF 30,000 (€ 19,325) per year, plus CHF 5,000 (€ 3,221) per dependant child. <i>Cantonal schemes:</i> In cantons where allowances are paid to the self-employed or persons not engaged in paid employment, in principle the entitlement is subject to means testing.</p>	<p>In case if a beneficiary is a person aged over 18 years, he/she needs to meet the following conditions:</p> <ul style="list-style-type: none"> • has no parents or doesn't share a common household; • such a decision has to be approved by the Social Work Centre (<i>Center za socialno delo</i>). 						
4. Age limit	<ul style="list-style-type: none"> • Normal: 18 years of age (full legal age). • Vocational training/further training: 26 years (except in the case of pregnancy, women with children, disabled persons or those currently completing military service). • Job-seeking children: 21 years. • Children with earning incapacity: unlimited. <p>No entitlement for children over 18 years if their own earnings exceed € 8,725 per year.</p>	<ul style="list-style-type: none"> • - 18 years, • the end of the child's education at school, however not after the child reaches 21 years of age, • until 24 years if she or he continues education at school or university and has a certificate stating a severe or moderate disability. 	<p>Normal: 16 years. Education/vocational training: 18, 21 or 24 years, according to the situation. Disablement: 24 years. Extension up to 3 years in case of further education. Serious infirmity: Extension in certain cases up to 3 years.</p>	<p><i>Federal scheme:</i> Ordinary age limit: 16 years; in the case of studies or apprenticeship: 25 years; in the case of sickness or disability: 20 years. <i>Cantonal schemes:</i> Ordinary age limit: in principle, 16 years; in the case of studies or apprenticeship: in principle, 25 years; in the case of sickness or disability: 18, 20 or 25 years, depending on the canton.</p>	<table> <tr> <td>normal:</td> <td>18 years</td> </tr> <tr> <td>further training and education:</td> <td>26 years</td> </tr> <tr> <td>serious infirmity:</td> <td>26 years</td> </tr> </table>	normal:	18 years	further training and education:	26 years	serious infirmity:	26 years
normal:	18 years										
further training and education:	26 years										
serious infirmity:	26 years										

Family benefits

Table IX

	Slovakia	Finland	Sweden	United Kingdom	
3. Conditions <ul style="list-style-type: none"> • Residence of the child 	<p>The child and the entitled person must be permanent or temporary residents.</p>	<p>Child resident in Finland.</p>	<p>The child must be resident in Sweden.</p>	<p>Generally, the child must be present in the UK.</p>	3. Conditions <ul style="list-style-type: none"> • Residence of the child
<ul style="list-style-type: none"> • Other conditions 	<ul style="list-style-type: none"> • Entitled person: care for a child outside of children's facilities (full-time care institutions) where the child resides on the base of a court decision. • Child is neither in receipt of Invalidity Pension (<i>Invalidný dôchodok</i>) nor Social Pension (<i>Sociálny dôchodok</i>). 	<p>No other conditions.</p>	<p>If the child leaves Sweden for less than six months the child benefit is still paid out.</p>	<ul style="list-style-type: none"> • Claimant's immigration status not subject to any limitation or condition (but exceptions for refugees, EEA nationals and their families, and those covered by relevant inter-country agreements). Child and claimant to be present in UK and living together (or claimant contributing to cost of maintaining child). • If more than one person claims for the same child, the person the child lives with has priority of title. • Child must be in full-time non-advanced education. • Only one person can receive benefit for each individual child in any one week. 	<ul style="list-style-type: none"> • Other conditions
4. Age limit	<ul style="list-style-type: none"> • Until the end of compulsory school attendance (16 years) but up to 25 years for full-time vocational trainees, university students and those who cannot work or study due to sickness or injury. • Until the age of majority (18 years) for children whose health status is considered to be negative in the long-term. 	<p>To 17th birthday.</p>	<p>16 years. Another similar allowance is given for children in upper secondary schools.</p>	<p>Normal: 16 years or if continuing in non-advanced education up to 19th birthday.</p>	4. Age limit

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
5. Benefits					
• Monthly amounts	<p>Family benefits amount to € 105.40 per child and per month. This amount is increased up to € 112.70 at the beginning of the month during which the child is over 3 years of age, to € 130.90 at the beginning of the month during which the child reaches the age of 10, and to € 152.70 at the beginning of the month during which the child is over 19.</p> <p>If family benefits are paid for two children, the amount is increased by € 12.80 per month; since the third child giving the entitlement to family benefits, this amount is increased by € 25.50 per month and per child.</p> <p>For severely handicapped children additional € 138.30 per month.</p> <p>Supplement for large families (<i>Mehrkindzuschlag</i>): Supplement of € 36.40 per month for the third and subsequent children for which Child benefit (<i>Familienbeihilfe</i>) has been granted if the annual taxable family income in the calendar year before the year in which the claim is made does not exceed a certain limit. The income limit for 2004 is € 41,400.</p>	<p>Monthly amounts per child:</p> <p>1st and 2nd child: PLN 43 (€ 8.97)</p> <p>3rd child: PLN 53 (€ 11)</p> <p>from 4th child: PLN 66 (€ 14)</p>	<p>Determined on the basis of the reference income of the family (total earnings of all family members divided by the number family members plus 1) and the age of the child. Six earnings levels dependent on national minimum wage:</p> <p><i>1st level:</i> reference income up to 0.5 times the minimum wage: Children aged up to 12 months € 120 over 12 months € 30</p> <p><i>2nd level:</i> reference income between 0.5 and 1.0 times the minimum wage: Children aged up to 12 months € 100 over 12 months € 25</p> <p><i>3rd level:</i> reference income between 1.0 and 1.5 times the minimum wage: Children aged up to 12 months € 80 over 12 months € 23</p> <p><i>4th level:</i> reference income between 1.5 and 2.5 times the minimum wage: Children aged up to 12 months € 50 over 12 months € 20</p> <p><i>5th level:</i> reference income between 2.5 and 5 times the minimum wage: Children aged up to 12 months € 30 over 12 months € 10</p> <p><i>6th level:</i> reference income of the family above 5 times the minimum wage: No Child benefit is paid.</p>	<p><i>Federal scheme:</i></p> <ul style="list-style-type: none"> • CHF 170 (€ 110) per month in low-land regions. • CHF 190 (€ 122) per month in mountain regions. • CHF 175 (€ 113) or CHF 195 (€ 126) per month as from the 3rd child. <p><i>Cantonal schemes:</i> From CHF 150 (€ 97) to CHF 344 (€ 222) per month, depending on the canton and the number of children.</p>	<p>Amount of benefit varies according to income. Depends upon the income category to which the family belongs (the applicable income category is determined as % of the average monthly wages of all employees in the calendar year before the application was made; the minister responsible for family affairs in March of each year sets the nominal limits for the income categories for the preceding year) and is granted in eight classes, as follows:</p> <p>Income up to 15%: 1st child SIT 21,140 (€ 89) 2nd child SIT 23,250 (€ 97) 3rd and each subsequent child SIT 25,370 (€ 106)</p> <p>Income from 15% to 25%: 1st child SIT 18,080 (€ 76) 2nd child SIT 20,060 (€ 84) 3rd and each subsequent child SIT 21,880 (€ 92)</p> <p>Income from 25% to 30%: 1st child SIT 13,780 (€ 58) 2nd child SIT 15,400 (€ 65) 3rd and each subsequent child SIT 17,010 (€ 71)</p> <p>Income from 30% to 35%: 1st child SIT 10,860 (€ 46) 2nd child SIT 12,400 (€ 52) 3rd and each subsequent child SIT 13,980 (€ 59)</p> <p>Income from 35% to 45%: 1st child SIT 8,880 (€ 37) 2nd child SIT 10,370 (€ 43) 3rd and each subsequent child SIT 11,840 (€ 50)</p> <p>Income from 45% to 55%: 1st child SIT 5,630 (€ 24) 2nd child SIT 7,040 (€ 30) 3rd and each subsequent child SIT 8,450 (€ 35)</p> <p>Income from 55% to 75%: 1st child SIT 4,220 (€ 18) 2nd child SIT 5,630 (€ 24) 3rd and each subsequent child SIT 7,040 (€ 30)</p> <p>Income from 75% to 99%: 1st child SIT 3,670 (€ 15) 2nd child SIT 5,080 (€ 21) 3rd and each subsequent child SIT 6,490 (€ 27)</p> <p>When a child lives in a single-parent family then the Child Benefit (<i>otroški dodatek</i>) is increased by 10%.</p> <p>If a pre-school child is not enjoying available childcare services then the child benefit is increased by 20%.</p>

Family benefits

Table IX

Slovakia

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5. Benefits
• **Monthly amounts**

Child Allowance (*Pridavok na dieťa*):
SKK 500 (€ 12) per child.

First child:	€ 100.00	SEK 950 (€ 104) per month.
Second child:	€ 110.50	Supplements for large families (<i>flerbarnstillägg</i>): for the third child: SEK 254 (€ 28) for the fourth child: SEK 760 (€ 83) for the fifth and subsequent children: SEK 950 (€ 104).
Third child:	€ 131.00	
Fourth child:	€ 151.50	
Fifth and each subsequent child:	€ 172.00	
The amount for each child of a single parent is supplemented by € 36.60.		

Eldest qualifying child of a couple:
GBP 71.50 (€ 106)
Each other child:
GBP 47.80 (€ 71).

5. Benefits
• **Monthly amounts**

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
• Variation with income	No variation with income.	No variation with income.	Six earnings levels. See "Monthly amounts".	No variation with income for employees.	See "Monthly amounts".
• Variation with age	See "Monthly amounts".	No variation with age.	See above "Monthly amounts".	No variation with age, except in 4 cantons.	No variation with age.
Child-raising allowances	Child-raising allowance (<i>Kinderbetreuungsgeld</i>) is a family benefit that is granted regardless of prior employment or compulsory insurance.	A universal scheme financed by general taxation providing a flat-rate benefit as a supplement to Family Allowance.	No education allowance.	No education allowance.	See Childcare Leave and Child Care Benefit (<i>nadomestilo za nego in varstvo otroka</i>) in table IV "Maternity".
1. Basic principles					
2. Field of application: beneficiaries	Mothers and fathers entitled to Child benefit (<i>Familienbeihilfe</i>), in exceptional cases also without being entitled to this benefit.	Mother or father or real guardian of child.	Not applicable.	Not applicable.	See table IV "Maternity".
3. Conditions	Additional earnings must not exceed € 14,600 for the calendar year. In this respect only the income of the parent who receives the child-raising allowance (<i>Kinderbetreuungsgeld</i>) will be considered. In terms of pension insurance 24 months of receiving child-raising allowance (<i>Kinderbetreuungsgeld</i>) following the birth of the child are credited as contribution periods. It is possible to receive unemployment benefit (<i>Arbeitslosengeld</i>) during and after child-raising allowance (<i>Kinderbetreuungsgeld</i>) has been granted provided all the other conditions have been met.	Paid to workers taking leave to care for children for 24 months (36 months if they are raising more than one child born on one confinement or are a single parent and 72 months if child is disabled), provided the monthly income per family member does not exceed 25% of the average wage for the previous year.	Not applicable.	Not applicable.	See table IV "Maternity".
4. Amounts of benefits	€ 14.53 daily until the youngest child has reached the age of three provided the other parent claims child-raising allowance (<i>Kinderbetreuungsgeld</i>) for a minimum period of six months. The benefit is due only for the youngest child. In case of twins, a supplement of 50% of the benefit is paid. Single parents and families living on low incomes are granted a supplement of € 6.06 per day in addition to the child-raising allowance (<i>Kinderbetreuungsgeld</i>), which must be refunded (by the other parent).	Amount: PLN 400 (€ 83) per month.	Not applicable.	Not applicable.	See Childcare Leave and Child Care Benefit (<i>nadomestilo za nego in varstvo otroka</i>) in table IV "Maternity".

Family benefits

Table IX

	Slovakia	Finland	Sweden	United Kingdom	
• Variation with income	No variation with income.	No variation with income.	No variation with income.	No variation with income.	• Variation with income
• Variation with age	No variation with age.	No variation with age.	No variation with age.	No variation with age.	• Variation with age
Child-raising allowances	Universal system financed by State budget providing a flat-rate benefit to all residents whose child/ren reside/s in Slovakia.	No education allowance.	No education allowance.	No special allowance, but dependants additions are payable on most other benefits.	Child-raising allowances
1. Basic principles					1. Basic principles
2. Field of application: beneficiaries					2. Field of application: beneficiaries
3. Conditions					3. Conditions
4. Amounts of benefits	Parental allowance (<i>Rodičovský príspevok</i>): <ul style="list-style-type: none"> • SKK 3,790 (€ 94) or • SKK 1,200 (€ 30) if parent receives earnings. 	Not applicable.	Not applicable.	Not applicable.	4. Amounts of benefits

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
Other benefits	No special allowance.	Childbirth lump-sum as supplement to Family Allowance: PLN 500 (€ 104) per child.	No special allowance.	<i>Federal scheme:</i> No birth allowance. <i>Cantonal schemes:</i> 10 cantons provide a birth allowance (<i>Geburtszulage/allocation de naissance</i>). This varies between CHF 600 (€ 386) and CHF 1,500 (€ 966) per birth, depending on the canton. 5 of these 10 cantons pay a welcome allowance (<i>Adoptionszulage/allocation d'accueil</i>) for the child placed to be adopted.	<i>Layette (pomoč ob rojstvu otroka):</i> A one-off payment to be spent on the purchase of equipment for the newborn child whose mother or father has permanent residence in the Republic of Slovenia. Layette amounts to SIT 56,010 (€ 235).
1. Birth and adoption grants					
2. Child care allowances	No special allowance.	No special allowance.	No special allowance.	No childcare allowance.	<i>Nursery school fees (oskrbnina za vrtec):</i> <ul style="list-style-type: none"> The level of payment by parents is based on the parents' income as a percentage of the price of the programme in which the child is taking part. Parents pay at most 80 per cent and at least ten per cent of the programme's price. The municipality covers the difference between this payment and the programme's full price. Parents receiving Financial Social Assistance (<i>denarna socialna pomoč</i>) (see table XI "Guaranteeing sufficient resources": General non-contributory minimum) are exempt from payment.

Family benefits

Table IX

	Slovakia	Finland	Sweden	United Kingdom	
Other benefits					Other benefits
1. Birth and adoption grants	<p>Child Birth Allowance (<i>Príspevok pri narodení dieťaťa</i>) (only for those with permanent residence): Lump sum equal to SKK 4,000 (€ 99) for each child; in case of multiple birth of 3 or more children (or repeated multiple birth of twins in two years) the lump sum is increased by half for each child surviving at least 28 days (if the number of surviving children is 2 or more).</p> <p>Lump sum Child Care Grant (<i>Jednorazový príspevok na úhradu potrieb dieťaťa</i>) paid as a foster care benefit: depends on the child's age (SKK 5,400 (€ 134), SKK 6,640 (€ 165) or SKK 7,080 (€ 176)), paid twice: at the commencement of fostering and at the end, when the child reaches the age of 18.</p>	<p>A maternity grant (<i>äitiysavustus</i>) is granted to a pregnant woman resident in Finland, whose pregnancy has lasted at least 154 days and who has undergone a health examination.</p> <p>Mothers can choose between a maternity package containing child care items and cash benefits of € 140. The benefit is awarded for each child born or adopted child under the age of 18. In case of multiple births (adoptions) an increased grant is paid.</p> <p>An adoption grant (<i>adoptiotuki</i>) is paid to cover expenses due to adoption from abroad. The amount varies € 1,900 - € 4,500 depending on the country.</p>	<p>No special allowance in case of birth.</p> <p>Allowance in case of adoption of a foreign child SEK 40,000 (€ 4,375).</p>	<p>Sure Start Maternity Grant: GBP 500 (€ 741) from the Social Fund. Available to those in receipt of income-related benefits (means-tested social assistance benefits) for each new baby expected, born or adopted.</p> <p>To qualify for a grant, claimants have to submit a certificate, signed by an approved health professional, confirming that advice has been given on pre-natal health and the health and welfare needs of the new baby.</p>	1. Birth and adoption grants
2. Child care allowances	<p>State subsidy for kindergartens.</p> <p>Annual benefit for multiple births (only for those with permanent residence) equal to SKK 2,160 (€ 54) SKK 2,660 (€ 66) or SKK 2,840 (€ 70) for each child depending on the child's age.</p>	<p>Child home care allowances (<i>lasten kotihoidon tuki</i>) for families who care for their children under the age of 3 at home or by other arrangement instead of using day care provided by municipalities. The allowance consists of: basic part € 252.28, sibling increase € 84.09 (if sibling under 3 years) or € 50.46 (sibling 3-6 years) and means-tested supplement, maximum € 168.19 per month.</p> <p>Private child care allowance (<i>lasten yksityisen hoidon tuki</i>) is paid when a family arranges the care of the child privately. The allowance is paid to the provider of care directly. The basic amount is € 117.73 per month and per child. In addition a means-tested supplement can be paid of maximum of € 134.55 per month and child.</p> <p>Partial child care allowance (<i>osittainen hoitoraha</i>) of € 70 per month is paid to a parent who has a child under the age of 3 or during the child's first two school-years and who reduces working hours to maximum 30 hours a week.</p>	<p>No special allowance.</p>	<p>Help can be given with childcare as part of Working Tax Credit. This is a Tax Credit to top up earnings of working people on a low income. To qualify the claimant must be:</p> <ul style="list-style-type: none"> • Age 16 or over and work 16 hours or more and • Be responsible for a child or young person or • Have a disability which puts them at a disadvantage in getting a job or • Aged 25 or over and work at least 30 hours per week or • Aged 50 or more and returning to work after a spell on qualifying out-of-work benefits. 	2. Child care allowances

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Allowance for single parents	<p>Child benefit (<i>Familienbeihilfe</i>): No special benefit.</p> <p>Child-raising allowance (<i>Kinderbetreuungsgeld</i>): Single parents and families living on low incomes are granted a supplement of € 6.06 per day, which must be refunded (by the other parent).</p> <p>Tax credit for single parents (<i>Alleinerzieherabsetzbetrag</i>): annual tax reduction of € 364.</p>	<p>Bringing up Child Alone and Loss of Eligibility to Unemployment Benefit as a result of expiry of the statutory time limit for its reception (<i>dodatek z tytułu samotnego wychowywania dziecka i utraty prawa do zasiłku dla bezrobotnych na skutek upływu ustawowego okresu jego pobierania</i>) - vested in, during the period of 3 years, however, not longer than until child is 7, mother or father of a child, guardian or real guardian, if child stays under her/his real custody. Amount PLN 400 (€ 83) per month.</p> <p>Bringing up Child Alone supplement (<i>dodatek z tytułu samotnego wychowywania dziecka</i>): vested in mother or father of a child, guardian or real guardian of child, person at full age, studying, not dependent on parents because of their deaths or court decision on alimony, in the amount PLN 170 (€ 35) per child, however, not more than PLN 510 (€ 106) monthly per family, and in the case of bringing up a disabled child PLN 250 (€ 52), however, not more than PLN 750 (€ 157) per family.</p>	No special allowance.	No single parent allowance.	When a child lives in a single-parent family then Child Benefit (<i>otroški dodatek</i>) is increased by 10%.

Family benefits

Table IX

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3. Allowance for single parents

No special allowance.

The Child Allowance (*lapsilisä*) is supplemented by € 36.60 for each child of a single parent.

See "Advance on maintenance payments".

The higher rate of benefit for lone parents was withdrawn for new claims from June 1998 but a few residual claims remain in payment.

3. Allowance for single parents

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>4. Special allowances for handicapped children</p>	<p>In addition to the general Child benefit (<i>Familienbeihilfe</i>) the increased child benefit (<i>erhöhte Familienbeihilfe</i>) of € 138.30 will be granted for severely handicapped children per month. A child is deemed severely handicapped when the degree of disability is at least 50% or in the event of permanent earning incapacity. If the earning incapacity occurred before the completion of age 21 or during a later vocational training, however, before the age of 27, Child benefit and increased child benefit will be granted to an unlimited extent.</p>	<p>Medical Care Allowance (<i>Zasitek pielęgnacyjny</i>) paid to persons fulfilling the health and age criteria, regardless of family income:</p> <ul style="list-style-type: none"> • Children up to the age of 16 requiring permanent assistance from another person, • children over the age of 16 with a moderate disability that began at the age of entitlement to the family allowance, or • seriously disabled persons, without age criteria. <p>Training and Rehabilitation of Disabled Child supplement (<i>dodatek z tytułu kształcenia i rehabilitacji dziecka niepełnosprawnego</i>): vested in mother or father of a child, guardian or real guardian of child, person at full age, studying, for covering increased spending on rehabilitation and education of a child until 16, if child presents decision on invalidity or between 16 and 24, if child presents a decision on severe or moderate invalidity. Amount PLN 50 (€ 10) per child until child is 5 or PLN 70 (€ 15) per child between 5 and 24.</p>	<ul style="list-style-type: none"> • Supplement to Child Benefit for handicapped children (<i>bonificação, por deficiência, do subsídio familiar a crianças e jovens</i>): descendants up to 24 years of age: <ul style="list-style-type: none"> for children up to 14: € 49.81 between 14 and 18: € 72.55 between 18 and 24: € 97.12 • Monthly life annuity (<i>subsídio mensal vitalício</i>) for the same persons, older than 24 years: € 143.80 • Extraordinary supplement for solidarity (<i>complemento extraordinário de solidariedade</i>) in addition to the monthly life annuity. Amount: <ul style="list-style-type: none"> Up to 70 years of age € 14.46 70 years and over € 28.91 • Special education allowance (<i>subsídio de educação especial</i>): descendants up to 24 of age. Variable amount. • Allowance for assistance by a third party (<i>subsídio por assistência de terceira pessoa</i>): € 71.90 per month. 	<p>One canton pays a special allowance.</p>	<p>Special Childcare Allowance (<i>dodatek za nego otroka, ki potrebuje posebno nego in varstvo</i>): Provides financial assistance to a family with a child with special needs and is intended to cover the higher cost of caring for such a child. The allowance is exercised on the grounds of an opinion made by the medical board and is granted to one of the parents upon the condition that the child is a citizen and has permanent residence in the Republic of Slovenia. The allowance lasts while the child is provided with special care for medical reasons, or until the age of 18 and after that age only if the child is in education (but no later than the age of 26). The monthly amount is SIT 20,170 (€ 85); for children who are in need of special care 24 hours per day the monthly amount is SIT 40,330 (€ 169). Partial Payments for Loss of Income (<i>delno plačilo za izgubljeni dohodek</i>): Personal financial assistance received by one of the parents who has left his/her job in order to care for a child with special needs. The right to this type of financial assistance can be exercised only on the grounds of an opinion of the medical board, plus conditions of citizenship and permanent residency on the side of the child and one of the parents must be met. The monthly amount equals to the national minimum wage of SIT 111,484 (€ 467) (December 2003).</p>

Family benefits

Table IX

Slovakia

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**4. Special allowances for
handicapped children**

See table XI "Guaranteeing sufficient resources": Specific non-contributory minimum.

Child care allowance for care of severely disabled and chronically ill children under 16. The benefit is graded into 3 classes depending on the degree of strain on the family: € 76.87, € 179.37 or € 333.12 per month.

See table V "Invalidity".

See table V "Invalidity" (Disability Living Allowance).

**4. Special allowances for
handicapped children**

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
5. Advance on maintenance payments	An advance on maintenance payments is granted to Austrian or stateless children under 18 normally residing in Austria if there is an executory title for the entitlement to an advance on maintenance payments and if an enforceable decision to retrieve a due sum during the past 6 months is not fulfilled.	No special allowance.	No special allowance.	All cantons have a system for advancing support payments.	<p>Maintenance Replacement (<i>nadomestilo preživnine</i>): A child is entitled to the maintenance replacement if</p> <ul style="list-style-type: none"> • the maintenance for a child has been determined with a legally binding decision or an interlocutory order in agreement with a Social Work Centre (<i>Center za socialno delo</i>), and is not paid by the person who is obliged to pay it, • is a citizen of the Republic of Slovenia, with permanent residence in the Republic of Slovenia, • is a foreign citizen with a permanent residence in the Republic of Slovenia, if so agreed with a bilateral agreement under the condition of reciprocity, • is less than 18 years old, • lives in a family whose income per family member equals less than 55% of the average wage in the country in the preceding year. <p>The amount of maintenance replacement is:</p> <ul style="list-style-type: none"> • for a child under the age of 6: SIT 14,167 (€ 59); • for a child between 6 and 14 years of age: SIT 15,583 (€ 65); • for a child over 14 years of age: SIT 18,416 (€ 77). <p>When the maintenance is less than the amount stated above, the maintenance replacement amounts to the maintenance amount set with the decision, interlocutory order or agreement.</p> <p>A decision on the entitlement of the maintenance replacement is made by the Guarantee and Maintenance Fund (<i>Javni jamstveni in preživninski sklad Republike Slovenije</i>) of the Republic of Slovenia.</p>

Family benefits

Table IX

	Slovakia	Finland	Sweden	United Kingdom	
5. Advance on maintenance payments	State supply of social assistance for needy persons up to the sum of the alimony ordered by court. Chargeable citizen have to refund the supply at 125% of the amount.	Maintenance allowance for children (<i>elätustuki</i>): If parenthood has not been established or the mother or father does not fulfil the obligation to pay maintenance, the single parent is paid a maintenance allowance of € 118.15 per month.	Single parents are guaranteed SEK 1,173 (€ 128) monthly either from child support payments from the other parent or advanced maintenance allowance from the state.	<p>Child Support Act 1991 lays down the procedures for obtaining maintenance in the United Kingdom. A new, simpler child support scheme was introduced for new cases, and for old cases linked to a new scheme case, with effect from 3 March 2003.</p> <p>A claimant of Income Support (IS) or Income-Based Jobseekers' Allowance (JSA), who claims for children of a non-resident parent, is treated as applying for child support maintenance. Under the new scheme, up to GBP 10 (€ 15) a week of any maintenance received is ignored for the purposes of means-tested social assistance benefits. Claimants are paid benefit pending their claim for maintenance, but, subject to the disregard of up to GBP 10 (€ 15), any benefit paid is deducted from it before payment. Child support maintenance can be paid either direct to the claimant or through the Child Support Agency (CSA) if the CSA agree this is appropriate.</p> <p>The Child Support Agency (CSA) has a formula for calculating child support maintenance, but departures from the formula are allowed in certain circumstances. There is more flexibility about how much a former spouse should pay for the other partner.</p> <p>Some provisions of the Act also affect people who have signed an undertaking to maintain people who have come to the UK from abroad.</p>	5. Advance on maintenance payments

Family benefits

Austria	Poland	Portugal	Switzerland	Slovenia
<p>6. Other allowances</p>	<p>Accommodation and housing allowances according to the Social Assistance (<i>Sozialhilfe</i>) Acts of the <i>Länder</i>. Examination of need at the lower level (family members increase the allowance).</p> <p>Child tax credit (<i>Kinderabsetzbetrag</i>): € 50.90 per child and month are paid in combination with the child benefit from general tax revenue.</p> <p>Child-minding Allowance (<i>Zasitek opiekuńczy</i>): Paid to workers who have to stop working in order to look after:</p> <ul style="list-style-type: none"> • a child under the age of 8 (in specified cases). • a sick child under the age of 14 (for a maximum 60 days per year). • another member of the family (for 14 days per year). <p>Amount: 80% of the reference wage for Sickness Allowance (<i>Zasitek chorobowy</i>) per month (see table III "Sickness - Cash Benefits").</p> <p>The family allowance is payable to spouses fulfilling the following conditions:</p> <ul style="list-style-type: none"> • minding a disabled child entitled to the Medical Care Allowance (<i>Zasitek pielęgnacyjny</i>), • over 60 years of age (women) or 65 years (for men), or • totally incapacity for work. <p>Commencement of a School Year supplement (<i>Dodatek z tytułu rozpoczęcia roku szkolnego</i>): vested in mother or father of a child, guardian or real guardian of child, person studying, for partial covering of the costs related to commencement of a new school year. Paid one-off yearly, in September. Amount PLN 90 (€ 19) per child.</p> <p>Child Education out of the Place of Residence supplement (<i>Dodatek z tytułu podjęcia przez dziecko nauki w szkole poza miejscem zamieszkania</i>): vested in mother or father of a child, guardian or real guardian of child, person at full age, studying for partial covering of the costs related to provide possibility of accommodation of a child in the place where school is established. Supplement is granted for 10 months during a school year, from September until June of the next calendar year. Amount PLN 80 (€ 17) per child.</p>	<p>Funeral grant (<i>subsídio de funeral</i>): single payment of € 187.19 to a person who can prove having covered the expenses related to the funeral of a member of his family or of any other person residing in Portugal and with no right to a death grant (<i>subsídio por morte</i>) within the compulsory social security system.</p> <p>Supplement to family benefits for studying children between 6 and 16 years in case of reference earnings of the family below 50% of the minimum wage. Amount corresponding to the one of a family benefit of the first level of income.</p>	<p><i>Federal scheme</i>: Household allowance (<i>Haushaltungszulage/allocation de ménage</i>) of CHF 100 (€ 64) per month, paid to agricultural workers.</p> <p><i>Cantonal schemes</i>:</p> <ul style="list-style-type: none"> • 12 cantons replace the children's allowances by higher vocational training allowances (<i>Ausbildungszulagen/allocations de formation professionnelle</i>) for apprentices and students under the age of 25. The monthly amount varies between CHF 190 (€ 122) and CHF 444 (€ 286), depending on the canton. • One canton pays a household allowance of CHF 132 (€ 85) per month. 	<p>Parental Allowance (<i>starševsko nadomestilo</i>): Is financial assistance to parents who are not entitled to Maternity Benefit (<i>porodniško nadomestilo</i>), Paternity Benefit (<i>očetovsko nadomestilo</i>) or Adoptive Parent's Benefit (<i>posvojiteljsko nadomestilo</i>) upon the birth of a child.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • mother: citizenship, permanent residence, and whose child is a citizen; • father: under the same conditions as a mother if the mother <ol style="list-style-type: none"> a) has died, b) has abandoned the child, c) in the opinion of a competent doctor is temporarily or permanently unable to function independently, d) has signed a contract of employment or begun to perform farming or another independent activity; • another person: under the same conditions as the mother if this person actually cares for the child. <p>Duration:</p> <ul style="list-style-type: none"> • mother: 365 calendar days after the birth of the child; • father or another person: same duration as the mother minus the number of days already used by the mother. <p>Parental allowance (<i>starševsko nadomestilo</i>) amounts SIT 39,210 (€ 164) per month.</p> <p>Large Family Allowance (<i>dodatek za veliko družino</i>): One-off payment of annual financial assistance intended for families with three or more children who meet certain age conditions (for conditions see "Child benefit - age limit" above). Large family allowance equals SIT 78,420 (€ 329).</p>

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6. Other allowances

Tax Bonus (*Daňový bonus*): SKK 400 (€ 9.92) per maintained child (up to the child's maximum age of 25) if the parent's annual earnings exceed 6-times the minimal monthly wage i.e. SKK 36,480 (€ 904). The Tax bonus can only be granted to one parent.

Reduction of contribution rate (*Zníženie sadzby poisťného*):

0.5% of employee's contribution per dependant child (up to maximum age of 26), maximum 4.0%. This reduction is applied only to one parent in his/her main job.

Partial refund (state subsidy) of bus/train fares to school or work and boarding costs for school or work for those undergoing vocational training.

Maintenance Benefit (*Zaopatrovací príspevok*) for family of soldier on basic military (or civil) service (equal to SKK 680 (€ 17), SKK 800 (€ 20), SKK 830 (€ 21) or SKK 890 (€ 22) monthly per child depending on child's age and SKK 1,050 (€ 26) monthly for spouse).

Other foster care benefits:

- Periodic (monthly) Allowance to Cover Child's Needs (*Opakovaný príspevok na úhradu potrieb dieťaťa*), equal to SKK 2,160 (€ 54); SKK 2,660 (€ 66) or SKK 2,840 (€ 70) for each child depending on child's age
- periodic (monthly) Foster Parent Remuneration (*Odmena pestúna*) equal to SKK 1,320 (€ 33) per each child and
- benefits in foster homes.

Means-tested housing allowances (*asumistuki*) available to families with low income. See table XI.

Housing allowance (*bostadsbidrag*): Is given to all with low wages with the need for certain size/standard of housing. Foremost to families. The allowance is based on need. Taken into account:

- income
- composition of household
- cost of housing
- housing area.

Working Tax Credit (*WTC*): Non-contributory, income-related tax credit for people who are employed or self-employed who work at least 16 hours a week and are paid for work which is expected to last 4 weeks.

Child Tax Credit (CTC) is for low income families in or out of work who have responsibility for dependent children.

Housing Benefit: see table XI "Other specific non-contributory minima".

6. Other allowances

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
Special cases:	Normal family benefits.	Normal family benefits.	Normal family benefits (individual right of the child).	See table X "Unemployment".	Normal family benefits.
1. Unemployed persons					
2. Pensioners	Normal family benefits.	Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>) according to legislation on old-age, disability and survivors benefits, see table VI "Old-age".	Normal family benefits (individual right of the child).	Child pensions (<i>Kinderrenten/rentes pour enfant</i>) provided by the 1 st and 2 nd pillars (see tables V "Invalidity" and VI "Old-age").	Normal family benefits.
3. Orphans	Normal family benefits.	Normal family benefits.	Normal family benefits.	Orphan's pensions (<i>Waisenrenten/rentes d'orphelin</i>) provided by the 1 st and 2 nd pillars and by accident insurance (see tables VII "Survivors" and VIII "Employment injuries and occupational diseases").	Normal family benefits.
Adjustment	Child benefit (<i>Familienbeihilfe</i>): No adjustment. Child-raising allowance (<i>Kinderbetreuungsgeld</i>): No adjustment.	No automatic adjustment.	Once a year, increase following a governmental decision.	<i>Federal scheme:</i> Regular adjustment to the economic changes and to the development of allowances set by cantonal laws on family allowances. <i>Cantonal schemes:</i> In almost all cantons, no automatic adjustment.	Family benefits are adjusted once a year with respect to the price index for basic necessities. Adjustment takes place at the end of January of each year taking into account the cumulative increase of prices of basic necessities in the intervening period.

Family benefits

Table IX

	Slovakia	Finland	Sweden	United Kingdom	
Special cases: 1. Unemployed persons	Normal family benefits plus Allowance for Family Services (<i>Príspevok na služby pre rodinu s deťmi</i>): dedicated to those job applicants taking part in education and labour market preparation, on child's care costs reimbursement (child/ren under the age of 6) up to SKK 1,200 (€ 30) per month for first child and up to SKK 900 (€ 22) per month for any further child/ren.	See table X "Unemployment".	Normal family benefits.	Normal family benefit.	Special cases: 1. Unemployed persons
2. Pensioners	Normal family benefits.	See table VI "Old-age".	Normal family benefits.	Normal family benefits.	2. Pensioners
3. Orphans	Normal family benefits.	See table VII "Survivors".	Normal family benefits.	Guardian's Allowance (GA) payable in addition to Child Benefit for orphans, or in certain limited circumstances where only one parent is dead. Rate GBP 11.85 (€ 18) a week or GBP 9.55 (€ 14) where higher rate of child benefit for eldest child is in payment.	3. Orphans
Adjustment	According to the government's decision. Adjustment of Parental Allowance (<i>Rodičovský príspevok</i>) is performed by the Ministry of Labour, Social Affairs and Family on 1st September, according to the increase of the Subsistence Minimum (<i>Životné minimum</i>).	Child care allowance for disabled children and maintenance allowance (<i>elatustuki</i>) are yearly adjusted according to cost of living index. Child allowance (<i>lapsilisä</i>), Child home care allowance (<i>lasten kotihoidon tuki</i>), and maternity grant (<i>äitiysavustus</i>) may be adjusted by the Council of State.	Adjustments according to parliamentary decision.	Adjustment by legislation annually, usually in line with movements in prices.	Adjustment

Table IX

Family benefits

	Austria	Poland	Portugal	Switzerland	Slovenia
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable; Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No contributions.	Child Raising Supplement (<i>Dodatek wychowawczy</i>) is subject to old-age, invalidity, survivors and health care contributions (see general rules in table I "Financing").	No contributions.	Family allowances are included in the insured salary under the Law on Accident Insurance.	No contributions.

Family benefits

Table IX

	Slovakia	Finland	Sweden	United Kingdom	
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	<p>Benefits are not subject to taxation.</p>	<p>Child allowance (<i>lapsilisä</i>), maternity grants (<i>äitiysavustus</i>), adoption grant (<i>adoptiotuki</i>), maintenance allowances (<i>elätustuki</i>) and special allowances for handicapped children are not subject to taxation.</p> <p>The child home care allowance (<i>lasten kotihoidon tuki</i>) and the partial child care allowance (<i>osittainen hoitoraha</i>) are subject to taxation.</p> <p>The private child care allowance (<i>lasten yksityisen hoidon tuki</i>) is not taxable income for the families, but the provider of care is taxed as for income.</p>	<p>Benefits are not subject to taxation.</p>	<p>Child benefit, Guardians Allowance, Working Tax Credit and Child Tax Credit are not taxable.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>2. Limit of income for tax relief or tax reduction</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>General taxation rules. No special relief for benefits.</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>3. Social security contributions from benefits</p>	<p>No contributions.</p>	<p>Sickness insurance contributions are paid from all taxable income (child home care allowance, <i>lasten kotihoidon tuki</i>, and partial child care allowance, <i>osittainen hoitoraha</i>). No other contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from benefits</p>

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits

X Unemployment

- XI Guarantee of sufficient resources
- XII Long-term care

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
Applicable statutory basis	Unemployment Insurance Act (<i>Arbeitslosenversicherungsgesetz, ALVG</i>) of 14 November 1977. Special Support Act (<i>Sonderunterstützungsgesetz, SUG</i>) of 30 November 1973.	Law on Employment and Prevention of Unemployment (<i>Ustawa o zatrudnieniu i przeciwdziałaniu bezrobociu</i>) of 14 December 1994.	Statutory Order 119/99 of 14 April 1999. Statutory Order 186.S/99 of 31 May 1999.	Federal Law on Compulsory Unemployment Insurance and Allowances in case of Insolvency of 25 June 1992 (<i>Bundesgesetz über die obligatorische Arbeitslosenversicherung und die Insolvenzentschädigung, ALVG/Les fédérale sur l'assurance obligatoire de chômage et l'indemnité en cas d'insolvabilité, LAG</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 8 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG/Les fédérales sur la partie générale du droit des assurances sociales, LAG</i>).	Employment and Insurance in Case of Unemployment Act (<i>Zakon o zaposlovanju in zavarovanju za primer brezposelnosti</i>) (Official gazette of RS-old, no. 5/91).
Basic principles	Compulsory social protection system for all employees and assimilated groups.	Solidarity insurance scheme (entitlement linked to economic activity) financed by contributions of employers that provide a flat-rate benefit.	Compulsory social insurance scheme for employees with benefits related to the registered earnings.	Compulsory insurance scheme for employees against the following risks: <ul style="list-style-type: none"> • Total unemployment, • Partial unemployment, • Insolvency of the employer. Programmes aimed at preventing and combating unemployment (active labour market programmes).	Insurance: Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>). Assistance: Unemployment Assistance (<i>denarna pomoč za primer brezposelnosti</i>).
Field of application	<ul style="list-style-type: none"> • All employees in paid employment, trainees • Participants of vocational rehabilitation. No compulsory insurance if the income is below the marginal earnings threshold (<i>Grenzwertgrenze</i>) of € 218.19 per month.	Persons insured with the social security system on the basis of <ul style="list-style-type: none"> • employment, • non-agricultural economic activities, and • other paid activities, provided the monthly earnings are equal to or greater than the national minimum wage.	<ul style="list-style-type: none"> • All insured employees. • 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. 	All employees up to the age giving entitlement to a 1 st pillar old-age pension (<i>Wirtschaftsferkeitsgesetz</i>).	Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) and Unemployment assistance (<i>denarna pomoč za primer brezposelnosti</i>): Compulsory insurance: employees (apprentices included). Voluntary insurance: <ul style="list-style-type: none"> • self-employed, • owners of enterprises that are not insured on any other basis, • citizens, employed by a foreign employer in a foreign country, who, upon return, cannot exercise their rights in case of unemployment on any other basis, • spouses of citizens of the Republic of Slovenia employed abroad, if the spouse was employed in the Republic of Slovenia before departure abroad.

Unemployment

Table X

	Slovakia	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law on State Administration Bodies in the Area of Social Affairs, Family and Employment Services (<i>Zákon o orgánoch štátnej správy v oblasti sociálnych vecí, rodiny a služieb zamestnanosti</i>) No. 453/2003.</p> <p>Law on Social Insurance (<i>Zákon o sociálnom poistení</i>). No. 461/2003.</p> <p>Law No. 5/2004 on Employment Services (<i>Zákon o službách zamestnanosti</i>) No. 5/2004.</p>	<p>Unemployment Allowances Act (<i>Työttömyysturvalaki</i>) of 30 December 2002 and Unemployment Funds Act (<i>Työttömyyskassalaki</i>) of 24 August 1984.</p> <p>Act on Financing Unemployment Benefits (<i>Laki työttömyysetuuksien rahoituksesta</i>) of 24 July 1998.</p>	<p>Unemployment Insurance Act (<i>Lag om arbetslöshetsförsäkring</i>) of 29 May 1997 and Regulation of 13 November 1997.</p> <p>Act on Unemployment Insurance Funds of 29 May 1997 and Regulation of 13 November 1997.</p>	<p>Jobseekers Act 1995.</p>	Applicable statutory basis
Basic principles	<p>Social insurance scheme financed by contributions from employers, employees and voluntarily insured persons providing earnings-related benefits.</p>	<ul style="list-style-type: none"> • Unemployment insurance provides either a basic unemployment allowance (<i>peruspäiväraha</i>) or an earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>) (optional insurance). • Partially unemployed persons are entitled to an adopted unemployment allowance. • Labour market support (<i>työmarkkinatuki</i>) is assistance for those jobseekers who have not worked previously or who have already been paid unemployment allowance for the maximum period. 	<p>From 1 Jan. 1998 Insurance only, consisting of 2 parts:</p> <ul style="list-style-type: none"> • basic allowance (<i>grundförsäkring</i>) (replacing the unemployment assistance); • optional earnings-related benefit (<i>inkomstbortfallsförsäkring</i>). 	<p>Contribution-based Jobseekers' Allowance (JSA):</p> <p>Compulsory social insurance scheme for all employed and some self employed persons. Benefits are flat rate.</p> <p>Income-based Jobseekers' Allowance:</p> <p>Social assistance scheme, tax financed and with means tested flat rate benefits.</p>	Basic principles
Field of application	<p>Compulsory insurance for employed persons those with compulsory sickness insurance. Insurance does not apply to persons receiving Old-age Pension (<i>Starobný dôchodok</i>).</p> <p>Voluntary insurance for persons up to the age of 16 years with permanent or temporary residence.</p>	<p>Insurance:</p> <ul style="list-style-type: none"> • Basic unemployment allowance (<i>peruspäiväraha</i>): Employees and self-employed aged 17 to 64. • Earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>): Employees and self-employed aged 17 to 64 who are members of an unemployment fund. <p>Assistance (Labour market support, <i>työmarkkinatuki</i>):</p> <ul style="list-style-type: none"> • Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period. • Persons aged 17-24 are entitled during labour-market-measures (work tryout, apprenticeship, labour market training or rehabilitation). <p>Otherwise not entitled are persons:</p> <ul style="list-style-type: none"> • Aged 17, who have not completed a vocational training; • aged 18-24, who have refused labour-market-measures or who have not applied for training. 	<p>Basic allowance (<i>grundförsäkring</i>) is paid to persons aged 20 who</p> <ul style="list-style-type: none"> • have not insured themselves against loss of income; • have not yet managed to fill the requirement of 12 months membership in the unemployment insurance fund; • fulfil the qualifying period (working condition) or • fulfil the student condition. <p>Earnings-related benefit (<i>inkomstbortfallsförsäkring</i>) is paid to persons</p> <ul style="list-style-type: none"> • who have insured themselves i.e. have joined an unemployment insurance fund, and • fulfil the membership and working conditions. 	<p>Contribution-based Jobseekers' Allowance:</p> <p>All employed persons, except married women who chose before April 1977 not to be insured.</p> <p>Income-based Jobseekers' Allowance:</p> <p>Unemployed people whose income from all sources is below a set minimum level.</p>	Field of application

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
Total unemployment	The unemployed person must	<ul style="list-style-type: none"> • Permanent residents or refugees, • involuntary unemployed, • without work or payment, • able and willing to work full-time, • registered with the employment agency, • satisfy qualifying period (see below), • aged at least 18 years of age and less than 60 years (woman) or 65 years (man), • no entitlement to old-age or invalidity pension, • not in receipt of a rehabilitation, sickness, maternity or child raising allowance. 	<p>Unemployment insurance:</p> <ul style="list-style-type: none"> • to be capable of and available for work; • to have registered at the employment office; • not to be in receipt of an invalidity or old-age pension. <p>Unemployment assistance: Same conditions as above plus: To have exhausted entitlement to unemployment benefit or not to have completed the qualifying period required for unemployment benefit.</p>	The insured person must:	Unemployment Benefit (<i>nadomestilo za priver brezposelnosti</i>):
1. Conditions	<ul style="list-style-type: none"> • be at the disposal of the job office, • be capable of work, willing to work and unemployed, • have completed the waiting period and • may not have exhausted the duration of benefit. 			<ul style="list-style-type: none"> • Be unemployed; • Have suffered a recognised loss of a job; • Be domiciled in Switzerland; • Have completed compulsory schooling, have not yet reached the age giving entitlement to a 1st pillar old-age pension and not receive such a pension; • Comply with the conditions concerning the contribution period or be exempted from this requirement; • Be available for recruitment; • Comply with the control requirements. 	<ul style="list-style-type: none"> • involuntary unemployment (i.e. through no fault of their own or against his/her own will), • fulfilment of a minimum period of insurance, • registration at the Employment Service of Slovenia (regional unit or branch office), • application for benefit within 30 days of the termination of employment, • capable of work, • available to Employment Service (3 hours per day), • actively seeking employment.
• Main conditions					<p>Unemployment Assistance (<i>denarna pomoč za priver brezposelnosti</i>): Rights to unemployment insurance have expired and income per family member is lower than 80% of Statutory Reference Amount (<i>zajamčena plača</i>) of SIT 52,699 (€ 221) (gross) per month.</p>
• Qualifying period	52 weeks of insurance periods within the last 24 months. 26 weeks within the last 12 months for persons under the age of 25.	At least 365 calendar days during the 18 months preceding the day of registration.	<p>Unemployment insurance:</p> <p>At least 540 days (270 days for the unemployed covered by the Employment and Social Protection Programme) of salaried work and contribution payment, or assimilated situation, in 24 months (12 months for the unemployed covered by the Employment and Social Protection Programme) prior to unemployment.</p> <p>Unemployment assistance: At least 180 days' salaried work in the 12 months preceding commencement of unemployment.</p>	<ul style="list-style-type: none"> • 12 months of contributions, within a reference period of 2 years preceding unemployment. • Certain persons are exempted from the contribution period conditions. • Longer reference period for persons who raised their child or started a self-employed activity without the help of the unemployment insurance. 	<p>Unemployment Benefit (<i>nadomestilo za priver brezposelnosti</i>):</p> <ul style="list-style-type: none"> • at least 12 months of employment with the same or different employers during the previous 18 months (full time equivalent), • at least 12 months of insurance during the previous 18 months for seasonal workers employed for a definite period of time after conversion of working hours into the full time equivalent. <p>Unemployment Assistance (<i>denarna pomoč za priver brezposelnosti</i>): Paid after rights to unemployment insurance have expired.</p>

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Total unemployment

1. Conditions

• Main conditions

- No employment relationships or self-employed activity (domestically or abroad),
- no receiving Old-age Pension (*Starobný dôchodok*),
- minimum period of insurance,
- registration at the Office of Labour, Social Affairs and Family (*Úrad práce, sociálnych vecí a rodiny*),

• Qualifying period

At least 3 years of unemployment insurance contributions during the last 4 years.

Insurance:
 • To be resident;
 • to have registered at an employment office as unemployed;
 • to be looking for full-time work;
 • to be capable of work;
 • to be at disposal of the labour market.
 Assistance (Labour market support, *työmarkkinatuki*).
 As above and in several cases need for assistance.

Insurance:
 Basic unemployment allowance (*peruspäiväraha*):
 • Employees: Initial condition at least 43 weeks of employment during the last 28 months and during each week at least 18 hours. Re-eligibility condition at least 34 weeks of employment during the last 24 months and during each week at least 18 hours.
 • Self-employed persons: at least 24 months of entrepreneurship during the last 48 months.
 Earnings-related unemployment allowance (*ansioperusteinen työttömyyspäiväraha*):
 As under "basic unemployment allowance" and to have fulfilled the employment requirement while being insured as a member of an unemployment fund.
 Assistance (Labour market support, *työmarkkinatuki*).
 No qualifying period; means test.

- to be unemployed involuntarily;
- to be registered at the employment office as a job-seeker;
- to be fit for work and otherwise not prevented from taking a suitable work (at least 3 hours per day and at an average of at least 17 hours per week and continuously);
- co-operate with the Employment service to build up an individual action plan;
- actively seek for a suitable job.

- To have been employed or self-employed for at least 6 months and at least 70 hours of work per month or
 - to have been employed or self-employed for at least 450 hours during a continuous period of 6 months with at least 45 hours of work every month during the last 12 months (working condition).
 - After having completed studies. The person must also have sought work through the employment office or worked for at least 90 days within a 10 months period after completed studies (student condition).
 - In order to get earnings-related benefit the applicant must also be a member of an unemployment insurance fund for at least 12 months.
- If necessary at most 2 months in the working condition may be replaced by leave of absence with Parent's cash benefit (*föräldrapenning*) or compulsory military service.

Contribution-based Jobseekers' Allowance:
 • to be capable of work;
 • to be available for work;
 • to be actively seeking employment;
 • has entered into a Jobseekers' agreement;
 • is not engaged in work for 16 or more hours a week;
 • is not a full-time student;
 • is under pensionable age;
 • is in Great Britain;
 • has met the contributory conditions, see further Determining factors;
 • is not engaged in a trade dispute.
 Income-based Jobseekers' Allowance:
 As above other than the contribution-based conditions but, in addition:
 • must not have savings in excess of GBP 8,000 (€ 11,852);
 • partner must not be working for more than 24 hours a week.
 Special rules may apply to claimants under 18 years old.

Contribution-based Jobseekers' Allowance:
 No qualifying period, but contributions must have been paid. See 'determining factors'.
 Income-based Jobseekers' Allowance:
 No qualifying period, but claimants must be 'habitually resident' in the UK. Whether a claimant is considered 'habitually resident' is decided on a case-by-case basis.

Total unemployment

1. Conditions

• Main conditions

• Qualifying period

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
• Means test	<p>Unemployment benefit (<i>Arbeitslosengeld</i>): Income from minor employment up to € 316.19 per month does not reduce entitlement, income over this amount totally destroys entitlement (special provisions for short-term employment for less than one month and for self-employed activities).</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): State of need; consideration of the beneficiary's own income and the spouse's income (partner) with free allowance until which the income will not be taken account of: € 441 per month; € 882 for unemployed persons over the age of 50; € 1,323 for unemployed men over the age of 55 or women over 54. The free allowance will be increased by € 220.50 or € 441 or € 661.50 for each person to whose maintenance the partner mainly contributes.</p> <p>Transitional benefit (<i>Übergangsgeld</i>) and transitional benefit after part-time for elder workers (<i>Übergangsgeld nach Altersteilzeit</i>): as unemployment benefit.</p>	<p>Maximum monthly income: 50% of National Minimum Wage.</p> <p>Means test is confined to the individual applicant.</p>	<p>Unemployment insurance: No means test.</p> <p>Unemployment assistance: Average monthly income not exceeding 80% of minimum guaranteed wage in the relevant sector.</p>	No means testing.	<p>Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>): No means test.</p> <p>Unemployment Assistance (<i>denarna pomoč za primer brezposelnosti</i>): See "Main conditions" above.</p>
• Waiting period	<p>No waiting period.</p> <p>Upon termination of employment relationship through the employee's fault or in the case the employee terminates the employment relationship without good reason the entitlement is suspended for 4 weeks.</p>	6 calendar days.	No waiting period.	<p>5 days. Does not concern persons whose insured salary does not exceed certain limits.</p> <p>Special waiting periods (in addition to the general waiting period):</p> <ul style="list-style-type: none"> • 120 days for persons under 25 years exempted from the contribution period conditions, who have no dependant children and who have not completed any occupational training (waiting period deferred if participation in an occupational programme); • 5 days for the other persons exempted from the contribution period conditions (exemption from the waiting period if participation in an active labour market programme); • 1 day for persons coming to the end of a seasonal job or a profession in which changes of employer are frequent or working relationships last for a limited period. 	No waiting period.

Unemployment

Table X

	Slovakia	Finland	Sweden	United Kingdom	
<p>• Means test</p>	<p>No means test.</p>	<p>Insurance: No means test. Assistance (Labour market support, <i>työmarkkinatuki</i>). Means test, but not:</p> <ul style="list-style-type: none"> • During labour market measures; • during the first 180 days after the maximum period of payment of unemployment allowance; • concerning persons aged 55-64 who have fulfilled the employment conditions when unemployment started. 	<p>No means test.</p>	<p>Contribution-based Jobseekers' Allowance: No means test, though any earnings and income from occupational or personal pension of above GBP 50 (£ 74) is taken into account. Income-based Jobseekers' Allowance: Means test. Generally, all the income and savings of the family is aggregated, and the amount they are deemed to need to live on is determined by adding together the basic amounts and any premiums which apply. If the amount they have coming in as income is less than the amount the family needs to live on, they qualify for benefit.</p>	<p>• Means test</p>
<p>• Waiting period</p>	<ul style="list-style-type: none"> • First period of unemployment: no waiting period, • next period of unemployment: 3 years after removal from the Job Seekers Register (<i>Evidencia uchádzačov o zamestnanie</i>) during which unemployment insurance contributions must be paid. 	<p>Insurance: 7 working days during 8 consecutive weeks. Assistance (Labour market support, <i>työmarkkinatuki</i>). 5 working days during 8 consecutive weeks. Persons entering the labour market for the first time have a waiting period of 5 months. This is not applied to persons who have completed their vocational training.</p>	<p>5 days.</p>	<p>3 days.</p>	<p>• Waiting period</p>

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Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Benefits <ul style="list-style-type: none"> • Determining factors 	Previous earnings.	Flat-rate benefit.	Unemployment insurance: Reference salary. Unemployment assistance: Minimum national wage and family composition.	<ul style="list-style-type: none"> • Insured salary; • Child maintenance; • Age. 	Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>): Previous earnings. Unemployment Assistance (<i>denarna pomoč za primer brezposelnosti</i>): Statutory Reference Amount (<i>zajamčena plača</i>).
<ul style="list-style-type: none"> • Earnings taken as reference and ceiling 	Average earnings of the last complete calendar year. Special payments (13th and 14th salary) are to be taken account of. Ceiling: € 3,226.67 per month.	Flat-rate benefit.	Unemployment insurance: Average daily wage for 12 months preceding the 2 months prior to commencement of unemployment. No ceiling. Unemployment assistance: Statutory minimum wage.	<p>Insured salary = determining salary in the sense of the Law on Old-age and Survivors' Insurance (1st pillar, basic scheme) which is normally obtained during one or more jobs during a reference period (in general, the last 6 months of contribution before receiving benefits).</p> <p>Special rules apply to persons exempted from the contribution period conditions (fixed amounts).</p> <p>Ceiling: CHF 8,900 (€ 5,733) per month.</p>	Average monthly earnings (no ceiling) received during the 12 months before the termination of employment. If an insured person was receiving payment of a compensation of salary in compliance with the regulations on employment relations, health insurance or old-age and invalidity insurance this is included in the reference. If the person was not receiving any payment, then their basic wage (increased by any bonuses that they would have received) is taken as a reference.

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2. Benefits

- Determining factors

- Duration of contribution's payment,
- earnings.

Insurance:
Previous earnings.
Assistance (Labour market support, *työmarkkinatuki*).
Flat rate benefit; means-test; size of the family.

Earnings-related benefit (*inkomstbortfallsförsäkring*):
Previous earnings.
Basic allowance (*grundförsäkring*):
Flat-rate benefit.

Contribution-based Jobseekers' Allowance:
• 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, and
• 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.

Income-based Jobseekers' Allowance:
A means-tested benefit. See above under "*Means Test*".

2. Benefits

- Determining factors

• Earnings taken as reference and ceiling

The average assessment base (gross earnings) over the period of the last 3 years.
Ceiling: 3-times the national average monthly wage, i.e. SKK 40,533 (€ 1,005).

Insurance:
Basic unemployment allowance (*peruspäiväraha*): no reference to earnings; flat rate benefit.
Earnings-related unemployment allowance (*ansioperusteinen työttömyyspäiväraha*):
• *Employees*: Calculation usually based on average earnings of qualifying period of 43 weeks. No ceiling.
• *Self-employed persons*: Earnings on which premiums have been paid for the last 24 months. Usually the earnings equal to income confirmed under the self-employed persons' pensions act.

Assistance (Labour market support, *työmarkkinatuki*). No reference to earnings; flat rate benefit.

Earnings-related benefit (*inkomstbortfallsförsäkring*):
Calculation is normally based on previous daily average earnings. For self-employed persons calculation is based on taxed income during the last 3 years.
Basic allowance (*grundförsäkring*):
Not earnings related.
Earnings ceiling:
SEK 20,100 (€ 2,199) per month or SEK 913 (€ 100) per day during the first 100 days with benefit.

Not applicable. Flat-rate benefit.

• Earnings taken as reference and ceiling

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>• Rates of the benefits</p>	<p>Unemployment benefit (<i>Arbeitslosen-geld</i>): Basic amount: 55% of daily net income. Lower rate: € 21.45 if the daily unemployment benefit does not exceed, without the family supplements, 60% of the daily net salary and, with the family supplements, 80% of the of the daily net salary. Lowest daily rate: € 5.95 or € 7.93. Highest daily rate: € 37.52. Unemployment assistance (<i>Notstandshilfe</i>): 92% (in some cases 95%) of the basic amount of unemployment benefit. In case of short-term entitlement to unemployment benefit, there is a reduction after 6 months of "higher" daily rates. Transitional benefit (<i>Übergangsgeld</i>) and transitional benefit after part-time for elder workers (<i>Übergangsgeld nach Altersteilzeit</i>): Basic amount of unemployment benefit plus 25% plus potential family supplements.</p>	<p>Unemployment Allowance (<i>Zasiłek dla bezrobotnych</i>) is paid monthly as a percentage of the Basic Unemployment Allowance. Depending upon the length of economic activity: 1 to 5 years of work 80% 5 to 20 years 100% 20 years and more 120% Basic Unemployment Allowance: PLN 504.20 (€ 105) per month.</p>	<p>Unemployment insurance: Unemployment benefit (<i>subsídio de desemprego</i>): 65% of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: Minimum guaranteed wage unless worker's remuneration is below that level. In this case, the benefit amount corresponds to the average payment. Unemployment assistance: Unemployment allowance (<i>subsídio social de desemprego</i>): 100% of minimum wage for the unemployed with dependants and 80% of the minimum income for those living alone.</p>	<p>80% of the insured salary. 70% of the insured salary for insured persons that: • have no child maintenance and • receive a full daily allowance of more than CHF 140 (€ 90) and • are not disabled.</p>	<p>Unemployment Benefit (<i>nadomestilo za priver brezposelnosti</i>): • first three months: 70% of the reference basis, • following months: 60% of the reference basis. Minimum: at least 100% of the Statutory Reference Amount (<i>zajamčena plača</i>) net of taxes and contributions (see table III "Sickness - cash benefits"). Maximum: 3 times minimum unemployment benefit. Unemployment Assistance (<i>denarna pomoč za priver brezposelnosti</i>): 80% of the Statutory Reference Amount net of taxes and contributions.</p>
<p>• Family supplements</p>	<p>Family supplements (<i>Familienzuschläge</i>) are due for spouses (partners), children and grand-children: Amount: € 0.97 daily. Family supplements for the spouses (partners) are only due if family supplements are also due for dependent children and grand-children.</p>	<p>No supplements.</p>	<p>See above: different rates of unemployment assistance for persons with or without dependants.</p>	<p>The insured person receives a supplement that corresponds to the daily amount of statutory child and vocational training allowances to which he would be entitled if he had a job. The supplement is only paid where the child allowances are not provided during the period of unemployment.</p>	<p>No supplements.</p>

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• Rates of the benefits

Unemployment Benefit (*Dávka v nezamestnanosti*): 50% of the assessment base.
In 2004, the maximum benefit is only 20% of the maximum assessment base i.e. SKK 8,110 (€ 201).

Insurance:
• Basic unemployment allowance (*peruspäiväraha*): € 23.16 per day.
• Earnings-related unemployment allowance (*ansioperusteinen työttömyyspäiväraha*): Basic allowance + 45% of the difference between the daily wage and the basic allowance. If the monthly wage is greater than 90 times the basic amount, i.e. € 2,084, the amount is 20% of the excess.
• Increased earnings-related allowance: The earnings-related component is increased to 55% during the first 150 days if the employment relationship was terminated for economic and production-related reasons and the person has been a member of unemployment fund for at least 5 years and has been employed for at least 20 years.

Assistance (Labour market support, *työmarkkinatuki*).
Full labour market support amounts to € 23.16 per day. A full allowance is payable if the monthly income is below € 253 per month for a single person and below € 848 for a family. The limit is increased by € 106 for each child under 18. Income above the limit reduces the allowance by 75% for single persons and by 50% for a family. Amount of labour market support for a young person living with his parents is partially depending on parents' income. (However a full benefit during labour market measures).

Earnings-related benefit (*inkomstbortfallsförsäkring*):
80% of reference earnings; maximum SEK 730 (€ 80) per day during the first 100 days with benefit and maximum SEK 680 (€ 74) per day during the rest of the period.
Basic allowance (*grundförsäkring*): SEK 320 (€ 35) per day.
If the working requirement is fulfilled by part-time work, the basic allowance is proportionally reduced.

Contribution-based Jobseekers' Allowance:
Aged 25 or over:
GBP 55.65 (€ 82) per week.
Aged 18-24:
GBP 44.05 (€ 65) per week.
Aged 16-17:
GBP 33.50 (€ 50) per week.
No increase for dependants.
Income-based Jobseekers' Allowance:
Amount varies according to family circumstance and income but basic levels are:
Couples (both under 18):
GBP 66.50 (€ 99) per week.
Couples (both over 18):
GBP 87.30 (€ 129) per week.
The basic level of benefit for single people is the same as for contribution based Jobseekers' allowance.

• Rates of the benefits

• Family supplements

See table IX "Family benefits", Special cases.

Daily supplements for children under 18:
Insurance and assistance (Labour market support, *työmarkkinatuki*):
1 child: € 4.39
2 children: € 6.44
3 or more children: € 8.31

No supplements.

Contribution-based Jobseekers' Allowance:
No increase for dependants.
Income-based Jobseekers' Allowance:
Payments made for dependent children and Family Premiums are the same as shown in table XI, Guaranteed amounts, Categories.

• Family supplements

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia								
• Other supplements	No other supplements.	No other supplements.	No other supplements.	No other supplements.	No other supplements.								
• Duration of payment	<p>Unemployment benefit (<i>Arbeitslosengeld</i>): Depends on insurance duration and age. Insurance periods and duration of payment: 52 weeks within 2 years: 20 weeks; 156 weeks within 5 years: 30 weeks; 312 weeks within 10 years and 40 years of age: 39 weeks; 468 weeks within 15 years and 50 years of age: 52 weeks.</p> <p>This duration will be extended by the period during which the beneficiary participates in a follow-up training or retraining measure or in a reintegration measure commissioned by the Labour Market Service and by 156 or 209 weeks if the beneficiary participates in a work foundation (special training measure).</p> <p>Transitional benefit (<i>Übergangsgeld</i>) and transitional benefit after part-time for elder workers (<i>Übergangsgeld nach Altersteilzeit</i>): Until the requirements for an old-age pension are met.</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): Unlimited; will be granted for 52 weeks respectively.</p>	<ul style="list-style-type: none"> • 6 months in areas where the employment rate is the national average or lower, • 12 months in areas with an employment rate is higher than the national average, • 18 months in areas where the employment rate is more than twice the national average rate if claimant has a 20-year qualifying period or claimant's spouse is unemployed, not entitled to an allowance and they have at least one dependent child under the age of 15 years. 	<p>Unemployment insurance: Duration of benefits proportional to age:</p> <table> <tr> <td>< 30 years</td> <td>12 months</td> </tr> <tr> <td>30 - 40 years</td> <td>18 months</td> </tr> <tr> <td>40 - 45 years</td> <td>24 months</td> </tr> <tr> <td>> 45 years</td> <td>30 months</td> </tr> </table> <p>Unemployment assistance: Duration of benefits according to age, with the same periods as unemployment insurance. If unemployment assistance is granted after the exhaustion of unemployment benefit, the assistance is restricted to the half of the period.</p> <p>For the unemployed aged 45 or more at the request date, some extended benefits are accorded for 2 months for each group of 5 years of registered payment during the last 20 calendar years previous to the unemployment situation.</p>	< 30 years	12 months	30 - 40 years	18 months	40 - 45 years	24 months	> 45 years	30 months	<p>Maximum number:</p> <ul style="list-style-type: none"> • 400 daily allowances if contribution period of 12 months at least; • 520 daily allowances as from 55 years if contribution period of 18 months at least; • 520 daily allowances if the insured person receives a pension from the invalidity insurance (1st pillar) or the compulsory accident insurance and if the insured person proves a contribution period of 18 months at least; • 260 daily allowances for persons exempted from the contribution period conditions. <p>The government can increase up to 520 the maximum number of daily allowances during a maximum of 6 months in the cantons where there is a high unemployment rate, if the cantons ask for it and if they contribute to the costs at the rate of 20%.</p>	<p>Unemployment Benefit (<i>nadomestilo za priver brezposelnosti</i>): Depends upon length of insurance:</p> <ul style="list-style-type: none"> • 3 months for insurance of 1 to 5 years, • 6 months for insurance of 5 to 15 years, • 9 months for insurance of 15 to 25 years, • 12 months for insurance of 25 years or more, • 18 months for insured persons over 50 years of age and insurance period of more than 25 years, • 24 months for insured persons over 55 years of age with on insurance period of more than 25 years. <p>If the unemployment benefit was received for full period and then recipient finds another job but is made involuntarily unemployed again, the periods of employment prior to receiving the last unemployment benefit and the period of receiving that benefit are not counted in the insurance period. An exception is made for the insured persons over 50 years of age and with insurance period of 25 years or more.</p> <p>Unemployment Assistance (<i>denarna pomoč za priver brezposelnosti</i>): May be granted for a maximum of 15 months (or 3 years if the conditions for Old-age Pension (<i>starostna pokojnina</i>) are fulfilled during this period).</p>
< 30 years	12 months												
30 - 40 years	18 months												
40 - 45 years	24 months												
> 45 years	30 months												

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Table X

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• Other supplements

- Activation Allowance (*Aktivačný príspevok*) for needy persons: see table XI "Guaranteeing sufficient resources", part "Guaranteed amounts".
- See also table XI "Guaranteeing sufficient resources", part "Measures stimulating social and professional integration" and table V "Invalidity", part "Return to active life".

Apprenticeship assistance:
Maintenance assistance during work training: € 8 per day.

No other supplements.

Contribution-based Jobseekers' Allowance:
No increases. If a higher rate of benefit is needed and the conditions of entitlement are met, income-based Jobseekers' Allowance can be payable instead.
Income-based Jobseekers' Allowance:
Premiums may be added to the benefit if the couple have children or in other circumstances. The child rates are given in the section 'family supplements'. The other premiums are the same as shown in table XI, Guaranteed amounts, Categories.

• Other supplements

• Duration of payment

Unemployment Benefit (*Dávka v nezamestnanosti*):
6 months. The entitlement expires on the day of rejection from the Job Seekers Register (*Evidencia uchádzačov o zamestnanie*) or upon granting an old-age pension.

Insurance:
500 calendar days. An employee who has reached the age of 57 while in receipt of an unemployment allowance may be paid until the age of 60.
Assistance (Labour market support, *työmarkkinatuki*). No limit.

300 days; this period can be prolonged up to 600 days.

Contribution-based Jobseekers' Allowance:
Limited to 182 days in any jobseeking period.
Income-based Jobseekers' Allowance:
Unlimited duration as long as entitlement conditions continue to be satisfied.

• Duration of payment

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Sanctions	Where a job offer is turned down, the entitlement is suspended during six weeks, loss of entitlement for repeated refusals.	A person who unduly received any cash payments shall be obliged to reimburse them within the period of 14 days as of the day of serving the decision. Amount of unduly received payments shall be subject to repayment in accordance with execution procedures in administration.	<p>Unemployed person:</p> <ul style="list-style-type: none"> • If the person is not at the disposal of the employment office; is not actively seeking work; does not declare his change of address: penalty from € 100 up to € 299; • If the person does not communicate to the social security body the reason for the suspension or reduction of benefits: penalty of € 50 to € 175; • If the person does not communicate to the social security body the reason for the reduction of the unemployment assistance amount: penalty of € 25 to € 100. <p>Employer: If he does not produce the declaration testifying the unemployment situation: penalty of € 249 to € 1,097. This amount is reduced of the half if 5 persons or less are working for him.</p>	<p>Suspension of entitlement to benefits if the insured person:</p> <ul style="list-style-type: none"> • is without work through his own fault; • has renounced, at the expense of the insurance, exercising his salary claims towards his last employer; • does not do all that can be reasonably expected to find a suitable job; • does not observe the unemployment control prescriptions or the instructions of the relevant authority, in particular, refuses a suitable job, does not take part in an active labour market programme, interrupts it without any legitimate motivation, jeopardizes or prevents the course of the programme or the realisation of its goal; • has given false or incomplete information or has infringed the obligation to provide information spontaneously or on request and notify this; • has unduly obtained or attempted to obtain the benefit; • has received daily allowances during the working-out stage of a project but does not start the self-employed activity after the working-out stage. <p>Period of suspension:</p> <ul style="list-style-type: none"> • 1 to 15 days in the event of a minor infringement; • 16 to 30 days in the event of a medium infringement; • 31 to 60 days in the event of a serious infringement. 	<p>Reasons for termination of the entitlement to benefits are defined by the law (11 reasons), mainly related to not being available for work, not searching work and unjustifiably declining employment, temporary work, measures of training and education or other measures for reemployment, working illegally (moonlighting). In some other cases defined by the law the amount of benefit may be reduced.</p>

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3. Sanctions

Rejection from the Job Seekers Register (*Evidencia uchádzačov o zamestnanie*) for those who do not co-operate with the Office of Labour, Social Affairs and Family (*Úrad práce, sociálnych vecí a rodiny*), work abroad or illegally. Job seekers can register again after 6 months.

The unemployment allowance is not paid for 90 days if the person has resigned his job without a valid reason or the employment was terminated through his/her own fault. If the jobseeker refuses a job without a valid reason he/she is not entitled to a benefit for 60 days.

Suspension from unemployment benefits 45 days (9 weeks), when leaving the job without a valid reason. Suspension from unemployment benefits 40 days when refusing a suitable job offer. After the first time: reduction 25%; second time: 50%; third time: suspension.

Contribution-based Jobseekers' Allowance and Income-based Jobseekers' Allowance will not be paid for various periods of time if:

- the jobseeker fails to show they had just cause for leaving a job voluntarily;
- the jobseeker has refused or failed to comply with a reasonable 'Jobseekers' direction' from the Jobcentre Plus;
- they lost their last job because of misconduct;
- the jobseeker has, without good cause, refused or failed to apply for a vacancy notified by an employment officer, or failed to accept it when it was offered;
- the jobseeker lose their place on a compulsory training scheme or employment programme because of misconduct;
- the jobseeker refuses or fails to apply or even gives up a place or fails to attend a place on a compulsory training scheme or employment programme without good cause;
- the jobseeker has neglected to avail themselves of a reasonable opportunity of employment;
- the jobseeker has been dismissed or discharged from the Armed Forces.

The jobseeker may (if they meet the criteria) receive a Jobseekers' Allowance hardship payment.

The sanction period is variable, between 1 and 26 weeks for some offences. Others carry a fixed sanction of either two weeks or four weeks.

A 'Jobseekers' direction' is a written notice from the Jobcentre Plus giving the job seeker specific instructions on looking for work, such as applying for a specific vacancy, attending training or to improve their behaviour or appearance in order to present themselves better to potential employers.

3. Sanctions

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
4. Accumulation with other social security benefits	Unemployment benefit (<i>Arbeitslosengeld</i>), unemployment assistance (<i>Notstandshilfe</i>), transitional benefit (<i>Übergangsgeld</i>) and transitional benefit after part-time for elder workers (<i>Übergangsgeld nach Altersteilzeit</i>): No accumulation with sickness benefit (<i>Krankengeld</i>) and pension.	Accumulation possible with family allowance.	No accumulation with sickness, maternity, paternity and adoption benefits and with invalidity and old-age pensions.	Provision aimed at settling cases of overcompensation.	Unemployment Assistance (<i>denarna pomoč za primer brezposelnosti</i>) may be accumulated with Child Benefit, Rent Allowance and Social Assistance (which is reduced for the amount of the Unemployment Assistance).
5. Accumulation with earnings from work	Unemployment benefit (<i>Arbeitslosengeld</i>), unemployment assistance (<i>Notstandshilfe</i>), transitional benefit (<i>Übergangsgeld</i>) and transitional benefit after part-time for elder workers (<i>Übergangsgeld nach Altersteilzeit</i>): In the event of income from gainful employment accumulation only possible up to the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 316.19 per month, taking account of the benefits not liable to taxation and transfers.	No accumulation possible.	No accumulation with earnings from a full time activity.	Special rules concerning intermediate income.	No accumulation possible.

Unemployment

Table X

Slovakia

Finland

Sweden

United Kingdom

4. Accumulation with other social security benefits

Unemployment Benefit (*Dávka v nezamestnanosti*) is not paid if a person is in receipt of:

- sickness or maternity benefit,
- old-age pension, or
- child raising (parental) allowance.

Unemployment benefits are accumulated with other social security benefits except with child allowance, housing allowance, social assistance etc.

Pension: Accumulation permitted, but benefits are reduced with pension.

Sickness cash benefits (*sjukpenning*): if sickness benefit is paid at 100%, unemployment benefit/basic allowance will cease, otherwise unemployment benefits are reduced according to a table.

No accumulation.

4. Accumulation with other social security benefits

5. Accumulation with earnings from work

Accumulation is only possible if the income from occasional work is lower than SKK 800 (€ 20) per week.

See "Rates of the benefits".

No income from work to accumulate.

No accumulation.

5. Accumulation with earnings from work

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
Partial unemployment					
1. Definition	<ul style="list-style-type: none"> • Short-time working support for the employer in the event of short-time working (<i>Kurzarbeitsunterstützung</i>). • Bad weather compensation in the building sector (<i>Schlechtwetterentschädigung</i>). • Further training allowance (<i>Weiterbildungsgeld</i>). • Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>). <p>As regards the respective terms of partial unemployment see "Conditions".</p>	No special provisions.	<p><i>Part-time work:</i> When the unemployed, benefiting from unemployment insurance, is hired part-time.</p> <p><i>Temporary work reduction:</i> Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.</p>	<p>(a) Persons only seeking part-time job or who have a part-time job and seek to replace it with a full-time job or supplement it with another part-time job are entitled to unemployment allowances (<i>Arbeitslosenentschädigung/indemnités de chômage</i>).</p> <p>(b) Employees whose normal working hours are reduced or whose activity is suspended are entitled to the reduced working hours allowance (<i>Kurzarbeitsentschädigung/indemnité en cas de réduction de l'horaire de travail</i>).</p> <p>(c) Employees in branches where work interruptions are frequent due to meteorological conditions are entitled to bad weather allowance (<i>Schlechtwetterentschädigung/indemnité en cas d'intempéries</i>).</p>	An insured person, who seeks a full-time job but enters a contract on employment for less than 4 hours of daily working time, is entitled to Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) for the remaining time of entitlement to such benefit.
2. Conditions	<p>Short-time working support (<i>Kurzarbeitsunterstützung</i>): No legal entitlement, support is paid to the employer. Collective agreement between the social partners must exist, the number of employees must remain the same, in four subsequent weeks employees must work in 80% of the normal working time (special provisions for older employees), the employer pays compensation to the employees.</p> <p>Bad weather compensation (<i>Schlechtwetterentschädigung</i>): The employers must pay the employees a compensation for the loss of working hours because of bad weather.</p> <p>Further training allowance (<i>Weiterbildungsgeld</i>): Entitlement if the waiting period allowing the unemployment benefit is fulfilled and if the employee does not get his salary during 12 months maximum. Either he takes part in further training measures or the employer must hire an unemployed as a substitute.</p> <p>Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>): Men can reduce their working time to a value between 40% and 60% from the age of 55 ½ and women from the age of 50 respectively. The age limit will be increased by 6 months every year until 2013.</p>	No special provisions.	<p><i>Part-time work:</i></p> <ul style="list-style-type: none"> • to benefit of unemployment insurance, • payment must be lower than the benefit amount, • working hours number in between 20% and 75% of full-time work. <p><i>Temporary work reduction:</i> Agreement of employees.</p>	<p>(a) To be partly unemployed. For the rest, see "Total unemployment".</p> <p>(b) No leave has been given; the loss of work is due to economic factors and is unavoidable; the reduction in working hours is probably temporary and will allow to keep the jobs concerned.</p> <p>(c) The loss of work is exclusively due to meteorological conditions; continuing to work is technically impossible despite adequate protection measures, gives rise to disproportionate costs or cannot be required from employees.</p>	See "Total unemployment".

Unemployment

Table X

Slovakia

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Partial unemployment

1. Definition

No special provisions.

- When an unemployed person accepts part-time work or not longer than one month lasting full-time work and the total time does not exceed 75% of the working hours of a full-time worker.
- Where a person has lost his principal employment and has a secondary employment or entrepreneurship.
- When an unemployed person has started such entrepreneurship which does not prevent accepting other work.

A person is considered as partially unemployed if he works less than what he wants compared to his former normal working hours per week before he became unemployed.

Any day of unemployment on which a person would normally work.

Partial unemployment

1. Definition

2. Conditions

No special provisions.

See "Total unemployment".
Adopted unemployment allowance can be paid for 36 months. However, no limitation for persons aged 57 or more.

The right to compensation is to be taken under consideration every sixth month.

When the period (300 days of benefit) comes to an end and the person is permanently part-time employed, the right to unemployment benefit will cease.

See "Total unemployment".

2. Conditions

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia	
3. Rates of the benefits	<p>Short-time working support (<i>Kurzarbeitsunterstützung</i>): A minimum of 0.125% of the daily rate of unemployment benefit (<i>Arbeitslosengeld</i>) per working hour lost (flat-rates are fixed by the Federal Minister of Economy and Labour).</p> <p>Bad weather compensation (<i>Schlechtwetterentschädigung</i>): 60% of the collectively agreed wages. The employer will be refunded the amounts paid + a payment of 30% (for social insurance).</p> <p>Further training allowance (<i>Weiterbildungsgeld</i>): In case manager of leave for training or for the employment of a substitute € 14.53 are due daily for 3 to 12 months. For over 45 years old: the amount of the unemployment benefit, but at least € 14.53.</p> <p>Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>): The employer who pays a compensation of 50% of the lost wage and continues to pay 100% of the social security contributions is entirely refunded if he employs an additional employee or trains an additional apprentice, otherwise the reimbursement will only be 50%.</p>	No special provisions.		<p><i>Part-time work</i>: The amount corresponds to the difference between the amount of the unemployment insurance benefit increased by 25% (35% for the unemployed covered by the Employment and Social Protection Programme), and the amount of the part-time work earnings. Limit: the amount of the unemployment insurance.</p> <p><i>Temporary work reduction</i>: Remuneration kept up to a certain level.</p>	<p>(a) See "Total unemployment".</p> <p>(b) 80% of the relevant loss of salary taken into consideration. The allowance is paid for a maximum of 12 "accounting periods" over a 2-year period (a maximum of 18 accounting periods from 1.4.2004 to 30.6.2004). A loss of work greater than 85% of the company's usual working hours cannot exceed 4 accounting periods.</p> <p>(c) 80% of the relevant loss of salary. The allowance is paid for a maximum of 6 accounting periods, over a 2-year period.</p> <p>Accounting period = one month.</p>	See "Total unemployment".
4. Sanctions	No sanction foreseen.	No special provisions.	Same sanctions as for partial unemployment.	(a) See "Total unemployment".	See "Total unemployment".	
5. Accumulation with other social security benefits	Further training allowance (<i>Weiterbildungsgeld</i>): No accumulation with sickness benefit (<i>Krankengeld</i>).	No special provisions.	<p><i>Part-time work</i>: No accumulation with: benefits related to the loss of income, pensions of a compulsory social security scheme, early retirement benefits and other regular compensations paid by the employers because of a working contract suspension.</p> <p><i>Temporary work reduction</i>: No accumulation with sickness, maternity or paternity and adoption benefits, and with invalidity and old-age pensions.</p>	See "Total unemployment".	Accumulation not possible.	
6. Accumulation with earnings from work	Further training allowance (<i>Weiterbildungsgeld</i>): for earned income, accumulation possible up to the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of € 316.19 per month, under which work is not subject to compulsory insurance, taking account of the benefits and transfers not liable to taxation.	No special provisions.	Accumulation with earnings from a part-time work.	<p>(a) See "Total unemployment".</p> <p>(b) and (c) Not Allowed.</p>	Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) is proportionally reduced to reflect part-time employment.	

Unemployment

Table X

	Slovakia	Finland	Sweden	United Kingdom	
3. Rates of the benefits	No special provisions.	Adapted unemployment allowance: The amount per month paid for total unemployment minus 50% of salary or other earned income.	Compensation is paid according to a special table prescribed by the government. The benefit/basic allowance paid is in principle calculated in proportion to reduction in working hours.	See "Total unemployment".	3. Rates of the benefits
4. Sanctions	No special provisions.	Not applicable.	See above.	See "Total unemployment".	4. Sanctions
5. Accumulation with other social security benefits	No special provisions.	Adopted unemployment allowance is accumulated with other social security benefits except with child allowance, housing allowance, social assistance etc.	Pension: Accumulation permitted, but benefits are reduced with pension. Sickness cash benefits (<i>sjukpenning</i>): if sickness benefit is paid at 100%, unemployment benefit/basic allowance will cease, otherwise unemployment benefits are reduced according to a table.	See "Total unemployment".	5. Accumulation with other social security benefits
6. Accumulation with earnings from work	No special provisions.	See "Rates of the benefits".	Compensation is given for unemployed hours per week compared with previous working time.	See "Total unemployment".	6. Accumulation with earnings from work

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
Benefits for older unemployed 1. Measure	<p>Early retirement pension in the event of unemployment (see table VI "Old-age").</p> <p>Within unemployment insurance special support (<i>Sonderunterstützung</i>): benefit for older unemployed persons in the mining sector: from the age of 52.</p>	<p>Early Retirement Benefit (<i>Świadczenie przedemerytalne</i>).</p>	<p>Early retirement for elder unemployed persons: See table VI "Old-Age".</p>	<p>120 supplementary daily allowances and extension of the allowance reference period until the end of the month preceding the month of the payment of the 1st pillar old-age pension.</p>	<p>The duration of unemployment insurance and Unemployment Assistance (<i>denarna pomoč za primer brezposelnosti</i>) is prolonged for unemployed persons aged 50 or more, see above "Duration of payment".</p> <p>Unemployment Extension Contribution (<i>podaljšano plačevanje prispevka za pokojninsko in invalidsko zavarovanje za brezposelne osebe</i>): The Employment Service pays for a maximum of 3 years until the fulfilment of conditions for retirement contributions for old-age and invalidity insurance directly to the Institute for Pension and Invalidity Insurance.</p>
2. Conditions	<p>Capable to work, willing to work and unemployed and completion of qualifying period required by pension insurance in the event of old-age insurance (See Table VI "Old-age").</p> <p>Completion of age 52 and at least 10 years of employment in an enterprise of the mining industry before unemployment occurred.</p>	<p>Early Retirement Benefit (<i>Świadczenie przedemerytalne</i>):</p> <ul style="list-style-type: none"> • Option Number One: Minimum age women 58 years, men 63 years. Minimum qualifying period: normal conditions 20 years (women) or 25 years (men). • Option Number Two: Minimum age women 50 years, men 55 years until the day of dissolution of an employment from the employers' causes, where the person was employed no less than 6 months. Minimum qualifying period: 30 years (women) or 35 years (men). • Option Number Three: No minimum age requirement. Qualifying period until the day of dissolution of an employment from the employers' causes, where the person was employed no less than 6 months: 35 years (women) or 40 years (men) for those made redundant due to restructuring of employer, 34 years (women) or 39 years (men) for those made redundant due to bankruptcy. 	<ul style="list-style-type: none"> • To have exhausted entitlement to unemployment benefit. • To have applied for an old-age pension. 	<p>Insured persons who have become unemployed in the 4 years preceding the age giving entitlement to a 1st pillar old-age pension and who are impossible or very difficult to recruit on a general basis or because of the state of the labour market.</p>	<p>Unemployment Extension Contribution (<i>podaljšano plačevanje prispevka za pokojninsko in invalidsko zavarovanje za brezposelne osebe</i>):</p> <ul style="list-style-type: none"> • citizen or foreigner with permanent residence and a work permit, • less than 3 years to the fulfilment of conditions for retirement.

Unemployment

Table X

Slovakia

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Benefits for older unemployed

1. Measure

No special measures.

Unemployment pension (*Työttömyyseläke*).

No early retirement benefit exists. Persons entitled to old age pension before the age of 65 may get reduced unemployment benefits.

No special measures.

Benefits for older unemployed

1. Measure

2. Conditions

No special measures.

Unemployment pension (*Työttömyyseläke*) is payable to those aged 60-64 and being long-term unemployed who have received unemployment allowance for the maximum period.

Unemployment benefits to a person who has an old-age pension will be paid up to 65% of earlier income. If a person draws a full disability pension or gets 100% sickness benefits he is not entitled to unemployment benefits.

No special measures.

2. Conditions

Table X

Unemployment

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Rates of the benefits	Amount of the theoretical invalidity pension (see table V "Invalidity").	Early Retirement Benefit (<i>Świadczenie przedemerytalne</i>): 80% of the retirement pension that would have been paid had the insured person retired at the standard pensionable age but not less than 120% and not more than 200% of Basic Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>).	See table VI "Old-age"	See "Total unemployment".	See above.
4. Accumulation	Special support (<i>Sonderunterstützung</i>): Suspended when a pension is granted.	The sum of earnings from work and the early retirement benefit can not exceed 200% of Basic Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>). Accumulation possible with family allowance.	No accumulation with sickness, maternity or paternity and adoption benefits, and with invalidity and old-age pensions.	See "Total unemployment".	Accumulation not permitted.
Adjustment	Unemployment benefit (<i>Arbeitslosengeld</i>): annual increase of the ceiling. The special support (<i>Sonderunterstützung</i>) is annually adjusted like pensions.	Based on consumer prices and adjusted once a year.	No automatic adjustment of the benefits provided by law.	No automatic adjustment of benefits. The maximum insured salary is adapted so that virtually all insured employees are covered for their full salary.	For adjustment of the Statutory Reference Amount (<i>zajamčena plača</i>) see table III "Sickness - cash benefits".
Taxation and social contributions	Benefits are not subject to taxation.	Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>) and Early Retirement Benefit (<i>Świadczenie przedemerytalne</i>): Benefits are subject to taxation.	Benefits are not subject to taxation.	Benefits are subject to taxation.	Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>): Benefits are subject to taxation. Unemployment Assistance (<i>denarna pomoč za primer brezposelnosti</i>): Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.
3. Social security contributions from benefits	No contributions.	Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>): Contributions for health care, old-age, invalidity and survivors' insurance. Early Retirement Benefit (<i>Świadczenie przedemerytalne</i>): Contributions for health care.	No contributions.	Contributions to the 1 st pillar and the 2 nd pillar (for the risks of invalidity and death) and premiums for compulsory non-occupational accident insurance.	From Unemployment Benefit (<i>nadomestilo za primer brezposelnosti</i>) contribution of 5.76% for health services, the refund of travel expenses in case of sickness, funeral expenses and Death Grant (<i>posmrtnina</i>). No ceiling.

Unemployment

Table X

	Slovakia	Finland	Sweden	United Kingdom	
3. Rates of the benefits	No special measures.	The amount of the unemployment pension (<i>Työttömyyseläke</i>) corresponds to the disability pension.	The old age pension is deducted from the daily unemployment benefit before payment. The benefits are reduced by 1/260 of the annual pension.	None.	3. Rates of the benefits
4. Accumulation	No special provisions.	Unemployment pension (<i>Työttömyyseläke</i>) is paid if monthly income from work is under € 458.68.	Pension: Accumulation permitted, but benefits are reduced with pension. Sickness cash benefits (<i>sjukpenning</i>): if sickness benefit is paid at 100%, unemployment benefit/basic allowance cease, otherwise unemployment benefits are reduced according to a table.	No accumulation.	4. Accumulation
Adjustment	No regular adjustment. Left to the government's discretion.	Index-linked as disability pensions.	Adjustments are depending on parliamentary decisions.	Adjustment is by legislation annually, usually in line with movements in prices.	Adjustment
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are subject to taxation.	Benefits and basic allowance are subject to taxation.	Both Contribution-based Jobseekers' Allowance and Income-based Jobseekers' Allowance are taxable subject to certain amounts (these maximum amounts are equal to the personal or couple rate).	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	General taxation rules. No special relief for benefits.	General taxation rules. No special relief for benefits.	Both contribution-based Jobseekers' Allowance and income based Jobseekers' Allowance are taxable subject to certain amounts (these maximum amounts are equal to the personal or couple rate). The amount is notified to the Inland Revenue but no deduction is made when benefit is paid.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	Sickness insurance contributions are paid from all taxable income. No other contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment

XI Guarantee of sufficient resources

- XII Long-term care

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
General non-contributory minimum: Designation	Sozialhilfe.	Social Assistance (<i>Oprela pomoć</i>).	Social Inclusion Income (<i>Rendimento social de inserção</i>).	No general non-contributory scheme at federal level.	Financial Social Assistance (<i>denarna socialna pomoč</i>).
Applicable statutory basis	Different acts of the 9 Länder.	Law on Social Assistance (<i>Ustawa o pomocy społecznej</i>) of 12 March 2004.	Law 13/03 of 21 May 2003. Statutory Order 283/03 of 9 November 2003.	Not applicable.	Social Protection Act (<i>Zakon o socialnem varstvu</i>) (Official Gazette of the Republic of Slovenia, no. 38/04).
Basic principles	To enable those persons to lead a decent life who need the help of society. Differential amount. Subjective right, non-discretionary.	The aim is to enable people and families to deal with problems which they are not able to overcome with their own resources. Subjective right and discretionary entitlement (other benefits). Differential and fixed amount.	Benefit of the non-contributory scheme and social integration programme with the aim of ensuring that individuals and their family will have sufficient resources to cover their basic needs, while favouring at the same time their gradual social and professional integration. Differential amount. Subjective right.	Not applicable.	To provide financial assistance to individuals and families whom, for reasons beyond their control, are temporarily unable to secure sufficient funds for basic subsistence according to statutory criteria. Social Work Centre (<i>Center za socialno delo</i>) may grant Financial Social Assistance (<i>denarna socialna pomoč</i>) to help alleviate temporary material hardship of those without sufficient subsistence means.
Entitled persons / beneficiaries	Single persons and households (families) in need.	Permanent residents.	Persons 18 years of age or older, or less than 18 years of age, provided that have children who are minors and financially dependent on the household or, if a woman, to be pregnant.	Not applicable.	<ul style="list-style-type: none"> All permanent residents, those entitled on a basis of international agreements ratified by the Republic of Slovenia.

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
General non-contributory minimum: Designation	Benefit in Material Need (<i>Dávka v hmotnej núdzi</i>).	Toimeentulotuki.	Ekonomiskt bistånd.	Income Support.	General non-contributory minimum: Designation
Applicable statutory basis	<p>Law on Social Assistance (<i>Zákon o sociálnej pomoci</i>) No. 195/1998.</p> <p>Law on Subsistence Minimum (<i>Zákon o životnom minime</i>) No. 601/2003.</p> <p>Law on State Administration Bodies in the Area of Social Affairs, Family and Employment Services (<i>Zákon o orgánoch štátnej správy v oblasti sociálnych vecí, rodiny a služieb zamestnanosti</i>) No. 453/2003.</p> <p>Law on Assistance in Material Need (<i>Zákon o pomoci v hmotnej núdzi</i>) No. 599/2003.</p> <p>Law on Employment Services (<i>Zákon o službách zamestnanosti</i>) No. 5/2004.</p>	<p>Social Assistance Act (<i>Laki toimeentulotuesta</i>) of 30 December 1997.</p>	<p>Law of January 2002.</p>	<p>Income Support (General) Regulations, 1987.</p> <p>Social Security Administration Act 1992.</p>	Applicable statutory basis
Basic principles	<p>Non-contributory benefit that aims to ensure a minimum income for those unable to maintain their basic living conditions.</p> <p>Differential amount according to the number of household members.</p> <p>Subjective right, non-discretionary.</p>	<p>Social assistance is a form of last resort assistance. The assistance is given when a person (family) is temporarily, for a shorter or longer period without sufficient means to meet the necessary costs of living.</p>	<p>Social assistance is a form of last resort assistance. The assistance is given when a person (or a family) is temporarily (for a shorter or longer period) without sufficient means to meet the necessary costs of living.</p>	<p>Tax financed scheme providing financial help for people who are not in full time work (16 hours or more a week for the claimant, 24 hours or more for claimant's partner), who are not required to register as unemployed and whose income from all sources is below a set minimum level.</p> <p>Differential amount.</p>	Basic principles
Entitled persons / beneficiaries	<ul style="list-style-type: none"> • Individuals, • Households (families). 	<p>In principle individual right; the situation of the household (married or unmarried couples and minor children) is considered as a whole.</p>	<p>In principle individual right. The situation of the household (married or unmarried couples with minor children) is considered as a whole.</p>	<p>Allowance received by individual who may claim for a partner and any dependant children in the household.</p>	Entitled persons / beneficiaries

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
General conditions	Unlimited, until circumstances no longer require it.	Permanent Allowance (<i>Zasitek stały</i>) (subjective right) or Periodic Allowance (<i>Zasitek okresowy</i>) (discretionary right).	12 months, extended if fulfilment of the legal conditions is proved.	Not applicable.	The duration of Financial Social Assistance (<i>denarna socialna pomoč</i>) may not exceed a period of 3 months when granted for the first time. In the case of renewals (unlimited number of renewals if circumstances have not changed) a maximum period of 6 months is possible. If due to a person's age (those aged over 60 are eligible), state of illness/invalidity, or other relevant circumstances, his/her social status cannot be expected to improve then the benefit may also be granted for a maximum of 12 months. Permanent assistance may be granted to those whose social status is not likely to improve due to their age, state of illness/invalidity, or other relevant circumstances, and who are also permanently incapable of work, have no income, live at home and have no one to take care of them.
1. Duration					
2. Nationality	Differs between the <i>Länder</i> : Upper Austria and Styria do not refer to nationality, the other federal States grant full social assistance (<i>Sozialhilfe</i>) only to Austrian residents, refugees under the Geneva Convention, nationals from states with which Austria has concluded mutual agreements, and to those foreigners who are assimilated on the grounds of state treaties. Whereas an entitlement to assistance for subsistence resources (<i>Hilfe zum Lebensunterhalt</i>) is also granted to non-assimilated foreigners in Lower Austria, Burgenland and Vorarlberg, social assistance (<i>Sozialhilfe</i>) in total to this category of persons is within the authorities' discretion in Kärnten, Salzburg, Tyrol and Vienna.	No nationality requirements.	No nationality requirements.	Not applicable.	No nationality requirements.
3. Residence	Residence in Austria (some minor exceptions). Typically the actual stay is no relevant state of affairs.	Permanent residents.	Legal place of residency in Portugal.	Not applicable.	Permanent residence.

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
General conditions					General conditions
1. Duration	The benefit is provided by the State for a duration of 24 months, after that by the municipalities.	Unlimited.	Unlimited, until circumstances no longer require it.	Unlimited.	1. Duration
2. Nationality	No nationality requirements.	No nationality requirements.	No nationality requirements.	No nationality requirement but claimants who have lived outside the UK during the period of 2 years before the date of claim, must satisfy the habitual residence test.	2. Nationality
3. Residence	All residents.	All persons residing in the country.	All persons with the right to stay in the country.	Must be present in the country.	3. Residence

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
4. Age	No age conditions.	From 18 years.	18 years of age or older, or less than 18 years of age if the person has minor child dependants or in the case of pregnancy.	Not applicable.	Financial Social Assistance (<i>denarna socialna pomoč</i>) is given primarily to the family as a whole. Assistance is also given to single persons aged over 18 years, who are neither married nor cohabiting and have no children. No other conditions relating to age.
5. Willingness to work	Persons capable of work must be willing to perform reasonable work. Exceptions: with respect to age (men over the age of 65 and women over the age of 60), with respect to care obligations or current training.	All those capable of work must be available for work, training or socio-professional integration and be registered with the labour office, except for persons entitled to a Permanent Allowance (<i>Zasilek staly</i>) for the care of a handicapped child.	Availability for employment, as well as occupational training and integration activities. Persons between 18 and 30 years of age must register at the competent employment centre.	Not applicable.	In principle everyone is obliged to support him or herself through work. There is no entitlement for the voluntarily unemployed. Participation in an active employment programme must be considered before granting assistance benefit. Entitlement maybe linked to signing a contract with the Social Work Centre (<i>Center za socialno delo</i>), which places obligations on the beneficiary to resolve his/her social problems (rehabilitation, health treatment, etc.).
6. Exhaustion of other claims	Entitlements to other social benefits and relating to maintenance payments must be exhausted. It must be tried to put into practice the maintenance claims, unless their implementation seems to be unrealistic from the very beginning.	Other claims for benefits must first be exhausted.	No condition.	Not applicable.	Entitlements to other social insurance benefits and maintenance payments from other people, must be exhausted.
7. Other conditions	Priority of exhaustion of own capital.	Permanent Allowance (<i>Zasilek staly</i>): Can be awarded: • for single person household who is of age entirely unfit for employment due to age or disability providing his/her income is lower than the income criterion, • for person who is of age and live in family entirely unfit for employment due to age or disability providing his/her income is lower than the income criterion, Periodic Allowance (<i>Zasilek okresowy</i>): Periodic Allowance can be awarded in case of financial problems due to for example unemployment, chronic illness or disability.	Besides not having earnings of one's own or from the family that amount to more than the level set out by law and being able to request other social security benefits to which one is entitled, the beneficiary must also, among other things, furnish all the necessary legal proof as demanded of him with respect to his financial situation.	Not applicable.	Financial Social Assistance (<i>denarna socialna pomoč</i>) shall not be granted if savings or property (with some exceptions) exceed the level of 24 times the national minimum wage of SIT 111,484 (€ 467) (December 2003).

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
4. Age	No age requirements.	No age condition (in practice, however, social assistance is seldom given individually to children under 18 years of age because parents are obliged to support their children).	Assistance is given to the family as a whole, as long as parents are obliged to support their children. No other condition relating to age.	In general, from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	4. Age
5. Willingness to work	Able bodied applicants of working age must be willing to accept offers of suitable work, training or practice small community services and be registered at the Office of Labour, Social Affairs and Family (<i>Urad práce, sociálnych vecí a rodiny</i>) in order to receive the higher amount of Benefit in material need (<i>Dávka v hmotnej núdzi</i>).	Everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work.	Everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work.	Not a condition for Income Support. Personal Advisers meetings are compulsory (see " <i>Measures stimulating social and professional integration</i> "). Persons capable of working are entitled to income based Jobseekers' Allowance (see table X "Unemployment") rather than Income Support.	5. Willingness to work
6. Exhaustion of other claims	Other statutory benefits and non-financial kinds of help must be exhausted.	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	Claims to other benefits must be exhausted but if need still exists, Income Support can be paid to bring income up to a set limit. An interim payment may be made, pending the outcome of claims to other benefits.	6. Exhaustion of other claims
7. Other conditions	No other conditions.	No other conditions.	No assets.	Capital, excluding a dwelling treated as a home, of applicant and/or partner if any, must be below GBP 8,000 (€ 11,852) for those aged under 60, GBP 12,000 (€ 17,778) for those aged over 60 and GBP 16,000 (€ 23,704) for applicants in care homes.	7. Other conditions

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
Guaranteed Minimum					
1. Determination of the minimum	Basic rates (<i>Richtsätze</i>) are fixed for food, maintenance of clothes, personal hygiene, heating and lighting, smaller household appliances and personal needs of an appropriate education and the participation in social life. The need which is not covered by the basic rate (accommodation, clothing, etc.) is to be covered by supplementary cash benefits or benefits in kind.	Set by the Government.	The allowance must be at least 5% of the amount of the non-contributory social pension of € 151.84.	Not applicable.	The level of Financial Social Assistance (<i>denama socialna pomoč</i>) is linked to the Basic Minimum Income (<i>minimalni dohodek</i>) determined by and adjusted in accordance with the Social Protection Act (<i>Zakon o socialnem varstvu</i>) once a year. From 1 February 2004, the Basic Minimum Income amounts to: SIT 45,524 (€ 191).
2. Level of determination	Basic rates (<i>Richtsätze</i>) are fixed by the <i>Länder</i> . Regional differentiation, e.g. the basic rates for single persons are between € 390.30 and € 511.50 per month.	National level.	Fixed at national level. No regional differentiation.	Not applicable.	At national level (no regional differentiation).
3. Domestic unit for the calculation of resources	Beneficiaries and dependent family members living in the same household.	The individual or the household.	<ul style="list-style-type: none"> • The beneficiary; • the spouse or person treated as such; • relatives under age or persons treated as such; • minors who are adopted in full or with restriction; • minors in guardianship; • minors placed in the care of the beneficiary by decision of the courts or by services responsible for the guardianship of minors; • minors being placed into adoption, if the process has already begun. 	Not applicable.	<p>Financial Social Assistance (<i>denama socialna pomoč</i>) is granted to family units and to single persons.</p> <p>A family unit comprises:</p> <ul style="list-style-type: none"> • claimant, • claimant's spouse, • cohabitant for a minimum of one year; • claimant's children for the duration of his/her obligation to care for them; • children and stepchildren (if they support the claimant) and parents and stepparents (if they support one or more stepchildren); • orphaned grandchildren, nephews and nieces of the claimant if she/he has to support them. <p>Financial social assistance is also granted to single persons aged over 18 years, living on their own.</p>

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
Guaranteed Minimum					Guaranteed Minimum
1. Determination of the minimum	<p>The Subsistence Minimum (<i>Životné minimum</i>) is considered to be the necessary minimum income of a person in material need. It covers one warm meal per day, inevitable clothes and shelter. The amount of the Benefit in Material Need (<i>Dávka v hmotnej núdzi</i>) also takes into consideration the relation to the minimum wage.</p> <p>Monthly amounts of the Subsistence minimum (<i>Životné minimum</i>):</p> <ul style="list-style-type: none"> • First adult: SKK 4,210 (€ 104), • every further adult: SKK 2,940 (€ 73), • independant or dependant child under the age of 18: SKK 1,910 (€ 47). 	Set by law.	For some items of expenditure the Government and Parliament decide the amount yearly. For other items the municipalities ought to pay the real costs if they are reasonable.	Set by Government.	1. Determination of the minimum
2. Level of determination	<p>Subsistence Minimum (<i>Životné minimum</i>): was set at national level by Parliament, the adjustment is carried out by the Ministry of Labour, Social Affairs and Family (<i>Ministerstvo práce, sociálnych vecí a rodiny</i>). on 1st July.</p> <p>Benefit in Material Need (<i>Dávka v hmotnej núdzi</i>) was set at national level by Parliament, the adjustment is carried out by the Government on 1st September.</p>	<p>Set at national level.</p> <p>Two categories in use according to the municipality classification.</p>	A combination of the national level and the local.	At the national level. No regional differentiation.	2. Level of determination
3. Domestic unit for the calculation of resources	Household: the applicant + spouse + dependants.	The applicant and/or his family.	The applicant and/or his family.	Claimant and "family", i.e. partner and any dependent child living with them aged less than 16, or less than 19 if in non-advanced education (unless they are in a category entitled to claim in their own right).	3. Domestic unit for the calculation of resources

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
4. Resources taken into account	In principle total income. Exceptions, e.g. support by independent welfare organisations, care-related financial benefits, educational allowances.	All income and resources, whatever their nature or origin.	All household earnings of the 12 months prior to the applying date regardless of their origin and nature, with the exception of housing allowances, family benefits and study grants, as well as work earnings and education scholarships to 20%.	Not applicable.	<p>"Income" includes inheritance, gifts and all wages and earnings of an individual or his family members which are subject to income tax, as well as non-taxable personal earnings, with the exception of:</p> <ul style="list-style-type: none"> • benefits received for assistance and care; • benefits received for care by people living with other families or foster families; • Child Benefit (<i>otroški dodatek</i>) and childcare allowance; • scholarships; • income received by disabled people in institutional care, for occasional work, which does not qualify as regular employment; • all alimony and child support payments received by the beneficiary as determined by court order. <p>All income from agricultural activities and entrepreneurial income is included as income in accordance with methodology prescribed by the minister competent for social security.</p> <p>Social Work Centre (<i>Center za socialno delo</i>) may reduce or suspend social assistance if it establishes:</p> <ul style="list-style-type: none"> • that persons are in possession of savings or property ensuring subsistence; • that persons are hospitalised (or are staying in other institutions) for at least 30 days, where they are provided with care throughout the day and are not obliged to cover the relevant costs or are obliged merely to pay partial costs; • that persons are living with other persons who do not qualify as family members, or • are provided with subsistence in some other manner.

Guarantee of sufficient resources

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4. Resources taken into account

All family resources except:

- 25% of earnings,
- 25% of old-age benefit,
- child benefit,
- scholarship,
- benefits for the unemployed (for graduate's practise, for family services, travel costs),
- incidental income up to twice the amount of the subsistence minimum and
- community help.

All earnings and assets of the applicant and/or of the family (some exceptions). During a temporary three years experimental period from 1st April 2002, 20% of the monthly household income (max. € 100) will not be taken into account.

As a rule, all resources, regardless of their nature and origin.

Most income resources, most social security benefits and pension are taken fully into account. Benefits generally ignored include: Housing Benefit, Council Tax Benefit and non-contributory disability benefit.

For every GBP 250 (€ 370), or part of GBP 250 (€ 370), of savings over GBP 3,000 (€ 4,444) where the claimant is under 60, GBP 6,000 (€ 8,889) for those aged over 60 and GBP 10,000 (€ 14,815) where claimant lives in a care home, a deduction of GBP 1 (€ 1.48) a week is made from the rate otherwise payable.

4. Resources taken into account

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>Guaranteed amounts</p> <p>1. Categories</p>	<p>Basic rates (<i>Richtsätze</i>) for:</p> <ul style="list-style-type: none"> • Single persons without duty to care for children, • persons who take care of the upkeep of the family income with dependent family members, • dependent family members in their own right, • children in foster care. 	<p>Periodic Allowance (<i>Zasitek Okresowy</i>): is due if monthly income does not exceed:</p> <ul style="list-style-type: none"> • for a single person household: PLN 316 (€ 66), • for each member of household: PLN 461 (€ 96), <p>Differential benefit paid, minimum benefit is PLN 20 (€ 4.17) per month, maximum benefit is PLN 418 (€ 87).</p> <p>Permanent Allowance (<i>Zasitek Staly</i>): is due if monthly income does not exceed:</p> <ul style="list-style-type: none"> • for a single person household: PLN 316 (€ 66), • for each member of household: PLN 461 (€ 96), <p>Differential benefit paid, minimum benefit is PLN 30 (€ 6.26) per month maximum benefit is PLN 418 (€ 87).</p>	<p>The monthly benefit payment corresponds to the difference between the amount of all family earnings together and the minimum income amount for this same family, which is calculated as follows.</p> <ul style="list-style-type: none"> • for each person of age, up to the second person: 100% of the social pension; • for each person of age, from the third person on: 70% of the social pension; • for each minor: 50% of the social pension; • for each minor: 60% of the social pension, as from the 3rd child. 	<p>Not applicable.</p>	<p>Financial Social Assistance (<i>denarna socialna pomoč</i>) is granted to family units and to single persons (see above: "Domestic unit").</p> <p>Financial social assistance is linked to the Basic Minimum Income (<i>minimalni dohodek</i>) of SIT 45,524 (€ 191) in a two ways:</p> <p>The Basic Minimum Income determines the thresholds. Entitled are families if their total monthly income (see "Resources taken into account") does not exceed the following thresholds:</p> <ul style="list-style-type: none"> • first adult and single person: 100% of the Basic Minimum Income = SIT 45,524 (€ 191) • every next adult: 70% of the Basic Minimum Income = SIT 31,867 (€ 134); • child up to 18 years of age or over if there is an obligation of parents to support the child for the time of his/her regular schooling: 30% of the Basic Minimum Income = SIT 13,657 (€ 57); • For a single-parent family the level of minimum income is increased by an additional 30% of the Basic Minimum Income. <p>The monthly amount of Financial Social Assistance (<i>denarna socialna pomoč</i>) is defined as the difference between corresponding thresholds and total income of family (family members), according to the above mentioned rules.</p>

Guarantee of sufficient resources

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Guaranteed amounts

1. Categories

Monthly base amount per category of household in material need:

- SKK 1,450 (€ 36) for singles,
- SKK 2,160 (€ 54) for single parents with 1 – 4 children,
- SKK 2,530 (€ 63) for couples without children,
- SKK 3,210 (€ 80) for couples with 1 – 4 children,
- SKK 3,160 (€ 78) for single parents with 5 + children,
- SKK 4,210 (€ 104) for couples with 5 + children.

Other benefits:

- Benefit for pregnant women living alone or without child, from 4th month of pregnancy: SKK 350 (€ 8.68) per month,
- Health Care Allowance (*Prispevok na zdravotnú starostlivosť*): SKK 50 (€ 1.24) per month for persons over the age of 6.
- Protecting Allowance (*Ochranný príspevok*): SKK 1,500 (€ 37) per month for those at pensionable age, or invalid (lost more than 70% of ability to work), or caring for a severe disabled, or ill for a period of more than 30 days. Does not apply to those receiving Activation allowance (*Aktivačný príspevok*).
- Housing Benefit (*Prispevok na bývanie*): SKK 780 (€ 19) per month for singles or SKK 1,330 (€ 33) per month for households with 2 or more persons. Only for those paying the cost of lodging properly.
- Activation Allowance (*Aktivačný príspevok*): SKK 1,500 (€ 37) per month for those in back-to-work programme (training or performance of minor community work at least 10 hours a week).

Basic assistance benefit:

- Single persons
- spouses
- children over 17 years living with their parents
- children aged:
0 - 9 years
10 -17 years.

- Base amount for single persons.
- Base amount for couples.
- Base amounts for children at different ages.

The threshold "Applicable Amount" with which income is compared is the sum of personal allowances and premiums appropriate to the family, plus certain housing costs (not rent). A residential allowance is added for certain people in care homes.

Personal Allowances:

- Single aged 25 or over:
GBP 55.65 (€ 82)
- Lone parent 18 or over:
GBP 55.65 (€ 82)
- Couple both 18 or over:
GBP 87.30 (€ 129)
- Dependent child:
age under 18: GBP 42.27 (€ 63)

Premiums:

- Family: GBP 15.95 (€ 24)
- Pensioners (rate applies for all):
Single: GBP 49.80 (€ 74)
Couple: GBP 73.65 (€ 109).
- Disability:
Single: GBP 23.70 (€ 35)
Couple: GBP 33.85 (€ 50)
- Severe disability (single):
GBP 44.15 (€ 65)
- Severe disability Couple (one/both qualify):
One qualifies: GBP 44.15 (€ 65)
Both qualify: GBP 88.30 (€ 131)
- Enhanced disability premium:
Single: GBP 11.60 (€ 17)
Couple: GBP 16.75 (€ 25)
- Disabled child: GBP 42.49 (€ 63)
- Enhanced disability premium per qualifying child: GBP 17.08 (€ 25)
- Carer: GBP 25.55 (€ 38)

Guaranteed amounts

1. Categories

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Specific supplements and single benefits	Additional requirements are to be covered in the form of special payments. The requirements which are not covered by the basic rate (<i>Richtsatz</i>) or the special payments within the framework of the living expenses have to be covered by additional cash benefits or benefits in kind, the dimension of which has to be determined according to the needs in the individual case. For expenses to obtain an accommodation and for installations and flat renovations event-related single payments are to be granted.	No specific supplements.	Allowance of a varying amount, granted when housing expenses exceed 25% of the minimum wage benefit. Social support for each family member severely disabled, suffering from a chronic illness or old and dependant. Amount equal to 30% or 50% of the social pension, whether belonging respectively to the 1 st or 2 nd dependance degree. Allowance in case of pregnancy: 30% of the social integration income during pregnancy and 50% during the first year of life of the child is granted to the titular or the spouse (or assimilated).	Not applicable.	Financial Social Assistance (<i>denarna socialna pomoč</i>) is increased by the amount of Assistance and Attendance Allowance (<i>dodatek za pomoč in potrežbo</i>) (see "Invalidity": other benefits), if the beneficiary is <ul style="list-style-type: none"> incapable for work due to age, disease or disability and in need for help from another person to conduct his/her everyday living, and does not receive Assistance and Attendance Allowance (<i>dodatek za pomoč in potrežbo</i>) according to other regulations.
3. Guaranteed minimum and family allowances	Family allowances are paid in addition (see table IX "Family benefits"). Because of different basic rates (<i>Richtsätze</i>) for dependent family members with or without entitlement to Child benefit (<i>Familienbeihilfe</i>), the allowance will be offset against social assistance (<i>Sozialhilfe</i>) to a different extent in the various <i>Länder</i> respectively.	Family allowances are considered as family income.	The amount of family allowances is not taken into consideration for eligibility for the minimum income.	Not applicable.	Child Benefit (<i>otroški dodatek</i>), Special Childcare Allowance (<i>dodatek za nego otroka, ki potrebuje posebno nego in varstvo</i>) and Layette (<i>pomoč ob rojstvu otroka</i>) are not taken into account as income.

Guarantee of sufficient resources

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	Slovakia	Finland	Sweden	United Kingdom	
2. Specific supplements and single benefits	<ul style="list-style-type: none"> Lump sum benefit of the community to reimburse extraordinary expenses for basic domestic equipments, clothes, school requisites and medical costs. The amount is up to a triple of the Subsistence Minimum (<i>životné minimum</i>); a documentation of the expenses is required. Benefit for school meals: up to SKK 25 (€ 0.60) per needy pupil per school day. 	Other expenses for which additional social assistance can be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.	No specific supplements.	Cold Weather Payment: Payable to those on Income Support or disability premium or child under five. Lump sum GBP 8.50 (€ 13) paid automatically when average temperature at a specified weather station is recorded as, or forecast to be, 0°C or below over seven consecutive days.	2. Specific supplements and single benefits
3. Guaranteed minimum and family allowances	The Child Allowance (<i>Pridavok na dieťa</i>) is granted in addition to the Benefit in Material Need (<i>Dávka v hmotnej núdzi</i>).	Family allowances are taken into account as income of the family when determining the amount of the social assistance.	The assistance provides for children at different ages (cf. below). Family allowances, see Table X "Unemployment".	The main family allowance (i.e. Child Benefit) is taken into account as family income when determining the amount of Income Support.	3. Guaranteed minimum and family allowances

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
4. Examples	<p><i>Different amounts in the individual Federal States (without family allowances):</i></p> <ul style="list-style-type: none"> • Single persons: € 390.30 to € 511.50 • Couple without children: € 577 to € 758.40 • Single parent: € 333 to € 464.60 • Partner: € 195.50 to € 293.80 <p><i>Examples including family allowances:</i></p> <ul style="list-style-type: none"> • Couple, 1 child (10 years): € 825.90 to € 1,031.50 • Couple, 2 children (8 and 12 years): € 1,058.40 to € 1,299.20 • Couple, 3 children (8, 10 and 12 years): € 1,321.80 to € 1,597.80 • Single parent, 1 child (10 years): € 583.90 to € 737.70 • Single parent, 2 children (8 and 10 years): € 828.90 to € 1,005.40. 	<p>Monthly amount of Periodic Allowance (<i>Zasilek Okresowy</i>) for households with no other income is PLN 418 (€ 87).</p>	<ul style="list-style-type: none"> • Single person: € 151.84 • Couple: € 303.68 • Household with 3 adults: € 409.97 • Single parent family, one child: € 227.76 • Single parent family, two children: € 303.68 • Couple with one child: € 379.60 • Couple with 2 children: € 455.52 • Couple with 3 children: € 546.62 	Not applicable.	<p>Case examples, monthly amounts of Financial Social Assistance (<i>denarna socialna pomoč</i>) for households with no other income:</p> <p>Single person: SIT 45,524 (€ 191),</p> <p>Couple without children: SIT 77,391 (€ 324),</p> <p>Couple with 1 child: SIT 91,048 (€ 382),</p> <p>Couple with 2 children: SIT 104,705 (€ 439),</p> <p>Couple with 3 children: SIT 118,362 (€ 496),</p> <p>Single parent, 1 child: SIT 72,838 (€ 305),</p> <p>Single parent, 2 children: SIT 86,496 (€ 363).</p>

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4. Examples

Case examples, monthly maximum amounts including child allowance for households with no other income:

- Single person:
SKK 4,130 (€ 102).
- Couple without children:
SKK 7,310 (€ 181).
- Couple with 1 child (10 years):
SKK 8,190 (€ 203).
- Couple with 2 children (8, 12 y.):
SKK 8,740 (€ 217).
- Couple with 3 children (8, 10, 12 y.):
SKK 9,290 (€ 230).
- Single parent, 1 child (10 years):
SKK 5,590 (€ 139).
- Single parent, 2 children (8, 10 y.):
SKK 6,140 (€ 152).

Monthly amounts of the basic social assistance benefit according to the regional differentiation(I/II)

- Single person and single parent:
€ 377.15 or € 360.92
- Couple:
€ 641.16 or € 613.56
- Child over 17 years of age living with parents:
€ 275.32 or € 263.47
- Child 10-17 years of age:
€ 264.01 or € 252.64
- Child below 10 years of age:
€ 237.60 or € 227.38

Case examples:

- Single person:
€ 377.15 or € 360.92
- Couple without children:
€ 641.16 or € 613.56
- Couple with 1 child (10 years):
€ 905.17 or € 866.20
- Couple with 2 children (8, 12 y.):
€ 1,142.77 or € 1,093.58
- Couple with 3 children (8/10/12 y.):
€ 1,342.21 or € 1,346.22
- Single parent, 1 child (10 years):
€ 641.16 or € 613.56
- Single parent, 2 children (8, 10 y.):
€ 878.76 or € 840.94

Other expenses for which additional social assistance be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.

Monthly amounts covering expenditures on food, clothing and footwear, play and leisure, disposable articles, health and hygiene, daily newspaper, telephone and television fee:

- Single person:
SEK 2,650 (€ 290)
- Couple:
SEK 4,840 (€ 529)
- Children:

0 - 1 year	SEK 1,470 (€ 161)
1 - 2 years	SEK 1,670 (€ 183)
3 years	SEK 1,350 (€ 148)
4 - 6 years	SEK 1,680 (€ 184)
7 -10 years	SEK 1,880 (€ 206)
11 -14 years	SEK 2,160 (€ 236)
15 -18 years	SEK 2,440 (€ 267)

For common expenditures in the households a special amount is added depending on the size of the household:

- | | |
|------------|-------------------|
| 1 person: | SEK 720 (€ 79) |
| 2 persons: | SEK 800 (€ 88) |
| 3 persons: | SEK 970 (€ 106) |
| 4 persons: | SEK 1,040 (€ 114) |
| 5 persons: | SEK 1,130 (€ 124) |
| 6 persons: | SEK 1,230 (€ 135) |
| 7 persons: | SEK 1,320 (€ 144) |

Case examples:

- Single person:
SEK 3,370 (€ 369)
- Couple without children:
SEK 5,640 (€ 617)
- Couple with 1 child (10 years):
SEK 7,690 (€ 841)
- Couple with 2 children (8, 12 y.):
SEK 9,920 (€ 1,085)
- Couple with 3 children (8/10/12 y.):
SEK 11,890 (€ 1,301)
- Single parent, 1 child (10 years):
SEK 5,330 (€ 583)
- Single parent, 2 children (8, 10 y.):
SEK 7,380 (€ 807)

On top of the above amounts, support can also be provided for reasonable expenditures on housing, domestic electricity supply, journeys to and from work, household insurance, medical care, dental care, glasses and membership of a trade union and an unemployment insurance fund.

4. Examples

Monthly amounts (converted weekly rates) including family benefit where appropriate. Full Housing Benefit and Council Tax Benefit are included in respect of average local authority charges for family type and size: these entitlements would generally be higher if private rents used; lower if there are non-dependants in household. Value of additional benefits (e.g. free school meals, remission of NHS charges) not quantified. Figures are net. Unlikely to be liable for tax (but see taxation in table X).

- Single aged 25:
GBP 472.81 (€ 700)
- Couple, no children:
GBP 623.18 (€ 923)
- Couple, child of 10:
GBP 895.01 (€ 1,326)
- Couple, two children 8 and 12:
GBP 1,111.59 (€ 1,647)
- Couple, three children 8, 10 and 12: GBP 1,296.97 (€ 1,921)
- Lone parent, aged 18+, child of 10:
GBP 742.04 (€ 1,099)
- Lone parent, aged 18+, two children 8 and 10: GBP 957.32 (€ 1,418)

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
5. Relations between the amounts	Different according to the systems of the individual <i>Länder</i> .	See "Categories" above.	Single person: 100% 2 nd adult in household: + 100% From 3 rd adult on: + 70% 1 st and 2 nd child: + 50% 3 rd child and following: + 60%	Not applicable.	See above.
Recovery	<p>In principle from the beneficiary (future income or capital), his inheritance, from persons obliged to pay maintenance and third persons, towards whom the beneficiary is legally entitled to benefits covering the livelihood. The obligation for recovery is limited to a certain period (in most cases 3 years) with the exception of individual benefits and certain circumstances.</p> <p>Remarkable exceptions from the obligation for recovery exist in Vienna, Salzburg, and - with some restrictions - in Oberösterreich.</p>	Possible in cases of administrative error, fraud, failure to inform of a change of circumstances.	In the case of fraud or false declarations, as well as failing to provide information demanded by law.	Not applicable.	<p>Social assistance must be returned with interest if obtained by giving false information or failing to report a change in circumstances.</p> <p>Social assistance may also be recuperated from the estate of a deceased beneficiary.</p>
Indexation	Annual adjustment according to the increase of pensions.	Linked to the consumer prices index and adjusted once a year.	Annual indexation in line with the social pension amount from the non-contributory scheme.	Not applicable.	Adjustment is made once a year (in the month of January) by taking into account the consumer price index for the previous calendar year.
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Not applicable.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	Not applicable.	No contributions.

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
5. Relations between the amounts	Subsistence Minimum (<i>Životné minimum</i>): 100% for the first adult in the household, 70% for every other adult in the household, 45% for each child.	The basic amount for a single person and the relations between the amounts are set by the Law on Social Assistance: single person: Basic amount A each spouse: 85% x A child over 17 years of age living with parents: 73% x A child 10-17 years: 70% x A child below 10 years: 63% x A	There are no relations between the amounts. Benefits are linked to the needs of different householders and related to consumer prices.	Arithmetical relation between the rate paid to a single person and the amounts paid for the 2 nd adult and children: Single person 100% 2 nd adult of couple + 57% 1 st child + 62% 2 nd child + 62% 3 rd child + 62% (all children under age 16).	5. Relations between the amounts
Recovery	Recipients have the obligation to return a benefit to which they are not entitled. The obligation to return the benefit plus a 10% increase shall exist for 3 years from the day of verification by the State (or municipality) for a maximum of 10 years from the day of receiving the benefit.	<ul style="list-style-type: none"> When the assistance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from the benefit subsequently awarded, when fraud or failure to give adequate information about financial circumstances of the applicant has occurred. 	When assistance has been given in advance for some expected income and when it is given as a loan in some other cases.	When benefit is paid pending the award of another social security benefit, recovery takes place from the benefit subsequently awarded.	Recovery
Indexation	Annual adjustment of Subsistence Minimum (<i>Životné minimum</i>) on 1 st July of each calendar year. The adjustment takes into account the increases in the net income (or in the costs of living of lower-income households) from the first quarter of the previous year to the first quarter of the actual calendar year. A further adjustment of the benefit can be made on 1 st September. The law does not provide for the extent of the adjustment.	Adjustment once a year in accordance with the index of national pensions (<i>Kansaneläke</i>).	See above "Determination of the Minimum".	Adjustment normally once a year with reference to movements in prices.	Indexation
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Income Support is not taxable.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	Not applicable. Benefits are not subject to taxation.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
Measures stimulating social and professional integration	No general scheme.	No special measures.	These measures are part of the social integration programme which, in conjunction with the benefit, seeks to create favourable conditions for the socio-professional integration of the recipient and his family members.	Not applicable.	<ul style="list-style-type: none"> • Counselling and support in order to help prevent and overcome the need for social assistance (Social assistance services). • A contract may be signed between the Social Work Centre (<i>Center za socialno delo</i>) and the beneficiary in which the beneficiary agrees to actively resolve his social problems. • Persons entitled to Financial Social Assistance (<i>denarna socialna pomoč</i>) have a preference of inclusion in active employment policy programmes. • The employer is entitled to the subvention of 12 x Basic Minimum Income = SIT 546,288 (€ 2,290), if employ for an indefinite period persons who was entitled to Financial Social Assistance (<i>denarna socialna pomoč</i>) at least 24 months in last 3 years.

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
<p>Measures stimulating social and professional integration</p>	<ul style="list-style-type: none"> • Start-up Allowance for the Self-employed (<i>Príspevok na samostatnú zárobkovú činnosť</i>): up to 24-times the minimum monthly total labour costs. • Wage Subsidy for Employment of a Disadvantaged Jobseeker (<i>Príspevok na zamestnávanie znevýhodneného uchádzača o zamestnanie</i>): payable to employers up to 100% of the monthly total labour costs for a maximum period of 24 months for the employment of persons up to the age of 25 or over the age of 50, of long-term unemployed persons, of single parents with a child under the age of 10, of persons who are not able to harmonise work and parental duties and of citizens who have lost their ability for work due to illness but are not invalid. • Wage Subsidy for Employment of a Graduate (<i>Príspevok na vykonávanie absolventskej praxe</i>): SKK 1,500 (€ 37) per month for graduates and SKK 1,000 (€ 25) per month for the employer (weekly working time of 20 hours), • Allowance for Activation Activities (<i>Príspevok na aktivačnú činnosť</i>): 10% of minimum monthly total costs of labour, i.e. SKK 822 (€ 20) per unemployed person on practise. The benefit is paid to self-governments, to corporate bodies or to physical persons to disburse costs for tools, safety at work measures, accident insurance of the job applicant and wage and insurance contributions for the person organising the operation activity. • Allowance for Moving to the Place of Work (<i>Príspevok na sťahovanie za prácou</i>): lump sum up to SKK 10,000 (€ 248) payable once per 2 years for removal costs if the distance between a new workplace and the permanent residence of the job applicant is more than 30 km. • Career counselling, placement, subvention to the supplier's training costs: up to 100% of the costs of education and for labour market preparation and of the unemployed person's board, lodging and transportation costs, boarding costs up to SKK 180 (€ 4.46) per day. • Activation Allowance (<i>Aktivačný príspevok</i>) for person in material need – see table XI "Guaranteeing sufficient resources", "Guaranteed amounts". 	<p>Some activating measures for long-term and young benefit-recipients.</p>	<p>No general scheme. Social assistance for persons at the labour market disposal is connected to active measures in order to achieve gainful employment.</p>	<p><i>Income disregards:</i> In calculating Income Support, earnings of GBP 5 (€ 7.41) per week for single claimants and GBP 10 (€ 15) per week for couples are disregarded. Certain groups qualify for a higher disregard of GBP 20 (€ 30) per week e.g. lone parents, the sick and the disabled.</p> <p><i>New Deal for Lone Parents:</i> Personal Adviser meetings are compulsory for lone parents. They are also compulsory for existent claimants. Service provides advice and help to find lone parents work.</p> <p><i>Other measures:</i> Development of the tax and benefit systems aims to ensure that people are better off working and are not discouraged from increasing earnings. Income Support ("run-on") is paid to lone parents for two weeks after beginning work if they have moved off benefit. Also Housing Benefit and Council Tax Benefit are extended for 4 weeks. For claimants of IS/JSA receiving help with mortgage interest, there is a run-on of 4 weeks. The Working Tax Credit - an in-work tax credit aimed at making work pay for people and families with or without children. Other measures include help with rent through Housing Benefit (HB) and Council Tax Benefit (CTB) once the person is in work if they are on low pay.</p>	<p>Measures stimulating social and professional integration</p>

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
Associated rights	Coverage of illness-related expenses or of expenses for sickness insurance by social assistance (<i>Sozialhilfe</i>).	Social Assistance (<i>Opieka społeczna</i>) covers the cost of health care where a person does not have the necessary resources and is not covered by health care insurance.	Guaranteed protection from the National Health Service.	Not applicable.	See table II "Health care": Patient's participation. Recipients of permanent Financial Social Assistance (<i>denarna socialna pomoč</i>) enjoy the right to compulsory health insurance.
1. Health					
2. Housing and heating	Expenses which can not be met by the basic rates (<i>Richtsätze</i>) for appropriate accommodation will be borne by additional cash benefits or benefits in kind.	The local authority is responsible for providing shelter for the homeless.	No associated rights.	Not applicable.	Beneficiaries who must pay rent for their housing receive an increase amounting to no more than the rent they would have to pay for social or non-profit housing, but at most up to the 25% of the Basic Minimum Income (<i>minimalni dohodek</i>). Amount in net terms.
Other specific non-contributory minima:	No specific non-contributory minimum, covered by social assistance (<i>Sozialhilfe</i>).	No special scheme.	Old-age social pension (<i>pensão social de velhice</i>): Statutory Order 464/80 of 13.10.1980 Statutory Order 208/01 of 27.7.2001.	Supplementary benefits to the 1 st pillar (<i>Ergänzungsleistungen, EL/Prestations complémentaires, PC</i>). Federal Law on Supplementary Benefits to the Old-age, Survivors' and Invalidity Insurance of 19 March 1965 (<i>Bundesgesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung, ELG/Loi fédérale sur les prestations complémentaires à l'assurance-vieillesse, survivants et invalidité, LPC</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG/Loi fédérale sur la partie générale du droit des assurances sociales, LPGA</i>).	State Pension (<i>državna pokojnina</i>) (new benefit since 1 January 2000 and phased-in until 2005).
I. Old-age					
1. Designation					
2. Principle	No special scheme.	No special scheme.	To contribute towards sufficient resources. Subjective right.	<ul style="list-style-type: none"> • Subjective (non-discretionary) right. • 1st pillar benefits, together with the supplementary benefits (<i>Ergänzungsleistungen/prestations complémentaires</i>), must cover the basic needs of the elderly, the disabled and survivors in an appropriate way. • Means testing with domicile and residence conditions. 	To provide a guaranteed minimum income for all elderly persons and persons permanently incapable of work.

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
Associated rights					Associated rights
1. Health	Health care services are available to all residents free of charge. Health Care Allowance (<i>Prispevok na zdravotnú starostlivosť</i>) only for those receiving Benefit in Material Need (<i>Dávka v hmotnej núdzi</i>), see above. Payments are reduced for persons in material need residing in hospitals, see table II "Health care".	Public health care services available to all residents (not an associated right). Substantial medical expenses are taken into consideration while determining the amount of the social assistance.	In the event of sickness, all residents have a right to treatment. The majority of the expenses in connection with sickness is paid by the public authorities. But there are certain charges which the individual must pay to cover a minor part of the expenses.	<ul style="list-style-type: none"> • Free NHS prescriptions. • Free NHS dental treatment. • Free NHS eyesight tests and vouchers to help with cost of glasses. • Help with the cost of travelling to hospital for NHS treatment. • Free milk for pregnant women. • Free school meals. 	1. Health
2. Housing and heating	Housing Benefit (<i>Prispevok na bývanie</i>): Only for those receiving Benefit in Material Need (<i>Dávka v hmotnej núdzi</i>) - see above.	There are separate statutory housing allowances. Housing costs are taken into consideration while determining the amount of the housing allowance.	Costs for adequate housing are covered.	Income Support can provide help with certain housing costs, including mortgage interest payments. Reasonable rent costs can be met by Housing Benefit.	2. Housing and heating
Other specific non-contributory minima:					Other specific non-contributory minima:
I. Old-age					I. Old-age
1. Designation	No specific minimum. Covered by the general scheme of guaranteed minimum resources.	Special Assistance for Immigrants (<i>Maahanmuuttajan erityistuki</i>). Applicable statutory basis: Act on Special Assistance for Immigrants 1192/2002.	No special scheme.	Category D Retirement Pension for men and women aged 80 or over.	1. Designation
2. Principle	No special scheme.	To provide financial security in old age and during disability for immigrants not eligible for full national pension (<i>Kansaneläke</i>) because of insufficient residence periods.	No special scheme.	Non-contributory flat-rate pension.	2. Principle

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Main conditions of eligibility	No special scheme.	No special scheme.	Age: 65 years or more. Not entitled to a pension from the contributory system. Income not exceeding 30% (single person) or 50% (couple) of the minimum wage.	Must be domiciled and permanently resident in Switzerland. Foreigners: in addition, must have lived in Switzerland for the 10 years (refugees and stateless persons: 5 years) immediately preceding the date on which they apply for supplementary benefits (<i>Ergänzungsleistung/prestation complémentaire</i>), without interruption.	State Pension (<i>državna pokojnina</i>): <ul style="list-style-type: none"> • permanent resident of the Republic of Slovenia who is not entitled to pension according to the Pension and Disability Insurance Act (<i>Zakon o pokojninskem in invalidskem zavarovanju</i>), under a foreign public pension insurance scheme or according to other regulations, and whose own income does not exceed the income ceiling specified for entitlement to pension support, plus • has completed 65 years of age, • was residing in the Republic of Slovenia for at least 30 years between the age of 15 and 65.
4. Amount payable	No special scheme.	No special scheme.	€ 151.84 per month.	The annual amount of the supplementary benefits (<i>Ergänzungsleistung/prestation complémentaire</i>) corresponds to the excess of recognised expenses over the determining income. Maximum annual amount of the supplementary benefits: <ul style="list-style-type: none"> • For persons living at home: CHF 50,640 (€ 32,620); • For persons living in an institution: CHF 30,275 (€ 19,502). 	State Pension (<i>državna pokojnina</i>): 33% of the Minimum Pension Rating Base (<i>pokojninska osnova</i>), i.e. SIT 32,853 (€ 138) in February 2004.
II. Invalidity	No special scheme, covered by social assistance (<i>Sozialhilfe</i>).	No special provisions, see "General Non-contributory Minimum" above.	Invalidity social pension (<i>pensão social de invalidez</i>): Statutory Order 464/80 of 13.10.1980 Statutory Order 208/01 of 27.7.2001.	Supplementary benefits to the 1 st pillar (<i>Ergänzungsleistungen, EL/prestations complémentaires, PC</i>). See "1. Old-age".	Invalidity Benefit (<i>nadomestilo za invalidnost</i>): See table V "Invalidity".
1. Designation	In the case of need for care, supplementary entitlement for long-term care benefit (<i>Pflegegeld</i>) of the <i>Länder</i> . Their respective legislation is similar to the Federal Long-term Care Benefit Act (<i>Bundespflegegeldgesetz, BPGG</i>) (see Table VI "Old-age"). For the increased child benefit (<i>erhöhte Familienbeihilfe</i>), see table IX "Family benefits".				

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
3. Main conditions of eligibility	No special scheme.	Reached the age of 65 and at least 5 years residence in Finland.	No special scheme.	Must normally live in Great Britain and must have lived in GB for a total of 10 years or more in any continuous period of 20 years after the 60 th birthday. Periods of residence in another EU country may help to satisfy the residence condition. No entitlement to another category of Retirement Pension at an equal or higher rate.	3. Main conditions of eligibility
4. Amount payable	No special scheme.	Full amount € 419.16 - € 496.38 a month according to marital status and municipality. All other income and spouse's income over certain limit reduce by 100%.	No special scheme.	GBP 47.90 (€ 71) a week, including Age Addition.	4. Amount payable
II. Invalidity					II. Invalidity
1. Designation	<ul style="list-style-type: none"> • Purchasing and Maintaining (Medical) Equipment Benefit (<i>Príspevok na zaobstaranie a opravu zdravotnej pomôcky</i>) and Allowance for the Purchase of a Guide Dog (<i>Príspevok na zaobstaranie psa so špeciálnym výcvikom</i>). • Car Purchase Benefit (<i>Príspevok na kúpu motorového vozidla</i>), • Transportation Benefit (<i>Príspevok na prepravu</i>), • Adaptation of Residence Benefit (<i>Príspevok na úpravu bytu, rodinného domu alebo garáže</i>), • Disabled Person's Allowance (<i>Príspevok občanovi s (ťažkým) zdravotným postihnutím</i>), including benefits for the maintenance of a guide dog, car maintenance, accommodation and special dietary requirements, 	<p>Special Assistance for Immigrants (<i>Maahanmuuttajan erityistuki</i>).</p> <p>Applicable statutory basis: Act on Special Assistance for Immigrants 1192/2002.</p>	No special scheme.	<ul style="list-style-type: none"> • Incapacity Benefit • Disability Living Allowance • Working Tax Credit • Attendance Allowance. 	1. Designation

Table XI

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Principle	No special scheme. As regards long-term care benefit (<i>Pflegegeld</i>) see table VI "Old-age".	No special provisions, see "General Non-contributory Minimum" above.	To contribute towards sufficient resources. Subjective right.	See "I. Old-age".	To provide financial assistance for persons who are severely mentally and/or physically impaired from their birth or became later before the age of 18 or, if in education, before 26.
3. Main conditions of eligibility	No special scheme. As regards long-term care benefit (<i>Pflegegeld</i>) see table VI "Old-age".	No special provisions, see "General Non-contributory Minimum" above.	Incapable people aged over 18 and unable to work, not entitled to pensions from the contributory scheme and without sufficient resources.	See "I. Old-age".	Universal, no means test.
4. Amount payable	No special scheme. As regards long-term care benefit (<i>Pflegegeld</i>) see table VI "Old-age".	No special provisions, see "General Non-contributory Minimum" above.	€ 151.84 per month.	See "I. Old-age".	35% of the average monthly net wage of employed persons in Slovenia, plus assistance and attendance allowance.

Guarantee of sufficient resources

Table XI

	Slovakia	Finland	Sweden	United Kingdom	
2. Principle	The main reason for the grant of benefits is to reduce or to overcome the social consequences of severe handicaps. The benefit is granted if the conditions are fulfilled (including means test). The entitlement is discretionary (according to the amount of budget). The benefits are mainly paid as fixed amounts.	To provide financial security in old age and during disability for immigrants not eligible for full national pension (<i>Kansaneläke</i>) because of insufficient residence periods.	No special scheme.	Incapacity Benefit: For people who are incapable of work but who have not paid enough contributions to qualify for contributory Incapacity Benefit (see table V "Invalidity"). Disability Living Allowance and Attendance Allowance: see table XII "Long-term care". Working Tax Credit: helps people with an illness or disability who are in work.	2. Principle
3. Main conditions of eligibility	Handicap: a functional defect of at least 50% (absence of physical, sensory or mental ability) plus income below a certain line - between 2 and 5 times the Subsistence Minimum (<i>Životné minimum</i>) - for separate kinds of benefits.	Disabled aged 16-64, at least 5 years residence in Finland. Disability criteria same as in national pension (<i>Kansaneläke</i>).	No special scheme.	Working Tax Credit: See table IX "Family benefits": Other allowances. For the other allowances see tables V "Invalidity" and XII "Long-term care".	3. Main conditions of eligibility
4. Amount payable	<ul style="list-style-type: none"> • Purchasing and Maintaining (Medical) Equipment Benefit (<i>Príspevok na zaobstaranie a opravu zdravotnej pomôcky</i>): maximum benefit of SKK 260,000 (€ 6,448), • Car Purchase Benefit (<i>Príspevok na kúpu motorového vozidla</i>): maximum benefit of SKK 200,000 SKK (€ 4,960), • Transportation Benefit (<i>Príspevok na prepravu</i>): maximum benefit of SKK 2,500 (€ 62) per month, • Adaptation of Residence Benefit (<i>Príspevok na úpravu bytu, rodinného domu alebo garáže</i>): maximum total benefit during the period of 7 years is SKK 250,000 (€ 6,200), • Allowance for the Purchase of a Guide Dog (<i>Príspevok na zaobstaranie psa so špeciálnym výcvikom</i>): maximum benefit of SKK 260,000 (€ 6,448), • Disabled Person's Allowance (<i>príspevok občanovi s ťažkým zdravotným postihnutím</i>): monthly supplements for special dietary requirements (up to SKK 1,000 (€ 25)), personal and domestic hygiene, clothing, shoes and housing equipment (SKK 300 (€ 7.44)), operation of a car (SKK 700 (€ 17)), maintenance of a guide dog (SKK 1,200 (€ 30)). 	Full amount € 419.16 - € 496.38 a month according to marital status and municipality. All other income and spouse's income over certain limit reduce by 100%.	No special scheme.	Severe Disablement Allowance: GBP 44.80 (€ 66) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) GBP 15.55 (€ 23), middle rate (between 40 and 50) GBP 10 (€ 15), lower rate (between 50 and 60) GBP 5 (€ 7.41). This benefit has been abolished, and no new claims have been accepted after 06.04.01. Disability Living Allowance and Attendance Allowance: see table XII "Long-term care". "Working Tax Credit: including disabled worker element single person GBP 70.58(€ 105) couple GBP 100.29(€ 149) Child tax credit GBP 31.25 (€ 46) Disabled child GBP 42.60 (€ 63) A childcare tax credit worth up to 70% of eligible childcare costs up to maximum costs of GBP 135 (€ 200) per week for one child and GBP 200 (€ 296) per week for two or more children.	4. Amount payable

Guarantee of sufficient resources

	Austria	Poland	Portugal	Switzerland	Slovenia
III. Other specific non-contributory minima	No other specific non-contributory minima.	Special Needs Allowance (<i>Zasitek specjalny</i>): Intended to meet certain needs (e.g. purchase of medicines, repair work, clothes, groceries, school meals). The claimant must be in need and the benefit may be granted regardless of income.	<ul style="list-style-type: none"> • Widow(er)'s Pension (<i>pensão de viuvez</i>) (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. • Orphans Pension (<i>pensão de orfanidade</i>) (Statutory Order 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. • Long-term Care supplement (<i>complemento por dependência</i>) for the assistance of a third person. Amount indexed to the value of the non-contributory pension € 151.84: 45% or 85% of this value, according to the dependency degree • Extraordinary supplement for solidarity (<i>complemento extraordinário de solidariedade</i>): granted to beneficiaries of social pensions of incapacity and old-age. Amount: Up to 70 years of age: € 14.46 70 years and over: € 28.91 • Social support (<i>Apoios sociais</i>): granted to each household member benefiting from the social integration income when disabled, or suffering from a chronic illness, or aged at least 65 years and dependant at 1st or 2nd degree. Amount indexed to the value of the non-contributory pension € 151.84: 30% or 50% of this value, according to the dependency degree (respectively 1st or 2nd degree). 	<ul style="list-style-type: none"> • Cantonal assistance for the unemployed (<i>Kantonale Arbeitslosenhilfe/aide cantonale aux chômeurs</i>): in the majority of cantons, once unemployed persons are no longer entitled to benefits under the federal unemployment insurance scheme, they may claim other daily allowances. These benefits are governed by cantonal laws and are generally subject to the same requirements as under the federal unemployment insurance scheme. • Supplementary benefits (<i>Ergänzungsleistungen/prestations complémentaires</i>) to the 1st pillar are also granted to survivors. See "I. Old age". • 11 cantons pay needs-related benefits (<i>Bedarfsleistungen/prestations de besoin</i>) to parents for 6 months to 3 years after the birth. 	See table V "Invalidity".

Guarantee of sufficient resources

Table XI

Slovakia

Finland

Sweden

United Kingdom

III. Other specific non-contributory minima

System of social services provided for specific social groups in social need (e.g. the disabled, old-aged, orphans, one-parent families, homeless people...) by municipalities, regional self-governments, the State and NGOs.

All low-income households, with the exception of students and pensioners who have their own schemes, are entitled to housing allowance. The dependants of a person performing his national service are paid draftees' dependants allowance if their own income is below certain prescribed minimum.

Support and Service for Persons with Certain Functional Impairments Act of 1993. This Act contains provisions relating to measures for people:

- who are mentally retarded or autistic,
- who have a considerable and permanent intellectual functional impairment after brain damage as an adult,
- who have some other lasting physical or mental functional impairments which are manifestly not due to normal ageing, if these impairments are major ones and cause considerable difficulties in daily life and, consequently, an extensive need for support and service.

Help from a personal assistant or financial support for reasonable costs for such help, to the extent that the need for financial support is not covered by assistance benefit pursuant to the Assistance Benefit Act, dealt with by the National Social Insurance Board (*Riksförsäkringsverket*) and the social insurance offices.

- *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 GBP 16,000 (€ 23,704). Maximum Housing Benefit will meet up to 100% of a claimant's reasonable rent and accommodation related service charges less deductions in respect of any non-dependants living in the household. 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: GBP 55.65 (€ 82) per week, couple without children GBP 87.30 (€ 129) per week, couple with two children - one aged 10, one aged 15 - GBP 187.79 (€ 278) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65% of the excess.
- *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.
- *Social Fund*: a regulated scheme for Sure Start Maternity Grant (see table IX), Funeral Payments (see table VII) and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans.

III. Other specific non-contributory minima

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guarantee of sufficient resources

XII Long-term care

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
<p>Applicable statutory basis</p>	<p>Cash benefits: Federal Long-term Care Benefit Act (<i>Bundespflegegeldgesetz, BPGG</i>, Official Journal (<i>BGBl.</i>) No. 110/1993, and 9 similarly phrased Long-term Care Benefit Acts of the Länder: Benefits in kind: Numerous applicable statutory bases, e.g. Social Assistance Acts and Disability Acts of the Länder; Agreements between the Federal Government and the Länder on joint measures for persons in need of care.</p>	<p>Law on the General Insurance in the National Health Funds (<i>Ustawa o Asesowaniu Wobec Osob w Narodowym Funduszu Zdrowia</i>) of 23 January 2003. Law on Social Insurance Fund Pensions (<i>Ustawa o emerytalności i rentach z Funduszu Ubezpieczeń Społecznych</i>) of 17 December 1998. Law on the social insurance in case of Employment Injuries and Occupational Diseases Insurance (<i>Ustawa o ubezpieczeniu społecznym z tytułu wypadków przy pracy i chorób zawodowych</i>) of 30 October 2002. Law on Social Assistance (<i>Ustawa o pomocy społecznej</i>) of 12 March 2004. Law on Vocational and Social Rehabilitation and Employment of Disabled Persons (<i>Ustawa o rehabilitacji zawodowej i społecznej oraz o zatrudnianiu osób niepełnosprawnych</i>) of 27 August 1997.</p>	<p><i>Social insurance:</i> Statutory Order 309-A/2000 of 30 November 2000. Statutory Order 285/99 of 14 July 1999. <i>Guaranteeing sufficient resources:</i> Statutory Order 309-A/2000 of 30 November 2000. <i>Social action:</i> Government decree 4.07/99 of 19 June 1999.</p>	<p>Federal Law on Sickness Insurance of 19 March 1994 (<i>Bundesgesetz über die Krankenversicherung, KVGG</i> or <i>Fédérale sur l'assurance-maladie, LAM</i>). Federal Law on Accident Insurance of 20 March 1991 (<i>Bundesgesetz über die Unfallversicherung, UVGG</i> or <i>Fédérale sur l'assurance-accidents, LAU</i>). Federal Law on Invalidity Insurance of 19 June 1959 (<i>Bundesgesetz über die Invalidenversicherung, IVGG</i> or <i>Fédérale sur l'assurance-invalidité, LAI</i>). Federal Law on Old-age and Survivors' Insurance of 20 December 1946 (<i>Bundesgesetz über die Alters- und Hinterlassenenversicherung, AHVG</i> or <i>Fédérale sur l'assurance-veillesse et survivants, LAVS</i>). Federal Law on Supplementary Benefits to the Old-age, Survivors' and Invalidity Insurance of 19 March 1965 (<i>Bundesgesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung, ELGG</i> or <i>Fédérale sur les prestations complémentaires à l'assurance-veillesse, survivants et invalidité, LAC</i>). Federal Law on General Provisions concerning Legislation on Social Insurances of 6 October 2000 (<i>Bundesgesetz über den Allgemeinen Teil des Sozialversicherungsrechts, ATSG</i> or <i>Fédérale sur la partie générale du droit des assurances sociales, LAGS</i>).</p>	<p>No specific law related to long-term care. Long-term care benefits included in Pension and Disability Insurance Act, Social Protection Act, Parental Protection and Family Benefits Act, Social Security of Mentally and Physically Handicapped Persons Act and Health Care and Health Insurance Act. See also table V 'Invalidity' and table IX 'Family benefits'.</p>

Long-term care

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Applicable statutory basis

Law on Social Assistance (*Zákon o sociálnej pomoci*) No. 195/1998.
 Law on Health Care (*Zákon o zdravotnej starostlivosti*) No. 277/1994.
 Law on Foster Care (*Zákon o pestúnскеj starostlivosti*) No. 265/1998.
 Law on Health Insurance (*Zákon o zdravotnom poistení*) No. 273/1994.
 Law on Social Insurance (*Zákon o sociálnom poistení*) No. 461/2003.

National Pensions Act (*Kansaneläkelaki*) of 8 June 1956 including pensioners' care allowance (*Eläkkeensaajien hoitotuki*).
 Disability Allowances Act (*Vammaistukilaki*) of 5 February 1988.
 Child Disability Allowances Act (*Laki lapsen hoitotuesta*) of 4 July 1969.
 Services and Assistance for the Disabled Act (*Laki vammaisuuden perusteella järjestettävistä palveluista ja tukitoimista*) of 3 April 1987.
 Social Welfare Act (*Sosiaalihuoltolaki*) of 17 September 1982 including support for informal care (*Omaishoidon tuki*).
 Primary Health Care Act (*Kansanterveyslaki*) of 28 January 1972.

Social Services Act (*Socialtjänstlagen*) of January 2002.

Social Security Contributions and Benefits Act 1992.

Applicable statutory basis

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
Basic principles	<p>Cash benefits: Tax financed Long-term Care Benefit System of the Federal Government and the <i>Länder</i>.</p> <p>Benefits in kind: Provision of social services by public and private providers.</p>	<p>Long-term care is provided piecemeal through legislation on a number of others risks including old-age, invalidity, survivors, health care and also in the legislation on social assistance.</p> <p>Central system supplemented on a regional level.</p> <p>The long-term care is based on a philosophy of social insurance (Medical Care Supplement, <i>Dodatek pielęgnacyjny</i>), social assistance (benefits in kind) and universal coverage (Medical Care Allowance, <i>Zasiłek pielęgnacyjny</i>).</p>	<p><i>Social insurance:</i> Public compulsory insurance scheme. Contributory cash benefits.</p> <p><i>Guaranteeing sufficient resources:</i> Non-contributory cash benefits.</p> <p><i>Social action:</i> Benefits in kind provided by the integrated social action measures and health care benefits.</p>	<p>No special scheme. Benefits are provided by several branches of social security.</p> <p><i>Medical care</i></p> <ul style="list-style-type: none"> • <i>KVG/LAMaI</i>: compulsory insurance for the entire population; • <i>UVG/LAA</i>: compulsory insurance for employees; • <i>IVG/LAI</i> (medical measures of the <i>IV/AI</i>): basic scheme, universal insurance. <p><i>Helplessness allowance</i></p> <ul style="list-style-type: none"> • <i>AHVG/LAVS</i> and <i>IVG/LAI</i>: basic scheme, universal insurance; • <i>UVG/LAA</i>: compulsory insurance for employees. <p><i>Reimbursement of special costs ELG/LPC</i>: supplementary scheme to the basic scheme, providing means-tested benefits to the elderly, the disabled, and survivors (up to a maximum amount).</p>	<p>No specific law, instead long term-care is covered in legislation on pension and disability insurance, parental protection, social protection, health care and in legislation on social security of mentally and physically handicapped persons.</p> <p>Organised centrally, supplemented on a regional level. The state maintains a network of public services to ensure institutional care. The municipalities maintain a network of public services to provide home care for individuals and families. Both benefits in-kind and cash benefits are provided.</p> <p>Long term cash benefits:</p> <ul style="list-style-type: none"> • Supplement for Care and Assistance (<i>dodatek za tujo nego in pomoč</i>): residence based; • Assistance and Attendance Allowance (<i>dodatek za pomoč in postrežbo</i>): insurance based (see table V "Invalidity"); • Special Childcare Allowance (<i>dodatek za nego otroka, ki potrebuje posebno nego in varstvo</i>): residence based (see table IX "Family benefits"); • Partial Payments for Loss of Income (<i>delno plačilo za izgubljeni dohodek</i>): residence based (see table IX "Family benefits"); <p>Long term benefits in kind:</p> <ul style="list-style-type: none"> • home care; • institutional care. <p>System of social services (home care, institutional care) is based on residence.</p> <p>Public social services are carried out by public Social Work Centres (<i>Center za socialno delo</i>), Homes for the elderly (<i>domovi za starejše</i>), welfare employment centres (<i>varstveno delovni centri</i>), institutions for training severe and profound mentally disabled children (<i>zavodi za usposabljanje</i>), special institutions for home care (<i>zavodi za pomoč na domu</i>) founded by the state or municipalities, non-governmental organisations and other legal or natural persons that have been granted a concession to perform a public service.</p> <p>Scheme is financed through the contributions of employers and employees (invalidity) as well as through national and municipal budgets (special child care, home care, institutional care, supplement for care and assistance, partial payments for loss of income).</p>

Long-term care

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Basic principles

The benefits are organised at a central level. Long-term care is covered partly by specific legislation (in case of handicapped persons) and partly by legislation on a number of other risks (invalidity, old-age, health care). It is based on a philosophy of social assistance (entitlement based upon need) and financed through contributions of employers, self-employed and employees and through the state budget. The benefits are provided as a combination of benefits in kind and cash benefits.

Universal security scheme. The disabled persons have a subjective right to services under the Services and Assistance for the Disabled Act.

Universal security scheme.

Non-contributory, state-financed system providing cash benefits and benefits in kind for elderly or disabled persons and their carers.

Basic principles

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
Risk covered	Cash benefits: Need of constant care and assistance (need of care) of over 50 hours per month, expected to last for at least 6 months.	Old-age, invalidity and survivors insurance: Recipients of pension declared totally unable to work and incapable of leading an independent life required permanent assistance from another.	Persons needing the assistance by a third party to perform the activities of daily life.	<i>Medical care</i> • <i>KVG/LAMA</i> : sickness, congenital disease not covered by the <i>IV/AI</i> and accidents not covered by an accident insurance; • <i>UVG/LAA</i> : occupational accident, non-occupational accident (if the employee works more than 8 hours a week) and occupational disease; • <i>IVG/LAI</i> (medical measures of the <i>IV/AI</i>): sickness, accident, and congenital disease (according to a list).	Need for permanent assistance and attendance for basic human needs. Institutionalisation in public institutions for elderly and institutions for disabled adults and children.
Definition	Benefits in kind: Need for outpatient care, semi-stationary care and nursing home care services.	Social Assistance (<i>Opieka społeczna</i>): Individual who is incapable to work, may be able to work in sheltered work place with permanent assistance from another person (severe disability).		<i>Helplessness allowance</i> • <i>AHVG/LAVS</i> , <i>IVG/LAI</i> and <i>UVG/LAA</i> : permanent need of the help of a third party or personal supervision to carry out basic everyday activities because of health impairment. • <i>IVG/LAI</i> : moreover, for the adult living at home, permanent need of a support for the practical daily activities because of health impairment (slight helplessness); if a person is only affected by an impairment to psychological health, she/he has to be entitled to at least a quarter pension of the <i>IV/AI</i> to be considered helpless.	• Home care: encompasses social care for those entitled in the event of disability, old-age or in other cases where social care in the home can substitute institutional care. • Institutional care: all forms of assistance in institutions, with other families or other organised forms of assistance by which the functions of the home and family are provided or supplemented for the beneficiary, in particular housing, regular meals, care and medical care. • Supplement for Care and Assistance (<i>dodatek za tujo nego in pomoč</i>): cash benefit applying to those who need assistance of another for all their daily needs and those who need the assistance of another for most of their daily needs. • Assistance and Attendance Allowance (<i>dodatek za pomoč in postrežbo</i>) (see table V "Invalidity"). • Special Childcare Allowance (<i>dodatek za nego otroka, ki potrebuje posebno nego in varstvo</i>) (see table IX "Family benefits"). • Partial Payments for Loss of Income (<i>delno plačilo za izgubljeni dohodek</i>) (see table IX "Family benefits").

Long-term care

Table XII

	Slovakia	Finland	Sweden	United Kingdom	
Risk covered					Risk covered
Definition	In need of care from another person if the extent of the functional defect is at least 50% of physical, sensory or mental ability.	Persons in constant and regular need of assistance or care (generally at least once a week).	Persons in need of assistance and care.	<p>Attendance Allowance: People aged 65 or over who have personal care needs during the day and/or night because of physical or mental disability.</p> <p>Disability Living Allowance: People under age 65 who have personal care and/or mobility needs because of illness or disability. Once awarded, it can be paid after age 65 if the care/mobility needs continue.</p> <p>Constant Attendance Allowance: People assessed as 100% disabled (as a result of an industrial accident or disease) and who are in need of constant care and attention.</p> <p>Exceptionally Severe Disablement Allowance: People who are entitled to Constant Attendance Allowance and likely to remain permanently disabled.</p> <p>Carer's Allowance: Payable to a person not earning more than GBP 79 (€ 117) per week (after allowable expenses), who is providing at least 35 hours care a week to another person who is in receipt of certain benefits.</p>	Definition

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
Field of application	Cash benefits and benefits in kind: All residents.	<ul style="list-style-type: none"> Recipients of pensions (Medical Care Supplement, <i>Dodatek pielęgnacyjny</i>); residents. 	<p><i>Social insurance:</i> Recipients of invalidity, old-age and survivors' pensions; recipients of family benefits.</p> <p><i>Guaranteeing sufficient resources:</i> Recipients of invalidity, old-age and survivors' pensions; recipients of family benefits.</p> <p><i>Social action:</i> Persons in need of temporary or permanent, light or severe care for physical, mental or social reasons.</p>	<p><i>Medical care</i></p> <ul style="list-style-type: none"> <i>KVG/LAMaI</i>: sick insured persons; <i>UVG/LAA</i>: insured persons victim of an accident or an occupational disease; <i>IVG/LAI</i> (medical measures of the <i>IVA</i>): insured persons disabled or in imminent danger of becoming disabled. <p><i>Helplessness allowance</i></p> <ul style="list-style-type: none"> <i>IVG/LAI</i>: insured persons with their domicile and usual residence in Switzerland and who are not living in an institution for the execution of rehabilitation measures (special conditions for minors); <i>AHVG/LAVS</i>: beneficiaries of an old-age pension or supplementary benefits to the 1st pillar (<i>EL/PC</i>), with their domicile and usual residence in Switzerland; <i>UVG/LAA</i>: beneficiaries of an invalidity pension. <p><i>Reimbursement of special costs (according to ELG/LPC)</i> Beneficiaries of supplementary benefits (<i>EL/PC</i>).</p>	Categories of people covered for the risk of temporary incapacity for work: <ul style="list-style-type: none"> employees, self-employed person and farmers, recipients of cash benefits for social assistance, old-age, invalidity or for victims of war or its consequences, unemployed persons, permanent residents, not insured under any other heading, dependants of the above with permanent residence. <p>See table II "Health care".</p>
Conditions	Cash benefits: The Long-term Care Benefit Acts of the Federal State and of Vienna, Salzburg, the Tyrol, Upper Austria, Burgenland, Lower Austria, Carinthia and Vorarlberg provide for an entitlement to the benefit by birth. At present the age condition of the age of three is still required in Styria (special conditions in cases of hardship).	No age limits.	No age conditions.		
1. Age	Benefits in kind: No age conditions. •			<p><i>Medical care</i></p> <ul style="list-style-type: none"> <i>KVG/LAMaI</i> and <i>UVG/LAA</i>: no age condition; <i>IVG/LAI</i> (medical measures of the <i>IVA</i>): up to retirement age. In the case of congenital disease, up to the age of 20 inclusive. <p><i>Helplessness allowance</i></p> <ul style="list-style-type: none"> <i>IVG/LAI</i>: up to retirement age; <i>AHVG/LAVS</i>: as from retirement age; <i>UVG/LAA</i>: no age condition. <p><i>Reimbursement of special costs (according to ELG/LPC)</i></p> <ul style="list-style-type: none"> Elderly: as from retirement age; Disabled: from the age of 18; Survivors: up to the age of 18 or 25 for orphans; no age condition for the surviving spouse with children. 	Benefits in kind (home care, institutional care) are provided for persons above 65 years, for adults with the disability and for the children and youngsters with the disability.

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Field of application

All residents.

All residents.

All residents.

All residents with an unrestricted right to remain in the UK.

Field of application

Conditions

1. Age

- Attendance Service Benefit (*Príspevok za opatrovanie*): the minimum age of handicapped is 6 years, the minimum age of a carer must be 18 years.
- Personal Assistance Benefit (*Príspevok na osobnú asistenciu*): for those aged between 6 and 65 years.

No age conditions.

No age conditions.

Attendance Allowance:
Person aged 65 or over.
Disability Living Allowance:
Person under 65.
Constant Attendance Allowance:
Person over 16.
Exceptionally Severe Disablement Allowance:
Person over 16.
Carer's Allowance:
Carers over 16.

Conditions

1. Age

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Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Qualifying period	<p>Cash benefits: No qualifying period.</p> <p>Benefits in kind: In the event of change of residence to another Land, qualifying periods for inpatient care may be possible.</p>	<p>No qualifying period required (foreigners must wait any period to obtain the permission of residence).</p>	<p>No qualifying period.</p>	<p><i>Medical care</i></p> <ul style="list-style-type: none"> • <i>KVG/LAMaI</i> and <i>UVG/LAA</i>: no qualifying period; • <i>IVG/LAI</i> (medical measures of the <i>IV/AI</i>): no qualifying period for Swiss nationals. <p><i>Helplessness allowance</i> No qualifying period for Swiss nationals.</p> <p><i>Reimbursement of special costs (according to ELG/LPC)</i> No qualifying period for Swiss nationals.</p>	<p>The right to social security services (home care, institutional care, supplement for care and assistance) extends to citizens of the Republic of Slovenia with permanent residence in Slovenia, and foreigners with permanent residence permits in Slovenia.</p> <p>Assistance and Attendance Allowance (<i>dodatek za pomoč in postrežbo</i>): See table V "Invalidity".</p> <p>Special Childcare Allowance (<i>dodatek za nego otroka, ki potrebuje posebno nego in varstvo</i>): See table IX "Family benefits".</p> <p>Partial Payments for Loss of Income (<i>delno plačilo za izgubljeni dohodek</i>): See table IX "Family benefits".</p>

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2. Qualifying period

No qualifying period required.

No qualifying period.

No qualifying period.

Attendance Allowance:
Must have met the disability condition for the benefit for at least 6 months prior to making the claim and continues to meet the condition.

Disability Living Allowance:
Must have met the disability condition for the benefit for 3 months before making the claim, and the disability condition must be expected to continue for at least six months after the claim.

Constant Attendance Allowance:
Must be entitled to industrial injuries disablement benefit, based on an assessment of 100% disability and must require constant care.

Exceptionally Severe Disablement Allowance:
Must be entitled to Constant Attendance Allowance at one of two specific rates and person must be assessed as likely to remain permanently disabled.

Carer's Allowance:
No qualifying period for the carer, but the person receiving care must be in receipt of a specific disability benefit.

2. Qualifying period

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
Benefits in kind 1. Home care	Outpatient services: <ul style="list-style-type: none"> • home help • qualified caregiver • visiting service • organised neighbourhood help • mobile therapeutic services • family help • counselling of relatives • lending of nursing aids and appliances • laundry services • cleaning services • repair service • transport service • personal assistant 	<ul style="list-style-type: none"> • Provision of physiotherapy, chiropody or occupational therapy, • care by nurse or other trained person, • providing someone to perform housework, • delivery of free meals. 	Home care (<i>ajuda domiciliária</i>) Foster families (<i>famílias de acolhimento integrado</i>).	<ul style="list-style-type: none"> • KVG/LAMal and UVG/LAA: examinations, treatment and care dispensed as outpatient care at the home of the patient by doctors and chiropractors, as well as on prescription or medical orders by nurses or homecare organisations (= SPITEX); • IVG/LAI (medical measures of the IV/AI): treatment at home by a doctor or, on prescription, by paramedical staff. 	Organised locally, provided within the public service network by the Social Work Centres (<i>Center za socialno delo</i>), old people's home and special institutions for home care. Home care can also be provided by legal and natural persons on a basis of the concession contract or the work permit. Home care encompasses: <ul style="list-style-type: none"> • social care for those entitled in the event of disability, old-age and other cases where it can substitute institutional care; • help in performing household and other tasks in case of illness disability, old-age, accident, etc. to enable a person to play an active part in everyday life. Performed by public social security institutes, centres for home care and medical organisations. Medical services included in home care are carried out by health centres or nurses with concessions on a basis of legislation on health care. Services of home care are: personal care (help with feeding, clothing,...), house work (cleaning, cooking,...), social control (supervision of personal safety), social assistance in the field of interpersonal relations (different groups) and medical services provided on a basis of legislation on health care (home visits, treatment and home nursing and in social care institutes). Home care is available for a maximum of 4 hours per day or 20 hours per week.

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Benefits in kind

1. Home care

Attendance services to help with personal hygiene, housework, delivery and preparation of meals, laundry, escort, interpretation for the deaf and reading for the blind: minimum SKK 100 (€ 2.48) per hour of performance.

Municipalities provide home nursing, home services and services for the disabled (transport services, personal assistant, house alteration). Support for informal care.

In municipalities, benefits in kind are provided for home care services.

Local authorities can provide home-care, meals on wheels, special aids and equipment, adaptations to the home and attendance at day care centres.

Benefits in kind

1. Home care

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Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Semi stationary care	Provision of semi-stationary care in care facilities, e.g. in day centres.	State run day centres where the recipient may attend for 8 hours during the day, but in many cases it can be longer. All kinds of therapy are provided (but not all kind in every care institution).	No semi-stationary care.	<i>KVG/LAMaI</i> : examinations, treatment, and care in a semi-hospital establishment by doctors, chiropractors, and persons providing services on prescription or medical orders.	Day care centres are organised locally and include the following services: protection, food supply, health care, social integration, entertainment, transport. Day care is usually performed within old people's homes, private institutions on a basis of concession contract or work permit and welfare employment centres.

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2. Semi stationary care

Semi-stationary care is provided in social services facilities. It is provided as day care or weekly care (with patients returning home during the weekend).

Annual minimum benefits in kind for the care of one citizen in day care to the value of:

- in Attendance Service Facility (*Zariadenie opatrovateľskej služby*) SKK 60,000 (€ 1,488),
- in Rehabilitation Centre (*Rehabilitačné stredisko*) SKK 60,000 (€ 1,488),
- in Social Service Home for Children (*Domov sociálnych služieb pre deti*) SKK 110,000 (€ 2,729),
- in Social Service Home for Adults (*Domov sociálnych služieb pre dospelých*) SKK 85,000 (€ 2,108),
- in Casualty Ward Facility (*Útulok*) SKK 30,000 (€ 744),

Annual minimum benefits in kind for the care of one citizen in weekly care to the value of:

- in Attendance Service Facility SKK 98,000 (€ 2,430),
- in Social Service Home for Children SKK 150,000 (€ 3,720),
- in Social Service Home for Adults SKK 140,000 (€ 3,472),

Municipalities provide special housing according to need of care.

Special housing provided according to need of care.

No benefits.

2. Semi stationary care

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
3. Nursing home care	Provision of inpatient care in care facilities, e.g. in nursing care homes.	The state provides full-time care in-state run nursing institutions: <ul style="list-style-type: none"> • old-age care home, • psychiatric care home, • for people whose illness is lasting (chronic). 	<ul style="list-style-type: none"> • Nursing homes for the permanent stay (<i>lar permanente</i>) of elderly persons who are or risk to become severely dependent. • Homes (<i>residência</i>) for persons over the age of 16 years with permanent or temporary disabilities. • Homes for supported life (<i>unidade de vida apoiada</i>) for persons with permanent mental disabilities. • Homes for protected life (<i>unidade de vida protegida</i>) for adults with serious, probably becoming permanent psychological problems. • Homes for autonomous life (<i>unidade de vida autónoma</i>) for adults with serious, probably becoming permanent psychological problems, but who maintain a certain degree of autonomy. • Temporary Reception Centre for Emergencies (<i>Centro de Acolhimento Temporário de Emergência</i>) for old people in difficult social situation. • Night Centre (<i>Centro de Noite</i>) for old isolated people in need of aid during the night. 	<ul style="list-style-type: none"> • <i>KVG/LAMa</i>: examinations, treatment and care in a hospital by doctors, chiropractors and persons providing services on prescription or medical orders, and stay in the general ward of the hospital; examinations, treatment and care in a medico-social establishment by doctors, chiropractors and persons providing services on prescription or medical orders; • <i>UVG/LAA</i> and <i>IVG/LAI</i> (medical measures of the <i>IVA</i>): treatment, board, and accommodation in the general ward of a hospital. 	Organised public nursing home institutions for elderly, disabled adults and children: <ul style="list-style-type: none"> • Old people's homes provide care for elderly and home care for individuals and families. • Residence homes for mentally and physically disabled adults provide a special form of institutional care for mentally and physically disabled adults. • Welfare employment centres provide care and organise employment for mentally and physically disabled adults. • Institutions for training severe and profound mentally disabled children.

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3. Nursing home care

Annual minimum benefits in kind for the care of one citizen in care for the duration of one year to the value of:

- in Home for the Elderly (*Domov dôchodcov*) SKK 110,000 (€ 2,728),
- in Shelter Facility (*Zariadenie chráneného bývania*) SKK 95,000 (€ 2,356).
- in Social Service Home for Children (*Domov sociálnych služieb pre deti*) SKK 185,000 (€ 4,588),
- in Social Service Home for Adults (*Domov sociálnych služieb pre dospelých*) SKK 155,000 (€ 3,844),
- in Home for Lone Parents (*Domov pre osamelých rodičov*) SKK 33,000 (€ 818),
- in Children's Home (*Detský domov*) SKK 180,000 (€ 4,464),
- in Foster Care Facility (*Zariadenie pestúnskej starostlivosti*) SKK 80,000 (€ 1,984),

Annual minimum benefits in kind for the care of one citizen in temporary care to the value of:

- in Attendance Service Facility (*Zariadenie opatrovateľskej služby*) SKK 125,000 (€ 3,100),
- in Rehabilitation Centre (*Rehabilitačné stredisko*) SKK 117,000 (€ 2,901),
- in Attendance Service Station for Children (*Stanica opatrovateľskej služby pre deti*) SKK 85,000 (€ 2,108),
- in Crisis Centre (*Krizové stredisko*) SKK 185,000 (€ 4,588),
- in Casualty Ward Facility (*Útulok*) SKK 60,000 (€ 1,488),
- in Resocialisation Centre (*Resocializačné stredisko*) SKK 150,000 (€ 3,720).

Provided by municipalities according to need.

Special housing provided according to need of care.

Local authorities can arrange admission to a care home. In general, the local authority pays for the accommodation and personal care costs unless the person can afford to pay part or all of the cost. All the direct costs of care from a registered nurse are paid for by the NHS.

3. Nursing home care

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
4. Other benefits	Counselling, information.	<ul style="list-style-type: none"> Adapting the recipient's home, provision of special equipment. 	<ul style="list-style-type: none"> Day care centres (<i>centro de dia</i>) for the elderly. Sheltered workshops (<i>centro de actividades ocupacionais</i>) for seriously handicapped persons. Centres for social and occupational measures (<i>forum sócio-ocupacional</i>) for persons with a light mental handicap. Nursing homes for temporary stay (<i>lar temporário</i>) of disabled children and young persons between the ages of 6 and 16 years. Provision of technical aids. Premature intervention (<i>Intervenção Precoce</i>) integrated aid measure combining education, health and social action for children up to 6 years old with disabilities or with a serious risk of backwardness. 	<p><i>Auxiliary equipment</i> Simple and adequate model. Appear on a list. In the form of a grant or a loan.</p> <ul style="list-style-type: none"> <i>KVG/LAMa</i>: diagnostic or therapeutic services and equipment prescribed by a doctor (reimbursement up to a maximum amount); <i>AHVG/LAVS</i> and <i>IVG/LAI</i>: auxiliary equipment necessary for the insured person in order to move about, establish contacts with her/his entourage or develop personal autonomy; <i>UVG/LAA</i>: auxiliary equipment to compensate for physical damage or loss of a function. 	The right to technical aids (orthopaedic, hearing and other aids intended for home care - special beds, sanitary medical equipment,...) available under compulsory health insurance. Costs are covered in full for children with severe and profound mental disabilities, the disabled and other persons who rely on the assistance of another person for all or most of their existential functions, disabled persons who have at least 70% physical disability according to regulations on pension and invalidity insurance and persons over 75 years.
Cash benefits	Long-term care benefit (<i>Pflegegeld</i>) (per month):	The state provides cash benefit for those in need of care. This benefit may be used to pay a professional carer or to compensate a family member or other "non-professional carer". The allowance amounts to PLN 144.25 (€ 30) per month.	No cash benefits.	<i>Helplessness allowance</i> Depends on the degree of helplessness. Monthly amounts:	Supplement for Care and Assistance (<i>dodatek za tujo nego in pomoč</i>) granted to disabled persons who are incapable of performing basic life functions and for which they require the constant help of another person. This supplement amounts from 20% to a maximum of 30% of national average net personal income per employee if a person needs assistance of another person in performing all of his basic life functions and 10% to 20% of this basis if help of another person is required in performing a majority of basic life functions
1. Home care	<ul style="list-style-type: none"> Category 1 € 145.40 Category 2 € 268.00 Category 3 € 413.50 Category 4 € 620.30 Category 5 € 842.40 Category 6 € 1,148.70 Category 7 € 1,531.50 			<ul style="list-style-type: none"> <i>IVG/LAI</i>: <ul style="list-style-type: none"> slight: CHF 422 (€ 272); moderate: CHF 1,055 (€ 680); severe: CHF 1,688 (€ 1,087). <i>AHVG/LAVS</i>: <ul style="list-style-type: none"> moderate: CHF 528 (€ 340); severe: CHF 844 (€ 544). <i>UVG/LAA</i>: <ul style="list-style-type: none"> slight: CHF 586 (€ 377); moderate: CHF 1,172 (€ 755); severe: CHF 1,758 (€ 1,132). <p><i>Reimbursement of special costs (according to ELG/LPC)</i> Reimbursement of the costs for help, care, and assistance at home by public services or services recognised as of public utility.</p>	Assistance and Attendance Allowance (<i>dodatek za pomoč in postrežbo</i>) (see table V "Invalidity"), Special Childcare Allowance (<i>dodatek za nego otroka, ki potrebuje posebno nego in varstvo</i>) (see table IX "Family benefits"), Partial Payments for Loss of Income (<i>delno plačilo za izgubljeni dohodek</i>) (see table IX "Family benefits"), Cash benefits are paid directly to the person in need of care.

Long-term care

Table XII

Slovakia	Finland	Sweden	United Kingdom
<p>4. Other benefits</p> <ul style="list-style-type: none"> • Social Guidance (<i>Sociálne poradenstvo</i>): minimum SKK 250,000 (€ 6,200) per advisor yearly • in Crisis Centre (<i>Krizové stredisko</i>) minimum SKK 35,000 (€ 868) per outpatient yearly. 	<p>Technical equipment, when needed.</p>	<p>No other benefits.</p>	<p>Temporary respite care in a care home can be arranged by local authority.</p> <p>People on low income may be able to get help with paying for prescriptions, dental treatment, sight tests and reasonable travel costs to and from hospital.</p>
<p>Cash benefits</p> <p>1. Home care</p>	<p>Personal Assistance Benefit (<i>Príspevok na osobnú asistenciu</i>): SKK 55 (€ 1.36) per hour of assistance required (maximum 20 hours per day). This benefit is granted to the person who is in need of care and whose income is lower than 3-times the subsistence minimum up to SKK 12,630 (€ 313) per month. The benefit can't be paid to family member.</p> <p>Attendance Service Benefit (<i>Príspevok za opatrovanie</i>): up to SKK 6,000 (€ 149) per month if only 1 person receives home care and up to SKK 8,000 (€ 198) per month if 2 or more persons receive home care. The benefit is paid directly to the carer (obviously a family member) in the carer's own right.</p>	<p>Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>): € 51.79 per month.</p> <p>Increased rate: € 128.93 per month</p> <p>Special rate: € 257.84 per month.</p> <p>Child disability allowance and disability allowance (<i>Vammaistuki</i>): Both benefits have three rates depending on the degree of strain: € 77.32, € 180.43 or € 335.09 per month.</p>	<p>No cash benefits.</p>
<p>4. Other benefits</p>	<p>4. Other benefits</p>	<p>4. Other benefits</p>	<p>4. Other benefits</p>
<p>Cash benefits</p> <p>1. Home care</p>	<p>Cash benefits</p> <p>1. Home care</p>	<p>Cash benefits</p> <p>1. Home care</p>	<p>Cash benefits</p> <p>1. Home care</p>

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
2. Semi stationary care	Long-term care benefit in the event of semi-stationary care (e.g. in a day centre).	No cash benefits.	No cash benefits.	<p><i>Helplessness allowance</i> See "1. Homecare".</p> <p><i>Reimbursement of special costs (according to ELG/LPC)</i> Reimbursement of the costs for care and assistance in a day hospital. Reimbursement of the costs for help, care, and assistance to disabled persons staying in a day centre, an occupational workshop or a similar day-care institution, under certain conditions.</p>	Local community covers the costs for care in a day care centres for persons who do not have sufficient means to cover the cost by themselves.
3. Nursing home care	In the event of providing inpatient care in a care facility, a maximum of 80% of the long-term care benefit is transferred to the institution funding the cost of inpatient care. The person in need of care receives a monthly personal allowance to the amount of € 41.40.	No cash benefits.	No cash benefits.	<p><i>Helplessness allowance</i></p> <ul style="list-style-type: none"> • <i>IVG/LAI</i>: the amount of the helplessness allowance paid to insured persons living in an institution is half the amount of the allowance paid to insured persons living at home; • <i>AHVG/LAVS</i> and <i>UVG/LAA</i>: See "1. Homecare". <p><i>Reimbursement of special costs (according to ELG/LPC)</i> Reimbursement of the costs for care and assistance in a public home or home recognised as of public utility.</p>	Local community covers the costs for persons who do not have means or do not have sufficient means to cover those costs by themselves. State covers total cost for institutionalised mentally and physically handicapped children.
4. Other benefits	<p>As of 1 January 2004 it is possible that a close relative, who, for at least one year, has predominantly provided care to a person in need of care, who is eligible for the long-term care benefit of category 4, and who is not able to provide such care due to sickness, holiday or other important reasons, may receive an allowance.</p> <p>This allowance may be granted through the Relief Fund established under the Federal Disabled Persons Act (<i>Bundesbehindertengesetz, BBG</i>) for disabled persons in social hardship and shall be made available to subsidize the costs necessary to organize a substitute care person if the main care person is not available.</p>	No other benefits.	<p><i>Social insurance:</i> Long-term care supplement (<i>complemento por dependência</i>): see table V "Invalidity", Other benefits. Allowance for assistance by a third party (<i>subsídio por assistência de terceira pessoa</i>): see table IX "Family benefits", Special allowances for handicapped children.</p> <p><i>Guaranteeing sufficient resources:</i> Long-term care supplement (<i>complemento por dependência</i>): see table XI "Guaranteeing sufficient resources", Other specific non contributory minima. Allowance for assistance by a third party (<i>subsídio por assistência de terceira pessoa</i>): see table IX "Family benefits", Special allowances for handicapped children.</p>	<ul style="list-style-type: none"> • <i>IVG/LAI</i>: supplement to the helplessness allowance for minors who need intense care and who are not living in an institution. This supplement is CHF 1,266 (€ 816) a month if the need of care is of 8 hours a day at least, CHF 844 (€ 544) if the need of care is of 6 hours a day at least and CHF 422 (€ 272) if the need of care is of 4 hours a day at least; • <i>ELG/LPC</i>: reimbursement of the costs for care and assistance provided by the family members, if they suffer from a significant reduction in earnings during a long period because of the care given. Reimbursement of the costs for the necessary assistance for household tasks, if the services are provided by a person not living under the same roof or engaged by a non-recognised <i>SPITEX</i> organisation. 	No other benefits.

Long-term care

Table XII

	Slovakia	Finland	Sweden	United Kingdom	
2. Semi stationary care	See "Nursing Home Care".	As in home-care.	No cash benefits.	Attendance Allowance and Disability Living Allowance cease to be paid after 28 days if recipient is in a NHS hospital or has care provided by a local authority or government department. The mobility component of Disability Living Allowance continues to be paid to a person in local authority-funded care.	2. Semi stationary care
3. Nursing home care	In case of low incomes, the State pays the difference between the full costs of the service and the sum of patient's participation.	No cash benefits.	No cash benefits.	People living in care can claim the means-tested Income Support benefit plus a special care amount.	3. Nursing home care
4. Other benefits	See table XI "Guaranteeing sufficient resources": Specific non-contributory minimum: Invalidity.	No cash benefits.	No cash benefits.	Cash help from The Independent Living (1993) Fund to help pay for personal and domestic care to enable severely disabled people to live at home.	4. Other benefits

Table XII

Long-term care

	Austria	Poland	Portugal	Switzerland	Slovenia
Participation of the beneficiary	Share for the use of benefits in kind. This share is to be paid of the long-term care benefit and of the further income. The rest will be borne by the State. In some <i>Länder</i> it is possible to have recourse against relatives.	For benefits in-kind the recipient is expected to participate in the costs of goods or services if his income is higher than certain criterion (it is the criterion provided for the benefits in cash from social assistance: PLN 461 (€ 96) per month). The rules of participation in the costs of goods or services are settled by local administration.	<i>Social insurance:</i> No participation. <i>Guaranteeing sufficient resources:</i> No participation. <i>Social action:</i> Depends on the own income or the family income.	<i>Medical care</i> • <i>KVG/LAMa</i> : franchise of CHF 300 (€ 193) per calendar year and share of costs (10%) of the costs exceeding the franchise up to a maximum of CHF 700 (€ 451) per year. In addition, in the event of a hospital stay, CHF 10 (€ 6.44) per day, except for insured persons living in the same household as any other member of their family; • <i>UVG/LAA</i> and <i>IVG/LAI</i> (medical measures of the <i>IVAI</i>): no participation by the insured person.	Social security services are non-profit-oriented and carried out within a network of public services as well as by the concessionaries. Beneficiaries are obliged to cover the costs for social services (home care, institutional care) according to their financial abilities. Recipients of financial aid as their sole source of a means of living and recipients of disability benefits are exempt from payment for all services with the exception of the service of institutional care.
Accumulation	Cash benefits: Long-term care benefit and other cash benefits under the social protection system may be accumulated. Benefits in kind: Other benefits under the social protection system may be granted at the same time.	Long-term care benefits can be combined with all kind of pensions but if the recipient resides in a home care he doesn't receive the Medical Care Supplement (<i>Dodatek pielęgnacyjny</i>). Long-term care benefits can be combined with income from work.	<i>Social insurance:</i> Accumulation with earned income and corresponding benefits is not possible. <i>Guaranteeing sufficient resources:</i> Accumulation with earned income and corresponding benefits is not possible. <i>Social action:</i> Not applicable.	<i>Helplessness allowance</i> The helplessness allowance from the <i>AHV/AVS</i> or the <i>IVAI</i> is not paid if the insured person is entitled to a helplessness allowance under the accident insurance scheme. <i>Reimbursement of special costs (according to ELG/LPC)</i> Costs are reimbursed under the <i>ELG/LPC</i> provided that they are not already paid by other insurances. <i>Auxiliary equipment</i> Covered in the following order: accident insurance, <i>AHV/AVS</i> or <i>IVAI</i> , sickness insurance.	Assistance and Attendance Allowance (<i>dodatek za pomoć in postrežbo</i>) can be combined with pensions for old-age, early retirement, invalidity, widow/widower's and survivors' pensions.
Taxation	Long-term care benefit is not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Supplement for care and Assistance and Attendance Allowance (<i>dodatek za tujo nego in pomoć</i>), Assistance and Attendance Allowance (<i>dodatek za pomoć in postrežbo</i>), and Special Childcare Allowance (<i>dodatek za nego otroka, ki potrebuje posebno nego in varstvo</i>): Benefits are not subject to taxation. Partial Payments for Loss of Income (<i>delno plačilo za izgubljeni dohodek</i>): Benefits are subject to taxation.

Long-term care

Table XII

	Slovakia	Finland	Sweden	United Kingdom	
Participation of the beneficiary	According to income and assets.	Personal participation in public organised long-term care (over 3 months) is income-related. Fee may be no more than 80% of the person's net monthly income. Irrespective of this, minimum € 80 per month must be left for his/her personal use.	The assistance is means-tested, according to the Social Services Act.	If a disabled person is receiving care or other services from the local authority, reasonable charges may be made for that care or those services depending on ability to pay.	Participation of the beneficiary
Accumulation	Social insurance system: Accumulation is possible, but in special cases the patient provides financial support to the costs of care from his/her income. Guaranteeing sufficient resources: Accumulation possible.	Income and property do not affect the entitlement to the allowances.	Not applicable.	Attendance Allowance, Disability Living Allowance, Constant Attendance Allowance and Exceptionally Severe Disablement Allowance may be paid in addition to contributory benefits for sickness, invalidity, old age and widowhood.	Accumulation
Taxation	Benefits are not subject to taxation.	Allowances are not subject to taxation.	Not applicable.	Cash benefits and benefits in kind not taxable, except Carer's Allowance.	Taxation

Annex

Social protection of the self-employed

Overview of the social protection schemes for self-employed persons in the Member States of the European Union, of the European Economic Area and in Switzerland

Situation on 1 May 2004

Social protection schemes for self-employed persons in the Member States of the European Union, of the European Economic Area and in Switzerland

The information collected by the *Mutual Information System on Social Protection* and presented in the form of "Comparative Tables" is in principle limited to the so-called "General Systems", and therefore restricted for many Member States to those protection schemes which apply above all to employees.

In order to broaden the information basis and to comply with the wishes of many readers, MISSOC has started to collect basic information on the social protection of the self-employed. In view of the heterogeneity of many systems – especially in the cases in which special schemes have been created for individual groups of self-employed persons – this information cannot be published in the usual format of a comparative table since this would quickly come up against technical limits of the table layout. We have therefore decided to choose a different form of presentation: a short synoptic table limited to basic information, while details are described in text form.

As the following representations show, a wealth of regulations exists in all Member States to guarantee the social protection of the self-employed. Against the background of the different historical development of the protection systems and the respective philosophies underlying them, the forms chosen are quite distinct. Certain systems or partial systems are based on the idea of national insurance, which insures all national citizens in the same way against elementary risks, without regard to their social status or their participation in working life. Other partial systems, which take up specific risks which arise from gainful employment, are aimed at the protection of all working persons, including the self-employed as well as employees. In yet another group of cases, general systems that historically at first served to protect employees, were opened up to the self-employed, either as compulsory insurance or on a voluntary basis. Finally, a fourth form of protection consists of special schemes set up especially for the self-employed as a whole or for individual groups thereof.

MISSOC started with the collection of information on the social protection of self-employed farmers, who play an important social and economic role in many Member States. In a later step, the description of the social protection systems for craftsmen and self-employed tradesmen followed. Due to this historic development of the MISSOC-system, the following descriptions are up to now still limited to these two groups of the self-employed for many of the "old" Member States, whereas the 10 new Member States have started their participation in the MISSOC-system with comprehensive information on all categories of the self-employed. For the next edition, it is foreseen to deliver additional information also about the other Member States.

Overview of the social protection for the self-employed

Belgium	Compulsory special schemes for all self-employed. <i>Employment injuries and occupational diseases</i> and <i>Unemployment</i> are not covered.
Czech Republic	General scheme. The <i>sickness insurance (cash benefits)</i> is not compulsory for the self-employed, but they may join voluntarily.
Denmark	General scheme.
Germany	Compulsory special schemes or general scheme for different groups of self-employed and different risks.
Estonia	General scheme. Self-employed persons are not covered by the <i>unemployment</i> insurance.
Greece	Different compulsory special schemes for different groups of self-employed.
Spain	Different compulsory special schemes for different groups of self-employed.
France	Different compulsory special schemes for different groups of self-employed.
Ireland	General scheme: no benefits in cash for <i>Sickness, Invalidity, Employment injuries and occupational diseases</i> and <i>Unemployment</i> .
Iceland	General scheme.

Italy	General scheme for <i>Health care, Maternity and Employment injuries and occupational diseases</i> . Special scheme for <i>Invalidity, Old-age and Survivors</i> .	Poland	General scheme for non-agricultural self-employed persons; the <i>sickness insurance (cash benefits)</i> is not compulsory but they may join voluntarily. Special scheme for farmers covering all risks except <i>unemployment</i> .
Cyprus	General scheme. <i>Employment injuries and occupational diseases</i> and <i>Unemployment</i> are not covered.	Portugal	General scheme with two types of benefits: one, compulsory, for <i>Maternity, Invalidity, Old-age and Survivors</i> ; the other, voluntary, for <i>Sickness, Occupational diseases</i> and <i>Family benefits (Health care is at charge of National Health Service)</i> .
Latvia	General scheme. <i>Employment injuries and occupational diseases</i> and <i>Unemployment</i> are not covered.	Switzerland	General scheme. Depending on the branch of insurance, the self-employed may either be subject to compulsory insurance or be insured on a voluntary basis.
Liechtenstein	General scheme (voluntary insurance for special risks), no distinction between groups of self-employed.	Slovenia	General scheme. The insurance against the risk of unemployment is not compulsory, but voluntary membership is possible.
Lithuania	General scheme. <i>Employment injuries and occupational diseases</i> and <i>Unemployment</i> are not covered. The <i>sickness insurance (cash benefits)</i> is not compulsory for the self-employed, but they may join voluntarily.	Slovakia	General scheme.
Luxembourg	In principle general scheme; special scheme for farmers for <i>Employment injuries and occupational diseases</i> .	Finland	General scheme. Special rules concerning <i>Employment injuries</i> insurance.
Hungary	General scheme. Self-employed persons are not covered by the <i>unemployment</i> insurance.	Sweden	General scheme.
Malta	General scheme. Self-employed persons are not entitled to <i>unemployment</i> benefits.	United Kingdom	General scheme: no benefits in cash for <i>Sickness</i> or <i>Maternity</i> ; no earnings related pension.
The Netherlands	General scheme and compulsory special schemes for self-employed for benefits in kind in case of <i>Sickness, Maternity</i> and <i>Invalidity</i> .		
Norway	General scheme.		
Austria	Compulsory special schemes or general scheme for different groups of self-employed and different risks.		

BELGIUM

Basic principles

In Belgium a special system covers all self-employed persons against all classical risks, with the exception of employment injuries, occupational diseases and unemployment, and also provides for national insurance in case of bankruptcy.

Agriculture, Crafts and Commerce

Financing

This system, subject to global management, is financed at 66% by contributions, at 33% by taxes and at 1% by other sources.

A global national insurance contribution, with a progressive amount which is paid for all branches of social welfare. A minimum and maximum contribution is stipulated.

Sickness and maternity: Benefits in kind

Insurance against "major risks" is compulsory for the self-employed persons and voluntary for the assisting spouse. Family members are also insured. Benefits include hospitalisation, including pharmaceutical products at the hospital, as well as psychotherapy and prostheses. Therefore, self-employed persons may generally claim neither ambulatory care nor dental care within the framework of so-called "major risks". This does not apply to handicapped or disabled persons. In addition, a possibility exists of signing up for voluntary insurance against "small risks".

Sickness and maternity: Cash benefits

Insurance is compulsory for the self-employed person as well as for the assisting spouse. The right to benefits is applied after a qualifying period of 6 months. In addition, for sickness benefits, a 1-month waiting period exists. Financial compensation is then granted for 11 months maximum, the amount depending on whether or not there are dependants. A flat-rate benefit of € 1,962.50 is paid after childbirth.

Long-term care

No specific legislation exists on dependence, but certain benefits are stipulated notably in legislation relating to health-disability insurance and to a guarantee to resources.

Invalidity

Insurance is compulsory for the self-employed person as well as for the assisting spouse. Benefits are paid from the end of the sickness benefits until retirement age. The amount varies depending on whether or not there are dependants.

Old-age

The retirement pension system of self-employed persons is based on their compulsory membership and is voluntary for the assisting spouse. Theoretically, retirement age is 65. Early retirement starting at the age of 60 is possible but the amount of the pension will then be reduced by 5 % per year in advance (except in the case of a full insurance career). The amount of the retirement pension depends on the professional career and the incomes due throughout this career.

Survivors

Compulsory insurance also includes benefits for survivors. The rule is that the spouse married to a self-employed person for at least one year may receive a survivorship pension from the age of 45. It amounts to 80% of the retirement pension of the deceased. If the deceased did not yet receive a retirement pension, the amount of the survivorship pension is calculated according to the career of the insured. The benefits are paid for life, except in case of remarriage.

Employment injuries and occupational diseases

No protection system exists for the self-employed.

Family benefits

The special system for all self-employed persons, which is compulsory for the self-employed and voluntary for the assisting spouse, also includes family benefits. The benefits consist of regular flat-rate benefits (adjusted according to age) and single flat-rate benefits at birth and adoption. Special amounts are stipulated for orphans, handicapped and disabled children. The benefits are granted starting from birth or at the time of adoption until 31 August of the calendar year in which the child reaches the age of 18. Other age limits apply for the handicapped (21 years old) and children following training or doing studies (until the age of 25).

Unemployment

No protection system exists for the self-employed.

CZECH REPUBLIC

Social insurance in case of bankruptcy
Social insurance in case of bankruptcy allows the self-employed retailer (in case of bankruptcy) or the self-employed non-retailer (in case of receipt of a debt settlement plan), to receive financial aid for six months and the right to social welfare coverage for four quarters as long as various conditions are fulfilled. The amount of this financial aid is indexed and amounts on 1st June 2003 during the first two months to € 837.49 or € 697.90 and thereafter to € 558.32 or € 418.74, depending on whether or not the interested party has at least one dependant.

Basic principles

The Czech social security system is in principle uniform for employees and the self-employed. The foundations of the current insurance system applicable to the self-employed were laid in 1990 by adopting the definition of the self-employed (until then, a special category incorporated farmers, people providing services under a special licence issued by local governments, and artists) and the payment of the premium (for social security and the state employment policy) by the self-employed (until then, only farmers paid premiums).

Like all residents, self-employed persons are compulsorily covered for health care (benefits in kind in case of sickness and maternity). The self-employed persons without permanent residence from states outside the EU are not compulsory covered under public health insurance system. The sickness insurance (cash benefits) is not compulsory for the self-employed, but they may join on a voluntary basis. The Basic Pension Insurance (*Důchodové pojištění*) for old-age, survivor's and invalidity pensions is compulsory. The self-employed are also protected in case of unemployment. As all residents, self-employed persons are entitled to non-contributory tax-financed benefits like family allowances.

Special rules are applicable for the self-employed concerning the assessment base for the social security premium and the state employment policy contribution.

The self-employed are divided into two groups: “full time” self-employed and “part time” self-employed (since 1st January 2004)“. Part time” self-employed parallel works as self-employed and employees (earning at least minimal wage) at the same time or those self-employed who received invalidity or old-age pension. The other self-employed are “full time” self-employed.

Financing

Health care, sickness and maternity cash benefits, pensions and unemployment benefits are financed by contributions. The contribution rates of the self-employed amount to 13.5% for health care, 4.4% for sickness cash benefits (optional insurance), 28% for pensions (invalidity, old-age and survivors), and 1.6% for unemployment (State Employment Policy), of the applicable assessment base.

For the health care insurance premium, the assessment base is 40% of their income from business and from other independent gainful activity minus costs incurred in order to achieve, secure and maintain such income or 40% from their income tax base. The minimum premium base amounts to the minimum wages: in 2004, CZK 6,700 (€ 206) monthly. The maximum premium base is CZK 486,000 (€ 14,931) yearly.

For pension and the State employment policy contributions, the assessment base is established by the self-employed within the brackets between the minimum and the maximum amounts applicable. The minimum assessment base is 40% of the difference between their income and their expenses. If such established minimum assessment base for “full time” self-employed is less than 40% of 1/2 average wage, the minimum of assessment base is in 2004 CZK 3,368 (€ 103) monthly. The minimum assessment base for “part time” self-employed is 10% of average wage (in 2004 CZK 1,684 (€ 52) monthly. The maximum premium base has equalled CZK 486,000 (€ 14,931) yearly ever since 1993.

Family benefits are tax financed.

Health care

Self-employed persons are entitled to the same benefits as all permanent residents. The self-employed persons without permanent residence from states outside the EU are not compulsory covered under public health insurance system.

Sickness and maternity - cash benefits

Voluntary insured self-employed persons are entitled to the same earnings-related (depending on the assessment base) benefits as all other insured.

Invalidity, Old-age, survivors

Pensions are calculated according the general rules.

Employment injuries

No social insurance scheme for the self-employed.

Family benefits

Universal non-contributory scheme. Self-employed persons are entitled to the same benefits as all permanent residents.

Unemployment

For the job seeker whose last activity before his inclusion in the job seekers list was independent gainful activity and who participated in the old-age pension insurance as a person performing independent gainful activity, the amount of his unemployment benefits shall be calculated from his last base for the assessment of the premium for age-old pension and the state employment policy contribution. If the base for assessment cannot be established the unemployment benefit shall be a fixed percentage (50% during the first three months and 40% during the remaining time of receipt of benefits and 60% during the time of retraining) calculated from the subsistence minimum valid for an individual over 26 years old as of the day he became eligible for the benefit.

Basic principles

In Denmark the social protection system is based on the principle of national insurance. Persons covered are not defined according to their social situation and the general system does not operate on the principle of distinction between the employed and the self-employed. Consequently, independent farmers, as well as self-employed craftsmen and retailers, receive the social protection of the general system.

Agriculture, Crafts and Commerce

Financing

Financing is carried out according to the regulations of the general system.

Sickness and maternity: Benefits in kind

Granting benefits is based only on residence in Denmark. The self-employed thus receive the same benefits as the employed.

Sickness and maternity: Cash benefits

The self-employed and their assisting spouses are also integrated into the general system for sickness benefits. However, they must meet certain conditions applied only to their category. For example, they must have exercised a self-employed activity of a certain importance and for a period of 6 months during the last 12 months. Furthermore, contrary to the employed (who receive benefits from the first day of sickness), a deferred period of 2 weeks is stipulated (they nonetheless have the chance to subscribe to voluntary insurance for this period).

The self-employed receive the same maternity benefits as the employed.

Long-term care

Self-employed workers are entitled to the same benefits as employees since this scheme is universal and benefits are granted according to the only condition of residence in a Danish commune.

Invalidity

Residence in Denmark and Danish nationality are the only conditions to receive invalidity benefits. As a rule, the same regulations apply for the self-employed and the employed.

GERMANY

Old-age

Old-age protection includes two systems: national pension and supplementary pension (ATP). As the place of residence and nationality also determine the granting of national pension in this case, this pension therefore does not make a difference between the employed and the self-employed. These workers thus receive the same protection, which is also valid for certain special regulations of partial pension. On the other hand, supplementary pension (ATP) is a special insurance system for the employed. The self-employed have access only if, after exercising a salaried activity with a minimum of three years of contributions, they have voluntarily opted to continue the insurance.

Survivors

Due to the fact that each Danish citizen residing in Denmark is part of the national insurance system, no specific protection is stipulated in the form of survivor's pension. A specific protection exists only in the system of supplementary pension (ATP) which concerns only the employed. Protection for the self-employed exists only for previous employed activity followed by voluntary insurance.

Employment injuries and occupational diseases

As regards employment injuries and occupational diseases, self-employed workers are optionally protected as per January 1st, 2004.

Family benefits

Family benefits are granted to the self-employed as well as to the employed.

Unemployment

Unemployment insurance is voluntary. The self-employed have their own unemployment funds. Thus, they have the same right to benefits as the employed, but with a waiting period of 4 weeks.

Basic principles

In Germany there are special provisions for self-employed craftsmen and retailers within the scope of the general system, and there are independent social security systems for farmers (including assisting family members).

Agriculture

Financing

Health insurance of working farmers is almost totally financed from contributions, with contributions assessed on the basis of surface values and laid down in 20 contribution categories. The benefits granted to non-active members that are not covered by their own contributions are funded from tax revenues. The share of tax revenues amounts to 58% for the system as a whole.

Such risks as invalidity, old age and survivors are financed through a special system (old-age insurance for farmers) with 75% from tax revenues and 25% from flat-rate contributions. Unlike the general pension insurance scheme, the old-age insurance for farmers offers only a partial coverage: average contributions and benefits amount to less than half of those from the general scheme.

60.9% of the expenses under the schemes for employment injuries and occupational diseases are financed by contributions, 29.8% from taxes and 9.3% from other sources. Contributions are generally calculated in relation to surface values.

Family benefits are financed from tax revenues.

Sickness and maternity: Benefits in kind

Membership is compulsory. Benefits in kind are generally granted according to the provisions of the general statutory health insurance system.

Sickness and maternity: Cash benefits

For farmers, no statutory protection system has been set up.

Long-term care

Long-term care insurance is compulsory for any person who subscribed to compulsory health insurance for farmers, but also for those persons who subscribed to sickness insurance from a private body.

Benefits in cash and in kind are paid according to the regulations of the general system (like for the employees). Long-term care social insurance is financed by contributions. There is no specific autonomous protection scheme for farmers.

Invalidity

Membership is compulsory. It is only possible to receive benefits once the agricultural undertaking has been given up and if a qualifying period of 5 years has been fulfilled. The monthly benefit amounts to one twelfth of the general pension value (contribution months + credited months). The general pension value in the old Federal *Länder* amounts to € 12.06 and in the new Federal *Länder* € 10.60.

Old-age

Membership is compulsory. Before the beneficiary is able to receive the benefits, the agricultural undertaking must also be given up. The qualifying period is 15 years. The monthly amount of benefits is one twelfth of the general pension value. The general pension value amounts to € 12.06 in the old Federal *Länder* and € 10.60 in the new Federal *Länder*.

Survivors

Membership is compulsory. Before the beneficiary is able to receive the benefits, the agricultural undertaking must also be given up. The qualifying period is 5 years. The amount of benefits for widows/widowers is calculated on the term of insurance, and credited periods have to be taken into account if death occurred before attaining the age of 60. As far as half-orphans and full orphans are concerned, 1/5 of the invalidity pension which the deceased parent or the deceased persons would have received will be allotted to them.

Employment injuries and occupational diseases

In the event of employment injuries and occupational diseases farmers are as a rule covered under the provisions of the general system. Special provisions apply when pensions and injury benefits are calculated and when farm helps and household helps are provided.

Family benefits

Farmers are granted family benefits under the provisions of the general system.

Unemployment

There is no protection scheme for self-employed farmers.

Crafts and commerce

Financing

The risks invalidity, old age and survivors are financed from contributions and from tax revenues (federal level). The protection scheme employment injuries and occupational diseases is financed by means of contributions, and the amount of contributions is determined in relation to the risk. Family benefits are covered by tax revenues.

Sickness and maternity: Benefits in kind

There is no independent statutory protection system for craftsmen and retailers.

Sickness and maternity: Cash benefits

There is no independent statutory protection system for craftsmen and retailers.

Long-term care

Long term care insurance is compulsory for any person who subscribed to compulsory sickness insurance but also for those persons who subscribed to sickness insurance from a private body.

Benefits in cash and in kind are paid according to the regulations of the general system (like for the employees). Long-term care social insurance is financed by contributions. There is no specific autonomous protection scheme for farmers.

Invalidity

Craftsmen are subject to compulsory membership of the system; retailers have the possibility of joining the statutory system. Inasmuch as during the past 5 years preceding a reduction in earning capacity, the beneficiary has paid compulsory contributions for 3 years, he is granted benefits according to the regulations of the general system.

Old-age

Craftsmen are subject to compulsory membership of the system; retailers have the possibility of joining the statutory system. The qualifying period is 5 years, and benefits are granted in accordance with the regulations of the general system.

Survivors

Craftsmen are subject to compulsory membership of the system; retailers have the possibility of joining the statutory system. Benefits are granted in accordance with the regulations of the general system.

Employment injuries and occupational diseases

The protection of craftsmen and retailers is ensured by the general system. However, certain special regulations apply, e.g. for the calculation of annual earnings or qualifying periods.

Family benefits

The general system applies.

Unemployment

The unemployment risk is not covered.

ESTONIA

Basic principles

The social security system of Estonia comprises 3 contributory insurance schemes:

- health insurance,
- pension insurance,
- unemployment insurance,

and four non-contributory universal schemes:

- state unemployment allowances,
- family benefits,
- social benefits for disabled,
- funeral grants.

Self-employed persons are covered by the general schemes of health insurance (benefits in kind and in cash in case of sickness and maternity) and pension insurance (invalidity, old-age, and survivors) on compulsory base, but they are not covered by the unemployment insurance scheme (neither on compulsory base nor may they join the

scheme voluntarily). In respect of unemployment, the self-employed are however covered by the non-contributory State unemployment allowance scheme. The other non-contributory schemes are also universal and cover all residents. As of 1 January 2004, 65,233 persons were registered as self-employed persons at the Tax Office.

Financing

The pension insurance and health insurance are financed from social tax, which is paid by employers on behalf of their employees and by the self-employed at the rate of 33% of the tax base (20 percentage points allocated for the pension insurance and 13 percentage points for the health insurance). There are special provisions regulating the payment of social tax by the self-employed.

According to the Social Tax Act, the social tax base for the self-employed is defined as income from the entrepreneurship subject to deduction of documented proved expenditures which are made directly to obtain this income. These expenditures may also include social tax on sums paid by the self-employed to other persons and training costs deductible from the income taxable with the personal income tax. The Social Tax Act stipulates a minimum amount of social tax and a ceiling on the social tax, which is to be paid by the self-employed (the same minimum applies also to social tax paid by employers on behalf of their employees, but there is no ceiling on the social tax paid by employers).

The amount of social tax to be paid by the self-employed per each working-able insured person can not be smaller than the amount of tax calculated from the rate established by the state in the annual state budget, and shall not be higher than the amount of tax calculated from the amount of 15 times the minimum wage. In 2004, the monthly rate established in the state budget is EEK 700 (€ 45) and the minimum wage is EEK 2,480 (€ 159). Accordingly, the minimum amount of social tax to be paid by the self-employed is EEK 231 (€ 15) (0.33 x 700) per month, while the ceiling is EEK 12,276 (€ 785) per month. In the case of being simultaneously employed and self-employed, the minimum amount is applied on the total of wage income and income from the self-employment.

For the payment of social tax, the taxation period for self-employed persons is a calendar year (for other tax-payers it is calendar month), but the self-employed are required to pay advance payments once a quarter.

GREECE

Health care and cash benefits

For benefits under the health insurance, the general conditions apply both to employees and the self-employed. However, there are some special rules for self-employed for taking into account the reference earnings: sickness and maternity cash benefits for self-employed persons are calculated on the bases of actually paid tax over the previous calendar year (in case of employees, average earnings over the calendar year preceding sickness or maternity are taken into account).

Invalidity, old-age, and survivors' pensions

Also for benefits under the pension insurance, the general conditions apply both to employees and the self-employed. However, there are some special rules for self-employed for taking into account the reference earnings. In case of self-employed persons only the amount of social tax actually paid is taken into account for calculation of the pension coefficients. In case of employees, the due amount of social tax to be paid by the employer is taken into account as the employee is not a tax-payer for social tax and therefore can not be held responsible if the employer has violated his legal obligations.

Family benefits

As the non-contributory schemes cover all residents, the self-employed are just as any other group both in terms of financing and benefit sides and there are no special provisions in their respect.

Unemployment

Self-employed persons are not covered by the unemployment insurance scheme, but they may be entitled to the State unemployment allowance scheme. In this scheme, self-employment is considered equal to employment in respect of the qualification period for entitlement to the allowance (the qualification period is 180 days of employment or equalised activity within the 12 months preceding unemployment). As a part of active labour market policy measures, the unemployed are entitled to labour market grant up to EEK 10,000 (€ 639) to start their own business, including self-employment, upon a presentation of a business plan.

Basic principles

In Greece, since 1/1/1998 a basic system has existed, strictly contributory, for farmers (OGA). At the beginning of 1999 started the merger procedure of the Insurance Funds for the Self-employed into one single unit named "Insurance Organisation for the Self-employed" (OAEE). This concerns the Insurance Fund for craftsmen and other professionals (TEBE), the Insurance Fund for retailers (TAE) and the Retirement Fund for motorists (TSA).

Agriculture

Beneficiaries of the basic system for *farmers* (OGA) are self-employed farmers, employed persons in agriculture, stock breeders, beekeepers and fishermen. Members of the religious community working in agriculture are insured optionally. This system applies to all other self-employed persons in areas of less than 5,000 inhabitants and in cities of less than 2,000 inhabitants, with the exception of persons insured under the general system (IKA for the employed, OAEE for the self-employed). The system is based on compulsory membership, family members are co-insured and are exempt from contributions. The system covers the following fields: health care, maternity (benefits in cash and in kind), long-term care, as well as invalidity, old age, and survivors and employment injuries.

Financing

Financing of the system is based on the insured persons' contributions and on participation of the state.

Sickness and maternity: Benefits in kind

In the field of health care, the system covers all benefits (ambulatory care, dental care, hospitalisation, pharmaceutical products, prostheses, psychotherapy) insofar as these benefits are carried out in public hospitals or in government-regulated clinics. The same is true for maternity care.

Sickness and maternity: Cash benefits

Sickness benefits are not part of the system for farmers. However, two maternity benefits are stipulated: a maternity allowance (flat-rate amount of € 169) and a birth allowance (flat-rate amount of € 338.57). A death allowance is also stipulated (flat-rate amount of € 600).

Long-term care

- Invalidity pension surcharge of 50%, in case of total invalidity.
- Retirement pension surcharge in case of blindness.
- Special allowance in case of quadriplegia-paraplegia of € 490.

Invalidity

Conditions:

- Incapacity to work for at least one year and a rate higher than 67%.
- 5 years of work subject to contributions (two of them during the five years preceding the invalidity) or 15 years of work subject to contributions.

Old-age

Conditions:

- 65 years of age.
- 15 years of work subject to contributions.

Survivors

Surviving spouse and orphans are entitled to a survivors' pension under the following conditions:

- The deceased was retired.
- The surviving spouse receives no pension.
- The surviving spouse works exclusively in agriculture.
- Orphans until the age of 18 and unmarried.

Employment injuries and occupational diseases

In case of employment injuries at the workplace, one day of insurance is enough for the insured to be able to receive an invalidity pension. In case of employment injuries outside of the workplace, half of the insurance time stipulated in case of invalidity is enough for the insured to be able to receive an invalidity pension.

Family benefits

In case of invalidity and retirement pension, the amount of the pension is incremented by 10% if there is a spouse and respectively by 8%, 10% and 12% if there are one, two or three children.

Unemployment

Unemployment risk is not covered in the farmers' system.

Crafts and commerce

Craftsmen, retailers, motorists are required to be members of the new Fund (OAEE), "Insurance Organisation for the Self-employed". The following fields are covered: health care, maternity (benefits in cash and in kind), long-term care, as well as invalidity, old age, and survivors and employment injuries.

Financing

The system is financed by the insured persons' contributions, state participation, social welfare and fortune incomes. Family members are also co-insured and exempt from contributions. Contributions are progressive according to the insurance groups. Persons insured until 31 December 1992 paid unilateral contributions. Since 1st January 1993 contributions have been bilateral (insured persons 2/3, State 1/3).

Sickness and maternity: Benefits in kind

Insured persons have the right to different benefits four months after registering with the Fund. The following benefits are offered: medical care, pharmaceutical products, dental care, hospitalisation, laboratory examinations, prostheses, birth allowance of € 735, and in certain cases participation in maternity fees.

Sickness and maternity: Cash benefits

Cash benefits in case of sickness are not stipulated. Only in case of employment injury, in addition to health care, a monthly allowance for a duration of four months maximum is stipulated. This allowance represents three times the monthly contributions paid by the insured when the accident took place.

For insured persons required to be on an artificial kidney or suffering from chronic diseases or in case of serious incidents, ambulatory fees are also covered. In case of death, an allowance of € 880 is stipulated.

Retired persons have the right to benefits in kind and cash exclusively under IKA (Fund for the employed).

Long-term care

- An invalidity pension surcharge of 50%, in case of total invalidity.
- An old-age pension surcharge in case of blindness.
- A special allowance in case of quadriplegia-paraplegia of € 490 per month.

Invalidity

Conditions (for those insured after 1/1/1993):

According to the degree of invalidity which varies from 50%, 67% and 80% and according to the insurance period:

- 1 year for persons under 21,
- 5 years, 2 of them during the 5 years preceding invalidity,
- 15 years of insurance regardless of the period carried out,
- no limited period in case of employment injury.

Calculation of the pension: The pension depends on the number of years of insurance. Each year equals 1.714% of income giving the right to pension. The amount of the pension also depends on the degree of invalidity.

For those insured before 1/1/1993, the minimum pension is € 343, the maximum € 2,241.30.

Old age

Conditions (for those insured after 1 January 1993):

- Minimum period of insurance 15 years starting from the age of 65,
- 15 years of insurance, 2.5 of them during the 5 years preceding the date of the request for retirement and starting from the age of 60,
- for women from the age of 55 with minors or disabled children and with 20 years of insurance.

Calculation of the pension: The pension depends on the number of years of insurance. Each year equals 1.714% of the income giving the right to the pension.

For those insured before 1/1/1993, the minimum pension is € 343 and the maximum € 3,021.17.

Survivors

Conditions (for those insured after 1/1/1993): The deceased must have been a member as long as stipulated in the invalidity pension.

Entitled: The surviving spouse receives 50% corresponding to the pension of the deceased. Each child receives 25% of the pension of the deceased parent. The total of the pensions may not be more than 100%, or less than 80% of the amount that the deceased parent received.

For those insured before 1/1/1993, the minimum pension is € 288 and the maximum € 1,969.81.

Employment injuries and occupational diseases

See Cash Benefits: Sickness and Maternity.

Family benefits

In case of invalidity and old-age pension, the amount of the pension is respectively increased by 8%, 10% and 12% if there are one, two or three children.

Unemployment

Unemployment risk is not covered.

SPAIN

Basic principles

Spain has a special scheme (R.E.A.) for self-employed agricultural workers (including pensioners, family members and persons assimilated thereto) when they have been allocated a determined taxable income and a special scheme (R.E.T.A) for the self-employed in the craft, in commerce and for the rest of the self-employed agricultural workers.

Agriculture

Financing

The different branches benefits in kind in the event of sickness and maternity (also cash benefit), invalidity, old-age, survivors and family benefits are funded from contributions, with a global rate of 18.75% of a certain contribution basis. For 2004 this contribution basis amounts to € 596.70 monthly.

For employment injuries and occupational diseases 1% of the same contribution basis has to be paid per month. For cash benefits in the event of sickness a voluntary insurance can be concluded in the special scheme. The contribution amounts to 4.35% of the basis.

Sickness and maternity: Benefits in kind

Membership is compulsory. The variety of benefits available from the system administered by the National Institute for Health Management (INGESA) and the respective bodies of the Autonomous Communities to cover the benefits in kind in the event of sickness and maternity includes out-patient treatment, dental treatment (only extractions,

other treatments only in the event of employment injuries or occupational diseases), pharmaceutical products (co-payment of 40%), remedies appliances, prosthesis and in the event of employment injuries or occupational diseases plastic surgery.

Sickness and maternity: Cash benefits

Agricultural workers have a special scheme for cash benefits in the event of sickness that is based on voluntary insurance. The entitlement to a benefit requires a minimum insurance period of 180 days, in the case of common illness. In the case of common illness or non-industrial accident, the benefit amounts to 60% of the contribution basis from the 4th to the 20th day and to 75% from the 21st day. When the contingency is due to an industrial accident or to an occupational disease, the percentage is 75% from the day after sickness leave. For the beginning the duration of the benefit is limited to a maximum of 12 months, but can be extended for six further months.

This special scheme also includes cash benefits in the event of maternity, which are granted for the duration of 16 weeks (18 weeks in the event of multiple births) to the amount of the monthly contribution basis. Membership is compulsory.

From 01.12.2001, this scheme covers the benefit for risk during pregnancy, paid to expectant mothers who are unable to continue with their normal tasks during their pregnancy. The amount is 75% of the calculation basis for risk during pregnancy allowance from the day after the risk starts.

Long-term care

There is no protection scheme.

Invalidity

Membership is compulsory. After a minimum contribution period, which depends on the age of the beneficiary when invalidity occurred, the beneficiary is entitled to an invalidity pension under the same conditions as in the general scheme.

Old age

The compulsory old-age provision corresponds essentially to the general scheme. The pension can be drawn when the age of 65 has been reached (except in certain cases). Partial retirement is not covered.

Survivors

The compulsory special scheme regulates the provision for survivors on the basis of the same conditions as the general scheme.

Employment injuries and occupational diseases

Membership is compulsory. The benefits are granted in the event of permanent or temporary earning incapacity and to the survivors in the event of death, without requirement of a certain minimum insurance period.

Family benefits

Agricultural workers receive the same family benefits out of the compulsory special scheme as in the general scheme. Non-financial benefits are not recognised (i.e. considering the first year of leave as a period of contribution, with reservation of the job for workers who wish to take care of their children).

Unemployment

No provision under this special scheme.

Crafts and Commerce

The special scheme for the self-employed (R.E.T.A.) largely corresponds to the special scheme for agricultural workers.

Financing

A global rate of 26.5% of a certain contribution basis is paid for benefits in kind in the event of sickness, for maternity, for invalidity insurance, old-age provision, provision of the survivors and family benefits. For cash benefits in the event of sickness a voluntary insurance can be concluded in the special scheme; in this case the global contribution rate increases to 29.8%. Since 01.01.03, the risk of employment injuries and occupational diseases is also covered in the special scheme for the self-employed.

For 2004, the contribution basis varies between a minimum of € 755.40 and a maximum of € 2,731.50, chosen by the beneficiary within certain limits.

Sickness and maternity: Benefits in kind

Membership is compulsory. The benefits in kind in the event of sickness, to which the insured and registered self-employed including pensioners, family members or persons assimilated thereto without certain minimum insurance periods are entitled, comprise out-patient and in-pa-

tient treatment, pharmaceutical products (co-payment of 40%), remedies and therapeutic appliances, prosthesis, and dental treatment (only extractions, other treatment only in the event of employment injuries or occupational diseases). Benefits in kind in the event of maternity include the provision of all medical services and pharmaceutical products (co-payment of 40%).

Sickness and maternity: Cash benefits

Insured persons are entitled to cash benefits in the event of sickness after a minimum insurance period of 180 days, during the last five years, after a waiting period of 3 days if they have opted to cover this risk on a voluntary basis. From the 4th to the 15th day the cash benefit amounts to 60% of the contribution basis, from the 21st day the cash benefit increases to 75% of the contribution basis. When the contingency is due to an industrial accident or an occupational disease, the percentage is 75% from the day after the sickness leave. The cash benefits are granted for a maximum of 12 months; however, it is possible to extend this period by six more months if a curing seems to be possible from a medical point of view within this period. Self-employed in situation of temporary disability must submit to the corresponding body within 15 days the doctor's certificate testifying the sick leave as well as a certificate stating the name of the person in charge of the commercial and industrial management or, if appropriate, a certificate stating the temporary or definitive suspension of the activity.

An entitlement exists to cash benefits in the event of maternity for a corresponding compulsory insurance with a proven track of at least 180 contribution days during the last 5 years directly preceding confinement (or curatorship decision or adoption). The cash benefit amounts to 100% of the contribution basis and is granted from the first day after confinement for 16 weeks and 18 weeks respectively for multiple births.

From 01.12.2001, this scheme covers the benefit for risk during pregnancy, paid to pregnant women who are unable to continue with their normal tasks during their pregnancy. The amount is 75% of the calculation basis for risk during pregnancy allowance from the day after the risk starts.

Long-term care

There is no protection scheme.

FRANCE

Invalidity

For the granting of benefits within the compulsory scheme (with the exception of accidents) a minimum insurance period is necessary which depends on the age of the insured person at the time when the contingency occurred. Benefits for permanent partial invalidity are only granted in case of employment injury or professional disease.

Old-age

Compulsory old-age provision grants benefits after a minimum insurance period of 15 years from the age of 65 years to the same amount and to the same conditions as in the general scheme. It is not possible to retire before 65 years of age in this scheme (except in certain cases). Partial retirement is not covered.

Survivors

The provisions of the compulsory special scheme for the provision of survivors correspond to those of the general scheme.

Employment injuries and occupational diseases

If the self employed worker has concluded the voluntary insurance in the event of sickness, he/she may also insure voluntarily against employment injuries and professional diseases.

Family benefits

The family benefits granted to the self-employed in the compulsory special scheme correspond to the provisions of the general scheme. Non-financial benefits are not recognised (i.e. considering the first year of leave as a period of contribution, with reservation of the job for workers who wish to take care of their children).

Unemployment

In the special scheme for the self-employed there is no provision for unemployment benefits.

Basic principles

Social protection for the self-employed is subject to specific regulations. Farmers come under the agricultural system and are insured under the agricultural system by the Mutual Insurance Fund for Farmers. For health insurance and insurance against employment injuries and professional diseases, they may choose the insurance organisation from amongst those authorised to manage the system. Craftsmen, commercial and industrial professions come under the same autonomous system of health-maternity insurance. They may also choose the insurance organisation which must be regulated by the system. As regards retirement, invalidity, death insurance, an autonomous system exists for crafts professions and an autonomous system for commercial and industrial professions. Compulsory supplementary systems are available for these three professions.

Agriculture

Coming imperatively under the system are the head farmer, farm associates and members of the family who take part in the farm, provided the farm or the agricultural holding have a value at least equal to the liability threshold.

Financing

The farmer's contributions are calculated according to professional income. Contributions include a technical part for benefits and a supplementary part for expenses related to the implementation and the social action of the Funds. The rate for contributions is fixed to the national level. The rate corresponding to the supplementary part can vary from +5% and -5% according to the Department. Rates applied:

- AMEXA (sickness, invalidity, maternity):
technical part: 8.13%,
supplementary part: 2.71%;
- retirement insurance:
technical part: 8.44% within the limit of the social security ceiling¹, 1.29% on professional income,
supplementary part: 2.53%, of which 0.25% on professional income,
Compulsory supplementary retirement: 2.97% on professional income;

¹ Note: Amount of the social security ceiling of 1st January 2004: € 2,476 per month, € 29,712 per year.

- widowhood insurance: 0.10% on professional income;
- family benefits:
technical part: 4.36% on professional income
supplementary part: 1.04% on professional income;
- insurance for employment injuries: yearly lump-sum contribution of € 283.22.

Farmers are also liable to the CSG (generalised social contribution) (7.5%) and the CRDS (contribution for the repayment of the social debt) (0.5%) like employed persons.

Sickness and maternity: Benefits in kind

As regards settlement of health care, benefits in kind mean those paid to employed persons under the general system (the insured person's contribution is 30% for doctors' fees, 20% for hospitalisations, 0% for maternity-related care).

Sickness and maternity: Cash benefits

No daily allowances exist within the framework of health insurance. For maternity, a benefit for replacement of 16 weeks may be paid to compensate the fees paid to insure the replacement of the woman farmer in farm work. The father who leads the farm can also claim a benefit for replacement of 11 days (or 18 in case of multiple birth) provided that he stops his activity and that he is replaced by salaried staff.

Long-term care

No specific insurance.

Invalidity

To be able to claim invalidity pension the insured must be at least 60 years old, be acknowledged as completely unfit to practice the agricultural profession, or present an invalidity reducing by two-thirds his ability to exercise the profession. Furthermore, he must, at the time the risk occurred, be subject to AMEXA for at least twelve months. The amount of invalidity pension is a flat-rate contribution: € 3,736.45 per year for total invalidity or € 2,898.28 per year for partial invalidity. A supplementary allowance for the constant aid of a third party for an amount of € 11,350.45 per year may be paid with the invalidity pension when the person concerned needs the assistance of a third person to carry out ordinary everyday activities.

Old-age

Old-age pensions may be granted from the age of 60 with one year of insurance. For the fund to be fully paid at the

age of 60, the insured person born before 1943 must have completed at least 150 quarters of insurance. Insurance length grows progressively from 152 to 160 quarters for generations from 1944 to 1948. The farmer's old-age pension is composed of a basic pension divided into two parts: a flat-rate maximum pension of € 2,898.28 per year for the maximum length requested depending on the birth year of the insured person, a proportional pension calculated by points and a compulsory supplementary pension also calculated by points. Minimum guaranteed for a complete career € 7.052.95 per year (basic and proportional retirement).

Survivors

To receive these benefits, the surviving spouse must be at least 55 years of age, and have been married with the insured for at least two years. As for the deceased insured, he was to receive a pension or justify at least one quarter of insurance. The amount of the survivorship pension is equal to 54% of the amount that the deceased insured received or might have received. The deposit of this gain is subject to rules governing total income treated as one as in the general system. When the basic pension is granted after 1st January 2003, the survivor is entitled to a supplementary pension corresponding to 54% of the acquired pension points. This last advantage is not subject to a means test.

Employment injuries and occupational diseases

An insurance covers the employment injuries and those occurring during the journey between home and work as well as the occupational diseases linked to some activities detailed in a list or defined by a committee for occupational diseases as being directly caused by work, after an individual assessment.

Care costs are covered at 100%. Daily cash benefits since the 8th day of interruption (€ 17.78 and € 23.71 since the 29th day).

Family benefits

Family benefits for farmers are identical to those of the general system and are managed by the Mutual Insurance Fund for Farmers.

Unemployment

No unemployment insurance system exists for farmers.

Crafts, Commerce and Manufacturing

Workers practising a self-employed activity must be registered with social insurance organisations and pay their contributions themselves. Compulsory affiliation:

- managers of firms on the trades register as well as assisting family members who take part in the small-scale enterprise
- persons practising an industrial and commercial activity involving signing up on the Commercial Register or liability to professional tax as a retailer.

Financing

Maternity-health insurance (benefits in kind and benefits in cash): 7%, 0.6% of which is within the limit of the social security ceiling (€ 29,712) and 6.4% within the limit of five times the social security ceiling (€ 148,560).

Old-age insurance: Basic system for crafts, commerce and manufactory: 16.35% of the professional income within the limit of the social security ceiling. Furthermore, contribution of 6.70% to the compulsory supplementary scheme.

Invalidity-death insurance: for retailers and manufacturers € 122 for the year, of which € 117 is for invalidity insurance and € 5 for death insurance. For craftsmen: 2% of professional income within the limit of the social security ceiling.

Family allowance: 5.4% of the total professional income for retailers and craftsmen.

Craftsmen, retailers and manufacturers are also subject to the CSG (7.5%) and the CRDS (0.5%) on their professional income in the same conditions as employed persons.

Sickness and maternity: Benefits in kind

Craftsmen, retailers and manufacturers are covered by a single system of maternity-health insurance. Benefits in kind for health insurance are in line with those of the general system for the salaried.

Sickness and maternity: Cash benefits

For sick leave, daily allowances may be paid to craftsmen as well as retailers and manufacturers from the 4th day of hospitalisation or from the 8th day of absence in case of sickness or accident. To be able to receive daily allowances the insured must be signed up for health insurance for self-employed professions at the time of establishing incapacity to work, and must be up-to-date in the payment of his contributions. The benefits are paid during a maximum

period of 360 days in three years or during three years for persons with a long-lasting sickness. The amount of the benefit is equal to 1/720 of the average annual professional income of the last three years taking account of the calculation of contributions. Maximum: 1/720 of the social security ceiling = € 41.26. Minimum: 1/720 of 40% of the social security ceiling = € 16.50.

Within the framework of maternity insurance, women managers of firms have the right to a flat-rate contribution allowance for maternity leave, for the amount of € 2,476 for birth or € 1,238 for adoption, which may be deposited with no condition of ceasing activity, and to daily flat-rate benefits on condition that she stops all professional activity for at least 30 consecutive days. These can be extended up to 60 days taken by periods of 15 consecutive days. The amount of the daily flat-rate benefits comes to 1/60 of the monthly ceiling (€ 2,476). A flat-rate benefit can also be paid to the father during 11 consecutive days (or 18 days in case of multiple births).

Long-term care

No specific insurance.

Invalidity

Invalidity Pension for craftsmen: The potential recipient must be at least 60 years old, have contributed to the system for at least one year, be up to date in the payment of your contributions, be on sick leave for 90 days. The amount of invalidity pension for incapacity to work is equal to 50% of average annual income within the limit of the ceiling during the first three years and 30% the same amount for the following years. In case of total and permanent invalidity, the amount of the pension represents 50% of the annual income of the activity within the limit of the ceiling.

Invalidity Pension for retailers and manufacturers: to be able to claim invalidity pension the insured must be suffering from total and permanent invalidity preventing him from practising any paid activity of any nature. The amount of the invalidity pension for retailers and manufacturers is equal to € 6,466.08 per year.

If the holder of the invalidity pension needs the assistance of a third party to carry out ordinary everyday activities, a third-party surcharge for the amount of € 11,350.44 may be paid with the invalidity pension of craftsmen as with that of retailers and manufacturers.

Old-age

The rules applied in the autonomous systems of craftsmen, retailers and manufacturers are identical to those of the general system of the salaried (liquidation age, period of insurance, determination of average income, etc.). The method for calculating the pension is identical to that of the general system for periods after 1973. Supplementary compulsory pensions paid out in points exist in both schemes.

Survivors

The conditions for receiving a survivorship pension in the system of craftsmen and in that of retailers and manufacturers are identical to that of the general system of the salaried. The surviving spouse, at least 55 years old and who was married for at least two years to the insured may claim a survivor's pension. The survivorship pension of the basic system corresponds to 54% of the insured person's rights. Rules governing total income treated as one also exist in the two basic systems. As supplementary compulsory pensions, there is also a survivor's pension.

Employment injuries and occupational diseases

No compulsory system exists for employment injuries and occupational diseases. However, those interested have the possibility to contribute voluntarily to the general system of the salaried in order to have the same provisions applied to the employed. Employment injuries are anyway refunded under the same conditions as a sickness or as an accident of common right.

Family benefits

Craftsmen, like retailers and manufacturers receive family allowances from the general system paid by the general system's funds.

Unemployment

No unemployment insurance system exists for craftsmen and self-employed in commercial or industrial branches.

IRELAND

Basic principles

In Ireland, the protection of the self-employed in the areas of benefits-in-kind for sickness and maternity, as well as benefits-in-cash for maternity, old age, survivors and family benefits is achieved within the general system.

Agriculture, Crafts and Commerce

Financing

There are no specific contributions for benefits-in-kind for sickness and maternity. However, the self employed along with employees are liable to pay 2% of income where annual income is in excess of € 18,512 per annum. For the risks of old age, maternity and survivors, the self-employed pay contributions in the amount of 3% of income. There is no annual income ceiling. A minimum payment of € 254 is payable. Family benefits are tax financed.

Sickness and maternity: Benefits in kind

The benefits are granted according to the regulations of the general system.

Sickness and maternity: Cash benefits

There is no protection system for the cash benefits for sickness. The benefits-in-cash for maternity are granted according to the regulations of the general system.

Long-term care

The benefits are granted according to the regulations of the general system. The self-employed are not covered for Carer's Benefit.

Invalidity

There is no protection system for the self-employed.

Old-age

The self-employed have access to Old Age (Contributory) Pension which is granted according to the regulations of the general system. It is payable from the age of 66 and is based on the number of contributions paid or credited over a working lifetime. The self-employed are not covered for Retirement Pension which is payable from the age of 65.

Survivors

The benefits are granted according to the regulations of the general system.

Employment injuries and occupational diseases

There is no protection system for the self-employed.

Family benefits

The benefits are granted according to the regulations of the general system.

Unemployment

There is no protection system for the self-employed.

ICELAND

Basic principles

In Iceland the system of social protection is founded fundamentally upon the principle of national insurance. The general system therefore does not make any distinction between employees and self-employed. Self-employed farmers as well as self-employed craftsmen and tradesmen are thus covered by the social protection of the general system. They are also covered by the supplementary pension scheme.

Agriculture, Crafts and Commerce

Financing

The provisions of the general system and the supplementary pension scheme apply for the financing.

Sickness and maternity: Benefits in kind

The granting of benefits-in-kind for sickness and maternity is solely based on residency in Iceland. There is a requirement of six months residence in Iceland. For the self-employed persons the same provisions apply as for employees.

Sickness and maternity: Cash benefits

Cash benefits for sickness and maternity are based on periods of residency and employment in Iceland. Self-employed persons receive the same benefits as do employees, with no distinction made between the two groups.

Long-term care

There is no special scheme for long-term care but there are universal security schemes for all residents if there is existing continuous need for long-term care or need for nursing or other care in the home. There is no distinction made between self-employed persons and employees.

Invalidity

The risk of invalidity can be covered by two systems, i.e. through the national pension scheme and through the supplementary pension scheme based on employment. In the national pension scheme persons who have resided in Iceland for three years prior to application and are aged 16 to 67 are covered. This applies to both employed and self-employed persons. In the supplementary pension scheme the pension fund member must have contributed to a pension fund for at least two years. The same applies to employed and self-employed persons.

Old-age

Old-age is covered by two systems, i.e. the national pension scheme based on residency and the supplementary pension scheme based on employment. In the national pension scheme persons who have resided in Iceland for at least three years are covered. Full pension is paid if residency has been in Iceland for 40 years in the age 16 to 67. This applies to both employed and self-employed persons. In the supplementary pension scheme there is no minimum period but a full pension can be drawn after 40 years of contributions. The same applies to employed and self-employed persons.

Survivors

In principle the same applies to survivors insurance as to old-age insurance. The survivors of self-employed persons are covered by the national scheme and the supplementary pension scheme as survivors of employed persons.

Employment injuries and occupational diseases

There is a national insurance system for employment injuries and occupational diseases which provides minimum protection for all actively employed. The self-employed are covered unless they voluntarily exempt themselves.

Family benefits

Family benefits are available in the general system to all families, thus to the self-employed just as to employees.

Unemployment

Social protection does exist for the self-employed just as for employees. Both groups are compulsorily insured.

ITALY

Basic principles

The self-employed receive health and maternity care, as well as benefits for employment injuries and occupational diseases, according to the regulations of the general system. This system is also in force, but with special regulations, in relation to cash benefits for maternity.

For the disability, old-age, survivors and family benefits branch, a special system exists comparable to the general system. Concerning the conditions of granting benefits and the granting itself, no distinction is made between the self-employed. They must be insured against disability, old-age and survivors' risk. This insurance, which includes the three risks, was reformed in 1995 (see national report, 1996), in such a way that two systems currently coexist. The changes made are presented under the term "new system".

Agriculture, Crafts and Commerce

Financing

Farmers pay a percentage structured around four values which varies according to the type of land cultivated, the age, the number of workdays and the income of conventional activity.

- Standard plots of land:
>21 years 20.30%; <21 years 17.30%
- Mountain or difficult plots of land:
>21 years 17.80%; <21 years 12.80%
- 156 workdays € 6,658 (income from taxable activity)
- 208 workdays € 8,877 (income from taxable activity)
- 260 workdays € 11,096 (income from taxable activity)
- 312 workdays € 13,316 (income from taxable activity).

Moreover, they pay set contributions for employment injuries and occupational diseases: € 725.77 annual flat-rate

for standard plots of land and € 502.58 for mountain or difficult plots of land) and a supplementary tax of € 0.54 per workday, to adapt the pension fund. For the risk of maternity, a fix contribution of € 7.49 per year has to be paid.

The distinction must be made between:

1) farm workers who do not own the land (tenant farmers and share farmers ("*Coloni e Mezzadri*" CM); 2) direct farm workers (owner farmers, Direct Farmers, CD) who practise their activity exclusively or predominantly, and 3) entrepreneurs (persons with farming as the main occupation) who practice their activity for at least two-thirds (standard plots of land) or 50% (mountain or difficult plots of land) of their working time. The latter pay only contributions for the pension.

Tenant farmers and farmers pay 50% of the contributions, the remaining 50% is paid by the lessor.

Craftsmen pay 17% on company income up to € 37,883 or 18% on company income between € 37,883 and € 630,138 (if aged less than 21: 14% and 15%). Moreover, they pay set contributions for maternity: € 7.49.

Retailers pay 17.39% on company income up to € 37,883 or 18.39% on company income between € 37,883 and € 63,138 (if aged less than 21: 14.39% and 15.39%). Moreover, they pay set contributions for maternity: € 7.49.

Craftsmen as well as retailers also pay contributions on a minimum taxable income of € 12,889 and both, if registered before 1/1/1996, pay on a maximum taxable income of € 63,138. If registered after 1/1/1996, they pay on a maximum of € 68,172 (1996), € 70,831 (1997), € 72,035 (1998), € 73,332 (1999), € 74,506 (2000), € 76,443 (2001), € 78,507 (2002), € 80,391 (2003), and € 82,401 (2004).

Self-employed farmers, craftsmen and retailers already retired may, on request, pay the contributions reduced by 50%, but only as regards contributions for retirement.

Family benefits are financed at 100% by taxes.

Sickness and maternity: Benefits in kind

Benefits are granted according to the regulations of the general system.

Sickness and maternity: Cash benefits

Generally speaking, no protection system exists for sickness benefits. In case of maternity, two months before the expected date of birth and until up to three months after delivery, insured persons receive maternity benefits of 80% of the minimum daily pay of farm workers hired on, an

open-ended basis. The benefits are financed at 100% by contributions.

Law no. 53 of 8/3/2000 stipulates the possibility of receiving compensation/allowances one month before delivery (always 5 months compulsory) and furthermore, three optional months in the child's first year.

Long-term care

Benefits are granted according to the regulations of the general system.

Invalidity

Disability benefits are subject to the income limits. The minimum period of membership is 5 years with at least three of them in the last 5 years. The amount of disability allowance and disability pension corresponds to the benefits indicated in the general system.

Old-age

The amount of retirement pension, after a membership of 20 years, amounts to 2% of the number of years of contributions (max. 40) multiplied by the reference salary. For persons who on 31 December 1992 had 15 or more years of seniority, the reference salary is the average of the activity income with a ceiling of the last 10 years. For persons who on 31 December 1992 had seniority of less than 15 years, the reference salary corresponds to the average of the activity incomes with a ceiling over a variable period between the last 10 years and the whole period of work. Reference salaries are conventional incomes structured around 4 values and adjusted according to the Consumer Price Index increased by 1% for each year of service.

According to the new system, the minimum period of membership for old-age pension is 5 years. For disability pension as well as for old-age pension, a contribution of 20% of annual income is entered on the accounts for each year of contributions. The annual amount of contributions is reassessed at the end of the year according to the GDP five-year variation.

Survivors

The income and training ceilings are subject to the same conditions as for invalidity. The widower or widow receives 60% of the disability/retirement pension of the insured/retired if they do not remarry (in case of remarriage, a flat-rate benefit of two years of pension is granted). For the percentages, see below:

Spouse	60%
Spouse +1 orphan	80%
Spouse +2 or more orphans	100%
1 orphan	70%
2 orphans	80%
3 or more orphans	100%
1 parent	15%
2 parents	30%
1 brother or sister	15%
2 brothers or sisters	30%

Orphans receive the pension until the age of 18, 21 if they do studies, 26 if they study at university and all their lives if they are disabled.

Parents and brothers and sisters receive the pension of the insured/retired only if the latter has no other survivors.

Employment injuries and occupational diseases

Benefits are granted according to the regulations of the general system.

Family benefits

Benefits per month amount to € 10.21 for each member of the household dependent on the insured.

The standard period for children is up to the age of 18 years, 21 years if they do studies, 26 years if they study at university and unlimited if they are disabled. In addition, surcharges, which vary according to family income and the number of family members, are paid to retired persons.

Unemployment

Generally speaking, no protection system exists for unemployment.

CYPRUS

Basic principles

In Cyprus there is a General Social Insurance Scheme which covers every person gainfully occupied either as an employed or a self-employed person. Persons who are working in their own business or are working in any occupation for their own account e.g. agriculturist, stock farmer, industrialist, shopkeeper etc. are compulsorily insured under the Social Insurance Scheme as self-employed persons.

Financing

Financing is carried out according to Social Insurance Legislation. The rate of contribution of self-employed is 15.6% of the insurable income of the person concerned from which 11.6% is paid by the self-employed and 4% by the state. For the determination of the insurable income, each self-employed is classified in the respective occupational category according to his/her occupation and for each category of self-employed persons a compulsory minimum insurable income is prescribed but the individual self-employed person has the right to opt for a higher income up to the maximum insurable earnings of CYP 441 (€ 752) per week. If a self-employed person proves that his actual income is lower than the minimum insurable income of his occupational category, he is allowed to claim in order to be able to pay contributions on his actual income.

Benefits in kind: Sickness and Maternity

Medical care is provided by the Ministry of Health for self-employed as well as for all Cypriot citizens under certain conditions.

Cash benefits: Sickness and Maternity

As regards Sickness benefit in the case of self-employed persons there is a waiting period of 18 days. If the incapacity is due to an accident or when the self-employed person hospitalised for a period of at least 6 days, then the s/he is treated in the same way as the employed persons. In the case of Maternity allowance the same provisions apply for the self-employed as for the employed persons.

Invalidity, Old-age, Survivors

The same provisions apply for the self-employed as for the employed persons.

Social Pension

The same provisions apply for the self-employed as for the employed persons.

Family benefits

Family benefits are granted under no conditions.

Unemployment benefit, Employment Injuries and Occupational Diseases

The self-employed are not covered for Unemployment benefit or for Employment Injuries and Occupational Diseases.

LATVIA

Basic principles

All socially insured self-employed persons are subject to a single social security system. In contrast to employees, self-employed persons are only considered as socially insured if their contributions have actually been made.

Self-employed persons are subject to compulsory social insurance as provided by the law "On State Social Insurance" (*Likums "Par valsts sociālo apdrošināšanu"*). There are distinguished categories of self-employed persons who gain an income as:

- an individual performing individual work;
- a person who is permanently residing in the Republic of Latvia and who receives the author's royalties, except the inheritor of those royalties or other people who take over those royalties;
- sworn notary;
- sworn lawyer;
- sworn auditor;
- practise doctor, practise pharmacist, practise veterinarian, practise optometrist;
- other individuals registered as a profit tax payer on economic activities;
- owner of a the farmers' (fishermen's) farm not being in the employment of the management institution of re-

spective farm but performing its management function, provided no manager (director) has been appointed (elected) under the law;

- a person whose permanent residence shall be the Republic of Latvia and whose work shall be paid from the funds of the foreign technical assistance or international finance institutions' loan allocated to the Republic of Latvia;
- sworn enforcement officer;
- individual businessman.

Self-employed persons shall be registered in the Tax Payers' Register of the State Revenue Service.

As self-employed people have no wages, the contribution basis is declared by the self-employed themselves. The Cabinet of Ministers set the minimum and maximum amounts of the contribution basis. The minimum amount of earnings subject to contributions is LVL 1,320 (€ 2,024) per year and the maximum amount can not exceed LVL 19,900 (€ 30,507) per year in 2004. The payment is made every 3 months.

Self-employed persons are insured if their income exceeds the minimum amount of the base for compulsory contributions defined by the Cabinet of Ministers. The social insurance contribution rates differ amongst the categories of self-employed persons. They are the following in 2004:

- self-employed persons (also those disabled of group I or II) insured for the risks of old-age, death, sickness, maternity and disability: 30.27%;
- self-employed persons over retirement age insured for the risks of old-age, death, maternity and sickness: 27%;
- individuals carrying out management of real estate and registered as tax payers for income gained from economic activity who are insured for the risks of old-age, death and disability: 28.74%.

The self-employed persons do not make social insurance contribution payments concerning insurance against occupational accidents and insurance against unemployment as they employ themselves and bear responsibility for their working conditions and safety.

Social assistance arrangements (as provided by the law "On Social Services and Social Assistance", *Sociālo pakalpojumu un sociālās palīdzības likums*) and health care arrangements (as provided by the law "On General Practitioners",

Likums "Par prakses ārstiem", and by the law "On Medical Treatment", *Ārstniecības likums*) are applied without reference to employment status of the claimant, thus they are valid for self-employed persons as well.

LIECHTENSTEIN

Basic principles

In Liechtenstein, no independent special system for the self-employed has been set up. According to the insurance branch, self-employed persons may either be insured on a voluntary basis or are subject to compulsory insurance on account of their place of residence or economic activity in Liechtenstein.

Agriculture, Crafts and Commerce

Financing

The provisions of the general systems apply (obviously except for employer's contributions).

Sickness and maternity: Benefits in kind

The self-employed are subject to compulsory insurance concerning benefits in kind. As far as benefits and deductibles are concerned, it is also the regulations of the general system that apply.

Sickness and maternity: Cash benefits

No compulsory insurance. Persons who are over 15 years of age and are not compulsorily insured may take out voluntary insurance offering cash benefits. In case of sickness implying complete unfitness for work, the insured sick benefit is to be paid out to them during at least the same period of time as has been fixed for employees.

In any case, self-employed women residing in Liechtenstein receive a one-time maternity supplement (amount subject to income and number of children).

Long-term care

In Liechtenstein, no independent protection system covering long-term care has been set up. Benefits payable in case of long-term care are drawn from various social secu-

rity schemes. A self-employed person is entitled to the same benefits under the same conditions as an employee (except for benefits derived from the accident insurance: such a claim is only justified if he or she is insured on a voluntary basis).

Invalidity

The self-employed are subject to compulsory invalidity insurance (1st pillar). They pay contributions in harmony with the aggregate of the employer's and employee's contributions and those made to the administrative expense. As a matter of principle, self-employed persons are granted the same benefits as all other insured persons. Obviously, there are benefits which have been specifically tailored to the needs of employees or self-employed persons (e.g. financial assistance for invalid self-employed persons in order to help them maintain their undertakings).

There is no compulsory insurance in the 2nd pillar (company staff welfare). The self-employed have the possibility of taking out provident insurance with the same insurance carrier as their employees (in case they have employees). In such a case, they have to pay the full contribution rate. By analogy, they are subject to the same regulations that apply to employees.

Old-age

The self-employed are covered by the compulsory old-age and survivors insurance (1st pillar). They pay contributions in harmony with the aggregate of the employer's and employee's contributions and those made to the administrative expense. However, they benefit from a decreasing contribution scale and pay lower contributions if their annual income falls below CHF 26,000 (€ 16,748). The self-employed are granted the same benefits as all other insured persons.

No compulsory insurance has been provided for in the 2nd pillar (company staff welfare).

The self-employed have the possibility of taking out provident insurance with the same insurance carrier as their employees (in case they have employees). In such a case, they have to pay the full contribution rate. By analogy, they are subject to the same regulations that apply to employees.

Survivors

The self-employed are covered by the compulsory old-age and survivors insurance (1st pillar). They pay contributions

in harmony with the aggregate of the employer's and employee's contributions and those made to the administrative expense. However, they benefit from a decreasing contribution scale and pay lower contributions if their annual income falls below CHF 26,000 (€ 16,748). The self-employed are granted the same benefits as all other insured persons.

No compulsory insurance has been provided for in the 2nd pillar (company staff welfare).

The self-employed have the possibility of taking out provident insurance with the same insurance carrier as their employees (in case they have employees). In such a case, they have to pay the full contribution rate. By analogy, they are subject to the same regulations that apply to employees.

Employment injuries and occupational diseases

No compulsory insurance has been provided for. Self-employed persons may take out voluntary insurance. The regulations of the compulsory insurance apply correspondingly.

Family benefits

Self-employed persons are compulsory members of the Family Benefits Agency. They have to pay contributions (incl. contributions to the administrative expense) to such amount as an employer would have to bear (in the system of the Family Benefits Agency, employees' contributions are non-existent). Self-employed persons receive the same amount of benefits as all other persons.

Unemployment

The unemployment insurance is compulsory for employees. Subscription is not compulsory for the self-employed nor do they have any other possibility of voluntary insurance.

Basic principles

Self-employed persons are not defined as a single group in social security legislation, however, they are mentioned in many informal comments of the legislation. Self-employed persons might be identified on the basis of the Law on State Social Insurance (*Valstybinio socialinio draudimo įstatymas*) according to the sources of payment of compulsory social insurance contributions. An "employed person" receives wages and is insured by the employer's means (a certain part of the contribution is also paid by the insured person). A "self-employed person" receives income for his/her activities and pays compulsory insurance contributions himself/herself. The basic legislation defines special categories of economically active persons who are insured or eligible to social protection. Following categories of insured under the legislation might be treated as self-employed:

- owners and tenants of personal enterprises (sole proprietorship);
- members of partnerships and limited partnerships;
- barristers and utter barristers;
- notaries;
- farmers and members of the farm working at the farm (this category was compulsory insured as self employed persons till April 1st, 2003. Since then, farmers and members of the farm working at the farm might be insured voluntary pension social insurance);
- owners of licenses;
- clergymen of all traditional and other religious communities recognised by the state; nuns/monks of convents/monasteries.

Pension insurance and health insurance schemes differ for employed and self-employed (the scheme of benefits is common for all, but contributions are different). Health insurance (that means mainly benefits in kind, not sickness or maternity insurance benefits) is compulsory for all residents.

Self-employed are not covered by sickness and maternity insurance (however, they can receive maternity benefits from non-insurance based family benefits scheme or they can insure themselves by voluntary sickness and maternity social insurance). They are not covered by labour accidents and professional diseases insurance. They are also

not obliged to insure themselves against unemployment, but are insured in itself due to their participation in pension insurance scheme.

Pension insurance contributions are collected on the following basis: owners and tenants of personal enterprises (sole proprietorship), members of partnerships and limited partnerships, barristers and utter barristers, notaries contribute per month 50% of the official amount of basic pension and 15% of declared by themselves income. Contributions of declared income, but not less than 12 minimum wages per year, are paid if these persons get more than 12 minimum wages per year. Self-employed owners of license contribute 50% of the official amount of basic pension.

The benefits for self-employed are the same as for employees.

Compulsory health insurance contributions are designed in the following way:

- contributions of owners of personal enterprises (sole proprietorship) and members of partnerships are calculated as 2% of before last quarter average monthly wage announced by the Statistics Department;
- owners of licenses contribute 30% of the income tax of individuals but no less than 1/12 of the annual State budget contribution for the persons insured from State resources;
- farmers and their family members employed in the farm contribute 3.5%, small land users and their family members 1.5% of the minimum wage;
- all others contribute 10% of before last quarter average monthly wage announced by the Statistics Department.

LUXEMBOURG

Basic principles

In Luxembourg, social protection of the self-employed is primarily regulated under the general system, although special organisations are responsible for farmers on the one hand and craftsmen, retailers and manufacturers on the other hand. Organisations authorised for the sickness and maternity branch are the Agricultural Sickness Fund and the Sickness Fund for the Self-employed. Protection for invalidity, old-age and survivors concerns the Agricultural Pension Fund and the Pension Fund for craftsmen, retailers and manufacturers. Social protection covers all risks; this includes unemployment for the self-employed who had to cease their occupation and who are looking for a salaried job. A specific system for employment injuries and occupational diseases applies for farmers.

As regards health care in case of sickness and maternity, as well as cash benefits for sickness, maternity, invalidity, old-age and survivors, the self-employed are, like the employed, required to be insured in the general system.

Agriculture, Crafts and Commerce

Financing

The general contributions rate is also in force as in the general system. For farmers, the premium method is set inclusively based on vegetable and animal productions of the farm during the year preceding the year of contributions. For the other categories of the self-employed, the premium method is set inclusively based on the professional income under fiscal law. The income of the previous taxation year and communicated by the contributions administration is taken into account.

Contributions to be paid by farmers are set according to the surface of the farmland and the nature of the crops. Smaller farms are subject to a system of flat-rate contributions.

Sickness and maternity: Benefits in kind

All the regulations shown in tables III and V (conditions and amount of benefits) are thus applicable to all workers.

Sickness and maternity: Cash benefits

To be given the right to financial sickness benefits, a qualifying period exists from the month of the appearance of the sickness and the next three months. Instead of calculating by referring to the expected salary during the sickness, the

benefits are calculated by referring to previously declared income subject to contributions. For cash benefits for maternity, the regulation of the general system applies to the self-employed.

Long-term care

There is no special feature compared to the general system.

Invalidity

The regulation of the general system is also applied to the self-employed for benefits. Exercising a self-employed activity is incompatible with granting an invalidity pension.

Old-age

The regulation of the general system is also applied to the self-employed for old-age protection. The periods of self-employed professional activity taking place before the systems were in use, are taken into account for up to 15 years as assimilated periods.

Survivors

The regulation of the general system is also applied to the self-employed for the survivors' protection system.

Employment injuries and occupational diseases

All measures of the general system are applicable, except for the farmers for whom specific rules exist:

- no right to financial benefits during the first thirteen weeks following the injury
- methods of calculating the different pensions, applying a surcharge for serious injuries.

Family benefits

As regards family benefits, the general system applies for the self-employed.

Unemployment

The self-employed who had to cease their occupation owing to economic or financial difficulties or to a third party, may obtain unemployment benefits when they sign up as job-seekers at a job placement agency, on condition that they justify at least five years of compulsory pension insurance and that they reside on the territory of Luxembourg at the time that they cease professional activity. The measures on unemployment do not apply to persons admitted to benefit the measures of economic recovery in agriculture, commerce or crafts.

HUNGARY

Basic principles

In principle all self-employed persons are covered for social security in the general system, consisting of health and sickness schemes (covering health care, sickness, maternity and the specific treatment of work incapacity related to a labour accident or a professional disease) and pension scheme (covering old-age, survivorship, invalidity and the specific treatment for labour accidents or professional diseases). The self-employed, however, are left out from the (passive type) unemployment insurance.

Basically, self-employed agricultural entrepreneurs are not compulsorily insured in the pension and sickness schemes. They can voluntarily sign a contract with the social insurance administration for these schemes. Agricultural entrepreneurs can conclude a contract with the National Health Insurance Fund (*Országos Egészségbiztosítási Pénztár*) for a full-scale of health care and health insurance benefits and/or contract the Central Administration of Pension Insurance (*Országos Nyugdíjbiztosítási Főigazgatóság - ONYF*) for old-age pensions. Yet, regardless the signing of such a voluntary agreement, this category of agricultural entrepreneurs is entitled to health care, for that they are obliged to pay a contribution, the level of which is fixed by law on 11% of the minimum wage.

The family support scheme is of a universal type, which covers every Hungarian citizen, regardless of their employment status. Consequently, every self-employed is covered by the family support scheme. The same principle is applied for the universal means tested social assistance schemes.

Financing

Self-employed people pay similar contributions as the wage earners. Contrary to the employees, the self-employed person pays the contribution him/herself on the basis of the income, which s/he declares. Self-employed persons pay contributions on a quarterly base.

Self-employed persons who perform activities in a complementary way (*kiegészítő tevékenységet folytató vállalkozó*) pay a contribution of 5% for the employment injuries and occupational disease scheme. The following persons are considered to be self-employed persons performing their activity in a complementary way: those private entrepreneurs running their business either independently or as

members of a partnership, who are either beneficiaries of their old age pension benefit or beneficiaries of survivor's pension benefit, given that they reached the retirement age.

Unemployment

Self-employed persons and their relatives are excluded from the so-called passive type unemployment system, but they are not obliged to pay any unemployment contributions. In case of unemployment, after being registered in a local labour office, he/she can participate in any active labour market programmes.

Citizens, who, for some reason, cannot be protected adequately by the unemployment insurance, may receive help from a set of social assistance provisions.

MALTA

Basic Principles

The Social protection system in Malta is a general scheme that covers both employed and self-employed persons. Self-employed persons are eligible to all benefits, pensions and allowances with the exception of unemployment benefit. In such a scenario however, a self-employed person is entitled to social assistance if he satisfies the capital/income means test.

Financing

For the purpose of Social Security Contribution payments, a distinction exists in Maltese legislation between self-occupied persons and self-employed persons.

Self-employed Contributions are paid by persons who are not gainfully occupied but have a net annual income that exceeds MTL 430 (€ 1,009). Persons who are gainfully occupied and whose annual net earnings exceed MTL 430 (€ 1,009), pay self-occupied Contributions.

The Self-occupied contribution is MTL 9.61 (€ 23) per week if the annual net earnings of the preceding year are less than MTL 3,327 (€ 7,806). If the annual net earnings

exceed MTL 3,327 (€ 7,806) but do not exceed MTL 6,748 (€ 15,833), the equivalent of 15% of the sum earned is paid. If the annual net earnings exceed MTL 6,748 (€ 15,833), the contribution due is MTL 19.47 (€ 46) per week.

The Self-employed Contribution is MTL 7.79 (€ 18) per week if the annual net income exceeds MTL 430 (€ 1,009) but does not exceed MTL 2,700 (€ 6,335). If the annual net income exceeds MTL 2,700 (€ 6,335), the rates are the same as in the self-occupied category.

Benefits in kind: Sickness and Maternity

Medical care, health care services and treatment are free in Government Hospitals and Government Health Clinics to all residents.

Cash benefits: Sickness and Maternity

Sickness benefits are issued after a three-day waiting period. Payment is made every week. The rates payable are as follows:

- Single parents or a married person whose spouse is not employed on a full-time basis: MTL 6.32 (€ 15) per day.
- Single persons: MTL 4.09 (€ 9.60) per day.

The provisions of the maternity benefit are the same for employed and self-employed persons.

Invalidity Pension

The provisions that apply for an employed person apply for a self-employed person as per Table V "Invalidity".

Old-Age Pension

The provisions that apply for an employed person apply for a self-employed person. Only the calculation method to decide the amount of pension issued differs. Table VI "Old-age" refers.

Survivors Pension

The provisions that apply for an employed person apply for a self-employed person as per Table VII "Survivors".

Employment Injuries & Occupational diseases

Self-employed persons are entitled to injury benefit when injury is derived from gainful occupation. The waiting period is three days.

The injury benefit is paid every week and the rates are:

- Married person: MTL 9.49 (€ 22) per day.
- Single person: MTL 7.14 (€ 17) per day.

All gainful employed persons who contract one of the diseases referred to in the Fourth Schedule of the Social Security Act, 1987.

Family Benefits

Family benefits are granted to the self-employed as well as to the employed. The quantification of the amount of benefit due is means tested and based on the number of children under the care and custody of the recipient.

Unemployment Benefits

Self-employed persons are not entitled to an unemployment benefit.

NETHERLANDS

Basic principles

The general protection system applies as a rule to all residents of the Netherlands; therefore special regulations for self-employed exist only in a few points.

Agriculture, Crafts and Commerce

Financing

With the exception of the general child allowance act, that provides for child allowance to be financed from taxation, the national insurance schemes are financed by contributions, which -together with income tax- are deducted as set amounts. The Self-employed Persons Disablement Benefits Act is also financed from contributions.

Sickness and maternity: Benefits in kind

With regard to the benefits-in-kind for sickness, the Exceptional Medical Expenses Act (AWBZ), applies to all residents, and thus also to the self-employed. Persons who are insured under the Self-employed Persons Disablement Benefits Act (WAZ) and who's taxable income does not ex-

ceed a certain maximum (in 2004: € 20,800) are insured under the Health Insurance Act (ZFW). The self-employed have a right to the same benefits as all residents in the case of maternity.

Sickness and maternity: Cash benefits

With regard to cash benefits for sickness: no protection system exists for self-employed persons. Females insured under the Self-employed Persons Disablement Benefits Act (WAZ) are entitled to maternity benefits over a period of 16 weeks at least (100% of the minimum wage -at least if that was earned- or less).

Long-term care

Long-term care is covered by the Exceptional Medical Expenses Act (AWBZ). The AWBZ applies to all residents, and thus also to the self-employed.

Invalidity

Since 1st January 1998 there is an invalidity insurance scheme for self-employed persons (Self-employed Persons Disablement Benefits Act -WAZ). It requires a disability of at least 25%. The benefits are graduated and lie -according to the degree of disability- between 21% and 70% of the basic amount of € 57.43 a day.

Old-age

The self-employed have a right to the same benefits as all residents

Survivors

The self-employed have a right to the same benefits as all residents

Employment injuries and occupational diseases

Against the risk of employment injuries and occupational diseases there is no special protection system. These risks are covered by sickness insurance, insurance against incapacity for work (invalidity) and survivor's insurance.

Family benefits

The self-employed have a right to the same benefits as all residents

Unemployment

Self-employed persons are not insured against unemployment; here the corresponding law applies only to employees.

NORWAY

Basic principles

In Norway, all categories of self-employed are compulsory members of the general scheme of universal coverage.

Agriculture, Crafts and Commerce

These categories are covered as other self-employed persons. Some special and more favourable provisions apply to fishermen, entitling them to benefits very similar to those of employed persons. They also enjoy a lower rate of member's contributions compared to other self-employed persons. This lower rate of contributions also applies to farmers, and is the same as that paid by employees.

Financing

Benefits to self-employed are generally financed as an integral part of the general scheme, which is financed in part by social security contributions, in part by tax revenue. The rate of the member's contributions levied on income from work of the self-employed, is generally 10.7%, whereas farmers and fishermen pay only 7.8% which corresponds to the rate applying to employees.

The lower rate of contributions and the extended benefit rights of fishermen are financed through a special contribution (*produktavgift*) levied on the first hand turnover value of the catch. The lower rate for farmers forms part of the general basis for the annual settlements (*jordbruksoppgjøret*) between the State and the agricultural sector.

Sickness and maternity: Benefits in kind

The general scheme applies to all residents, self-employed included.

Sickness and maternity: Cash benefits

Covered by the general scheme, but no right to cash sickness benefits for the first 16 days (for employees, the first 16 days are covered by the employer), and the compensation rate is 65% in contrast with a 100% for employees. In both respects a voluntary top coverage to fill the gap, is available. For fishermen this top coverage forms part of their extended rights, see under *Financing*. Parental cash benefits are the same as for employees.

Long-term care

The general scheme applies to all residents, self-employed included.

AUSTRIA

Invalidity

The general scheme of universal coverage applies, including basic pension and earnings-related supplementary pension.

Old-age

The general scheme of universal coverage applies, including basic pension and earnings-related supplementary pension.

Survivors

The general scheme of universal coverage applies, including basic pension and earnings-related supplementary pension.

Employment injuries and occupational diseases

A voluntary coverage in the general scheme is available for self-employed persons, farmers included.

Fishermen are compulsorily covered as part of their extended rights, see under *Financing*.

Family benefits

The general scheme of universal coverage applies also to self-employed persons of all categories.

Unemployment

Generally, there is no compulsory coverage for the self-employed. Nor is a voluntary coverage available.

However, unemployment benefits based on previous work as an employee, can be drawn up to nine months into a start-up period as a self-employed, and there is an entitlement to unemployment benefits between 64 and 67 years of age provided the activity as a self-employed has ceased.

Fishermen are compulsorily covered as part of their extended rights, see under *Financing*.

Basic principles

In Austria, *farmers* on the one hand and *craftsmen* and *retailers* on the other each benefit from a special scheme.

Agriculture

The special scheme for farmers borne by the Social Insurance Fund for Farmers is responsible for farm proprietors, assisting family members and recipients of an agricultural pension. The scheme comprises benefits in kind in case of sickness, benefits in case of maternity as well as the areas of invalidity, old age and survivors. The special scheme requires compulsory membership, and if the obligation to insure ceases, it is possible to carry on insurance coverage on a voluntary basis.

Financing

76.4% of benefits in kind payable in case of sickness are funded from contributions and 23.6% are derived from other sources. 30% of maternity benefits are financed from contributions and 70% out of the families' compensation fund. The rate of contribution in respect of these benefits is 6.9% of the insurable value of landed property which as a matter of principle is calculated on the surface value and does not exceed the upper limit of assessment of monthly € 4,025; assisting family members are subject to special regulations.

20.2% of the protection scheme of the branches invalidity, old age and survivors is financed from contributions, 78.9% from government funds and 0.9% from other sources. The rate of contribution is 14.5% of the insurable value of landed property which as a matter of principle is calculated on the site value and does not exceed the upper limit of assessment of monthly € 4,025, assisting family members are subject to special regulations.

73.3% of the employment injury and occupational disease scheme is financed from contributions, 24.4% from government funds, and 2.3% are derived from other sources. The rate of contribution is 1.9% of the insurable value of landed property which as a matter of principle is calculated on the surface value and does not exceed the upper limit of assessment of monthly € 4,025.

Sickness and maternity: Benefits in kind

Benefits payable in case of sickness include the entire range of benefits (out-patient treatment, dental treatment,

in-patient treatment, medicines, prostheses, psychotherapy and rehabilitation measures). Basically, all benefits imply a deductible of 20% to be borne by the patient, in case of hospital care this portion is reduced to 10%. As a matter of principle, the same regulations determined for sickness apply to benefits in kind in case of maternity. In contrast to this, benefits in case of maternity do not imply any deductibles. As a supplementary benefit in kind, a farm help may be used.

Sickness and maternity: Cash benefits

Concerning the scheme cash benefits in case of sickness, no protection scheme for farmers has been provided for. Maternity cash benefits are granted if there is no allowance for a farm help as replacement: € 23.05 per day is paid for an 8-week period before and for an 8-week period (12 weeks in case of a problematic birth) following the birth.

Long-term care

Benefits are granted according to the regulations of the general scheme (Long-term care benefit of the Federal Government and the Länder).

Invalidity

Benefits are granted according to the regulations of the general scheme. The only difference is that instead of the occurrence of invalidity, permanent incapacity must have been diagnosed (i.e. loss of capacity to pursue a regular remunerative activity).

Old-age

Benefits are granted according to the regulations of the general scheme.

Survivors

Instead of receiving a pension, the surviving spouse may elect to continue to run the business of the deceased spouse. In such a case, the widow's/ widower's pension is dropped, but the deceased person's accumulated insurance periods will be added to the pension claims of the surviving spouse.

Employment injuries and occupational diseases

Special regulations contained in the general scheme apply to farm proprietors and assisting family members. Membership of the Social Insurance Fund for Farmers is compulsory. Globally, benefits paid out correspond to those of the general scheme. The calculation of pensions rests on a

flat-rate basis of assessment of € 9,801.04 (if capacity is reduced at least by 50%, as well as in respect of widows'/widowers' pensions) or € 4,900.15 (in all other cases).

Family benefits

Farmers are eligible for family benefits within the framework of the general scheme.

Unemployment

No scheme available.

Crafts and commerce

The special scheme set up for *self-employed craftsmen* and *retailers* is borne by the Social Insurance Institute for the Self-employed and is responsible for members of the Chamber of Trade and Industry (in principle, all owners of business establishments) and such persons as derive revenue in respect of professional services or any other self-employment income on the basis of a commercial activity, have any influence on companies founded according to the commercial law, and for beneficiaries of a traders' pension. In regard to the schemes benefits in kind in case of sickness and maternity, invalidity, old age and survivors, membership is compulsory. If the obligation to insure ceases, it is possible to carry on insurance coverage on a voluntary basis.

Financing

Health care is financed at 83.3% by contributions and at 16.7% by other sources. The contribution rate amounts to 9% of revenues liable to income tax up to the upper limit of assessment of € 4,025 per month.

Cash benefits in case of sickness: the amount is 4.2% of revenues liable to income tax up to the upper limit of assessment of € 4,025 per month.

41.2% of the protection offered by the schemes invalidity, old age and survivors is financed from contributions, 57.0% from government funds, and the remaining 1.8% are derived from other sources. Contributions are 15% of revenues liable to income tax up to the upper limit of assessment of € 4,025 per month. A yearly amount of € 83.16 has to be paid in respect of employment injury and occupational disease insurance; a voluntarily increased insurance is possible.

Sickness and maternity: Benefits in kind

Benefits are granted according to the regulations of the general scheme. As is the case of farmers, an underlying

deductible of 20% is applicable. Insured persons whose annual contributory basis is in excess of € 48,300 receive in principle cash benefits instead of benefits in kind (refund of costs in case of claims made against the contractual partners of the Social Insurance Institute). Benefits are granted also in case of maternity according to the regulations of the general scheme. In contrast to health insurance, the deductible is dropped in case of maternity. On principle, the insurance carrier concedes a farm help.

Sickness and maternity: Cash benefits

Benefits may be claimed in case of sickness after a waiting period of 6 months. Sickness benefits are paid subsequent to the expiration of a waiting period of 3 days during a period of up to 26 weeks. The daily amount of the sickness benefit is 80% of the monthly contributory basis divided by 30. In case of maternity, the waiting period does not apply. In replacement of a farm help, a maternity allowance in the amount of € 23.05 per day is paid for an 8-week period before and for an 8-week period (12 weeks in case of a problematic birth) following the birth.

Long-term care

Benefits are granted according to the regulations of the general scheme (Long-term care benefit of the Federal Government and the Länder).

Invalidity

Benefits correspond to those of the general scheme with the unique difference that instead of the occurrence of invalidity, a case of permanent disability must have been diagnosed (i.e. loss of capacity to pursue a regular remunerative activity).

Old-age

As regards old-age protection, the same regulations apply as in the general scheme.

Survivors

When providing protection for survivors, it is a particularity that the surviving spouses may also elect to maintain the undertaking of the deceased spouse. In such a case, the widow's/widower's pension is not paid out, and the deceased person's accumulated insurance periods will be added to the pension claims of the surviving spouse.

Employment injuries and occupational diseases

Businessmen and craftsmen are insured within the frame-

work of the general scheme. Benefits paid correspond in general to those of the general scheme.

Family benefits

Businessmen are entitled to family benefits of the general scheme.

Unemployment

No scheme available. Entitlement from previous salaried activity may be maintained until end of 2004.

POLAND

Basic principles

The Law of 13.10.1998 on the system of social insurance (*Ustawa o systemie ubezpieczeń społecznych*) reshaped the social security landscape. From 1.01.1999 onwards the self-employed persons who perform non-agricultural activities and their co-operating persons are part of the general social insurance system. They are insured in the pension scheme on a mandatory basis (covering old-age, survivorship and invalidity) and in the employment injuries and occupational diseases scheme.

The sickness insurance of such persons is voluntary. The scheme on employment and prevention of unemployment is also applicable to self-employed persons (not to farmers). In the social security schemes there are in principle no specific rules for self-employed persons. Self-employed persons have the right to same benefits in the same amount as the employed persons. With regard to the financing specific rules have been created for self-employed people in order to establish the income basis upon which contributions are being levied.

Farmers and their family members are insured in a specific categorical system, which covers short-term incapacity of work (sickness, maternity and labour accidents) and pensions (old-age, invalidity and survivorship). Depending upon the size of the farmed land as well as other specific conditions, the insurance is either compulsorily or voluntarily.

Health Care

Health care and family benefits are granted in principle to all persons residing legally in the country. In principle no differentiation is made between professional groups, except for the contribution payment with regard to health care. The benefits are provided in the same way to all persons who are entitled to them.

Financing

Contributions of self-employed persons are entirely financed by the insured themselves, with their own funds. The insured self-employed persons also calculate and transfer contributions to the appropriate field office of the Social Insurance Institute (*Zakład Ubezpieczeń Społecznych, ZUS*) as the competent administrative body. Farmers pay contributions to the administrative body of the agricultural insurance system (KRUS).

Starting from the 30th December 1999, the self-employed person must also pay contributions for the social insurance of the co-operating persons (such as assisting family members).

For self employed persons the contribution basis for the pension insurance is a declared amount, no lower than 60% of the average monthly remuneration for the previous trimester. This contribution is subject to the same maximum ceilings as those applied to employed persons.

Sickness insurance contributions operate on the same basis as pension contributions except that a different maximum ceiling is used. The contribution basis for voluntary sickness insurance may not exceed 250% of the average remuneration in the previous trimester monthly.

The rate of contribution for accident insurance is 1.93%.

The financing principles of *agricultural social insurance* are regulated by the law of 20.12.1990 on the agricultural social insurance. The basis of financing are contributions of insured persons and state subsidies. These subsidies for pensions' payment cover approximately 94% of the Agricultural Fund. The amount of the contribution is determined every trimester at a level guaranteeing fluent financing of the Fund's expenses.

Health care and maternity (benefits in kind)

The health care system provides benefits in-kind to the insured persons who are in need of health treatment. As far as benefits are concerned no difference is made between professional groups.

Sickness and maternity (benefits in cash)

Sickness insurance is to be taken on a voluntary basis for self-employed persons. The same for maternity benefits.

In order to open the entitlement for a sickness benefit the voluntarily insured self-employed person has to prove 180 days of continuous insurance record (whereas the mandatory insured employee has to be insured continuously for 30 days).

The self-employed person, if insured, does not receive any benefit if the illness lasts less than 30 days. However, the right to sickness benefit is granted from the first day of insurance if the claimant's incapacity for work results from an employment injury or occupational disease. The benefit amount and the period of payment are the same as for employed persons. Self-employed persons are not entitled to the Child-minding Allowance (*Zasilek opiekuńczy*) and Compensation Allowance (*Zasilek wyrównawczy*).

In the *agricultural insurance system* several income replacement benefits are foreseen in case of short-term work incapacity. Compensation along the lines of the general system is foreseen if the work incapacity is caused by an employment injury or occupational diseases. In case of non-work related illness or accident, the farmer is provided with a benefit when he or she is incapable of work for a continuous period of more than 30 days. Maternity Benefit is only granted for a maximum period of 8 weeks.

Invalidity

The same rules apply as for employed persons.

Old-age

The same rules apply as for employed persons but self employed persons generally do not have the right to the early retirement pension.

The *agricultural old-age pension* is composed of a contributory and a supplementary part. The contributory part provides in a benefit that is related to the average income of the persons concerned. The replacement rate of the supplementary part amounts to approximately 25% of the basic amount.

Survivors

The same rules as for employed persons.

Labour accidents and professional diseases

The same rules as for employed persons.

Family benefits

The family benefits are integrated in a universal scheme financed by general taxation.

Unemployment

The same rules as for employed persons.

PORTUGAL

Basic principles

In Portugal, all self-employed persons are required to be covered by the subsystem of welfare (general system of social security for self-employed persons).

However, membership of persons whose gross annual income for self-employed work is equal to or less than six times the highest minimum salary is not compulsory. In addition, lawyers and solicitors are covered by a specific insurance fund.

The system stipulates two benefit schemes for these persons: one compulsory, which stipulates the granting of benefits in case of maternity, invalidity, old age and death, and another voluntary membership which also grants benefits for sickness and occupational diseases.

As regards employment injuries, self-employed persons are required to be insured with private insurance companies.

Health care is paid for by the National Health Service, universal base for all residents, subject to a reciprocity principle as regards citizens of third States.

Agriculture, Crafts and Commerce

Financing

Financing of the general system for the self-employed is to be paid by the workers themselves. The rate of contributions amounts to 25.4% or 32%, depending on whether it concerns, respectively, the compulsory or voluntary protection scheme.

The amount of the contributions is the result of applying these rates to a flat-rate remuneration selected by the worker between 11 levels indexed to the highest national

minimum salary. If the gross annual income of the self-employed work is less than 12 times the highest guaranteed minimum remuneration, the tax base of the contributions is decreased, the limit being 50% of this remuneration.

In case of accumulation of employed activity covered by a compulsory social protection system with the exercise of non-salaried activity, the law stipulates, as long as certain conditions are monitored, the exemption of payment of contributions based on this activity.

The exemption of contributions is also stipulated for those drawing an invalidity and old-age pension who practice a self-employed activity. This right is also guaranteed to persons holding an occupational disease pension and suffering from incapacity to work of 70% or more.

In case of first membership in the system, payment of contributions is due only from the 12th month of self-employed activity. This measure aims at developing self-employed work.

Sickness and maternity: Benefits in kind

Benefits are granted by the National Health Service, under the responsibility of the Ministry of Health.

Sickness and maternity: Cash benefits

Benefits are granted according to the regulations of the general system for the employed. However, some exceptions exist:

Sickness – the period of absence for to granting sickness benefits is 30 days (employed persons - 3 days); the maximum period to pay this allowance is 365 days (employed persons - 1,095 days). In case of hospitalisation and in case of tuberculosis the compensation is paid during the entire period of incapacity. This right concerns both categories of workers.

Maternity – the system only stipulates the granting of the following benefits, which are granted to employed persons: paternity allowance corresponding to 5 days off; parental holiday allowance (15 days) granted to the father; allowance for assistance to sick children younger than 10 years of age or handicapped regardless of age; allowance for assistance to children suffering from chronic diseases or severely handicapped; allowance for grandparents' special days off.

Long-term care

Benefits are granted according to the regulations of the general system for the employed.

Invalidity

Benefits are granted according to the regulations of the general system for the employed.

Old-age

Benefits are granted according to the regulations of the general system for the employed.

Survivors

Benefits are granted according to the regulations of the general system for the employed.

Employment injuries and occupational diseases

For employment injuries, rules are applied established for the employed except for adaptations ensuing from the nature of the self-employed activity, notably as regards annual pay taken into account for calculating bonuses and cash benefits. This corresponds to at least 14 times the highest minimum pay, or another value, selected by the worker.

As regards occupational diseases, benefits are granted according to the regulations of the general system for the employed.

Family benefits

Benefits are granted according to the regulations of the general system of family benefits which covers all residents.

Unemployment

No unemployment protection system exists for the self-employed.

SWITZERLAND

Basic principles

In Switzerland, there is no special scheme for the self-employed. They are insured for all risks either on a compulsory basis (due to their domicile or gainful employment in Switzerland) or may be insured on a voluntary basis. Only unemployment insurance excludes them.

Agriculture, Crafts and Commerce

Financing

Concerning family allowances, there is a federal scheme for "small-scale farmers" (self-employed farmers with low income) financed by the public authorities (Confederation: 2/3 and cantons: 1/3). For the other self-employed, the cantonal schemes are applicable. Some of these provide benefits for the self-employed, partially financed by the self-employed themselves.

The ordinary rules are applicable for the other branches of social security, except for employers' contributions, of course.

Sickness and maternity: Benefits in kind

Insurance is compulsory for all persons domiciled in Switzerland.

Sickness and maternity: Cash benefits

Insurance is optional: any person domiciled or gainfully employed in Switzerland, aged between 15 and 65, may take out insurance. The maternity insurance in the canton of Geneva is compulsory for all persons working in the canton (employees and self-employed).

Long-term care

No special scheme. Benefits are provided by several branches of social security.

Invalidity, old-age and survivors

1st pillar (basic scheme):

Insurance is compulsory for all persons domiciled or gainfully employed in Switzerland.

2nd pillar (statutory minimum):

Insurance is compulsory only for employees and only above a certain salary threshold. The self-employed may take out insurance on a voluntary basis. The provisions for compulsory insurance apply by analogy to optional insurance.

SLOVENIA

Employment injuries and occupational diseases

Insurance is compulsory only for employees. The self-employed domiciled in Switzerland may take out insurance on a voluntary basis. The provisions for compulsory insurance apply by analogy to optional insurance.

Family benefits

Federal scheme ("small-scale farmers"):

Self-employed farmers are entitled to children's allowances if their net income does not exceed CHF 30,000 (€ 19,325) a year, plus CHF 5,000 (€ 3,221) for each dependent child. If their income exceeds this limit by CHF 3,500 (€ 2,255), and CHF 7,000 (€ 4,509) respectively, the allowances are reduced to 2/3 or 1/3 respectively. The amounts of the benefits are governed by the same rules as those applied to agricultural workers.

Cantonal schemes:

Ten cantons pay family allowances to the self-employed not involved in agriculture. In principle, the types and amounts of the benefits are governed by the same rules as those applied to agricultural workers. In principle, payment of these allowances is subject to means testing.

In nine cantons, self-employed farmers receive family allowances supplementary to those provided under the federal scheme.

Unemployment

The self-employed have no possibility of insurance.

Basic principles

Self-employed: those engaged in an independent gainful activity as their sole and principal occupation (as independent contractors, craftsmen or private traders, persons engaged in artistic or other cultural activity, an activity in the field of media, in the field of health care or social security, persons engaged in clerical or any other religious office, have their own private practice as lawyers or notaries public or persons engaged in any other activity permitted by law) and thereby generate income equal to at least the minimum salary.

Health care

Self-employed persons are covered in the compulsory insurance based system. The contribution rate for all health insurance rights (benefits in kind, cash benefits) for self-employed is 12.92% of basis for pension and invalidity insurance.

Sickness cash benefits

Self-employed persons have the right to compensation during sickness leave on a basis of compulsory health insurance.

Maternity

Self-employed persons are insured for parental protection and have the right to parental leave, parental benefits and rights related to part-time work. The contribution rate for cash benefits for self-employed is 0.20% of basis for pension and invalidity insurance.

Invalidity and old-age

Self-employed persons are covered by the compulsory insurance scheme from the date of commencement of engagement in an independent activity (entry in the Register of Independent Contractors, entry into membership of a chamber,...), to the date of cessation of engagement in such activity. Compulsory insurance encompasses the *right to pension* (old-age pension, invalidity pension, widow/widower's pension, survivor's pension, partial pension), *rights under invalidity insurance* (occupational rehabilitation, the right to invalidity benefit, the right to reassignment and part-time work, the right to other benefits under invalidity insurance, the right to travel allowance),

supplementary rights (right to assistance and attendance allowance and the right to disability allowance).

Contribution rate for old-age, survivors and invalidity pensions for the self-employed is 24.35% of insurance basis (15.50% as employees and 8.85% as employers).

Employment injuries and occupational diseases

Covered by compulsory health and pension and invalidity insurance. Contribution for employment injuries and occupational diseases (temporary incapacity) for the self-employed is 0.53% gross wage. Long-term incapacity is covered by old-age and invalidity insurance (see "Invalidity and old-age" above).

Unemployment

A self-employed person is unemployed if the profit from his activity has not exceeded the amount of the minimum salary compensation, or if a person is an owner or co-owner of companies, whose profit in the last calendar year prior to occurrence of unemployment, reduced by payment of compulsory social security contributions, has not exceeded the amount of the minimum salary compensation.

Self-employed may be engaged in voluntary insurance for the case of unemployment. They are therefore entitled to unemployment financial benefits, financial assistance, reimbursement of transport and relocation costs, the right to health care and the right to invalidity and disability insurance.

Contribution rate for unemployment for the self-employed is 0.20% gross wage (0.14% as employees and 0.06% as employers).

SLOVAKIA

Basic principles

In Slovakia, the protection of the self-employed in the areas of benefits-in-kind for sickness and maternity, as well as benefits-in-cash for sickness, maternity, invalidity, old-age, survivors, unemployment and family benefits is achieved within the general system.

Financing

There are specific rates of contributions to the general system from self-employed persons. The Assessment Base of self-employed persons is 50% of average monthly taxable income over the previous year (for voluntary insured the sum assigned by him/her).

There are upper and lower ceilings for the Assessment Base. The maximum monthly Assessment Base is:

- 3-times of average wage = SKK 40,533 (€ 1,005) for old-age, invalidity, survivors and unemployment insurance, and for reserve fund;
- 1.5-times of average wage = SKK 20,267 (€ 503) for sickness and maternity (cash benefits) insurance;
- SKK 32,000 (€ 794) for health care insurance.

The minimum monthly Assessment Base is:

- for health care insurance SKK 3,000 (€ 74) or SKK 2,250 (€ 56) for those with partial invalidity or SKK 1,500 (€ 37) for those with total invalidity;
- for other cases of social insurance SKK 6,080 (€ 151) (minimal wage).

Rates of contributions of self-employed persons as a percentage of the Assessment Base for:

- Old-Age and Survivors is 20%,
- Invalidity is 6% (but zero if incapacity for work is more than 70% or old-age benefit entitlement),
- Sickness and Maternity (Health care) is 14% (but only 6.3% if disabled),
- Sickness and Maternity (Cash benefits) is 4.4%,
- Unemployment is 2% (only voluntary insurance),
- Reserve Fund is 2.75%.

Self-employed persons with a yearly income less than SKK 72,960 (€ 1,809) (12-times of minimum wage) are exempt from compulsory sickness and maternity insurance (cash benefits) as well as from compulsory invalidity, old-age and survivors insurance. Membership is possible through voluntary insurance.

Sickness and Maternity: Health care and cash benefits

The benefits are granted according to the regulations of the general system.

Invalidity, Old-Age, and Survivors

The benefits are granted according to the regulations of the general system.

Employment injuries and occupational diseases

There is no protection system for the self-employed.

Family benefits

The benefits are granted according to the regulations of the general system, but not reduction of old-age contributions.

Unemployment

The benefits are granted according to the regulations of the general system, but only in case of non performance of the self-employed activity and previous insurance.

FINLAND

Basic principles

In Finland the self-employed are covered by the same social security schemes based on residence as employed persons and any other person residing permanently in Finland. They are entitled to health care, benefits for sickness and maternity, family benefits, basic unemployment benefits and national pension (old age, invalidity and survivors' pensions) under the same conditions as all residents. In addition, all gainfully employed persons whether employees or self-employed are covered by the Statutory Earnings-Related Pension Scheme. Special rules apply to employment accident insurance and earnings-related unemployment benefits.

Agriculture, Crafts and Commerce

Financing

Most benefits are financed according to the rules of the general system. Following are the exceptions from the

general system. The additional sickness cash benefit for farmers covering the waiting period in the general scheme is financed by the government. The earnings-related pensions for self-employed are financed mostly by their contributions and the rest is covered by the government (8% in 2002, estimate in 2003). The earnings-related pensions for farmers are mostly financed by the government (76% in 2002, estimate in 2003) and the rest is financed through the insured persons' contributions. The benefits for employment injuries for farmers are financed 33.8% by the insured persons and by the government each, whereby the remaining part is financed through transfer payments by other insurance systems.

Sickness and maternity: Benefits in kind

The granting of benefits-in-kind for sickness and for maternity is solely based on residence in Finland; self-employed persons thus receive the same benefits as employees, with no distinction made between the two groups.

Sickness and maternity: Cash benefits

Cash benefits for sickness and maternity are also based solely on residence in Finland. Benefits are calculated on the pensionable income insured under the Earnings-Related Pension Scheme (YEL or MYEL). For self-employed farmers an additional statutory scheme exists (covering the waiting period in the general system).

Long-term care

All self-employed persons are entitled to the same long-term care as all residents.

Invalidity, old-age and survivors

These risks are covered by two systems: through the national pension scheme, which is valid for the self-employed in the same way as for all other population groups, and through the Earnings-Related Pension Scheme where special pension provisions apply to self-employed persons and farmers (Self-employed Persons' Pensions Act, YEL; Farmers' Pensions Act, MYEL). A self-employed person is obliged to take out a pension insurance when the activity concerned has lasted for at least four months and the estimated earned income is at least € 5,5014.14 annually. The earnings-related pension insurance for self-employed persons in agriculture, i.e. farmers, fishermen and reindeer herders, is compulsory when the farm contains more than 5 ha of arable land and the income is at least € 2,752.07 annually.

Employment injuries and occupational diseases

The self-employed persons may take out a voluntary insurance against accidents at work and occupational diseases as laid down in the Employment Accident Insurance Act. The insurance coverage corresponds to the insurance coverage for employed persons. For self-employed farmers the insurance is compulsory.

Family benefits

Family benefits, as a part of the general system of social protection, are available to all families, thus to the self-employed just as to employees and all other groups in the population.

Unemployment

The self-employed are insured by the basic unemployment insurance. Since 1995 the self-employed have had the possibility to join voluntarily the earnings-related unemployment insurance scheme and qualify for the earnings-related unemployment allowance as members of special unemployment funds, with rules particularly adapted to the situation of the self-employed (e.g. in defining unemployment).

SWEDEN

Basic principles

In Sweden the social protection system is fundamentally founded on the principal of national insurance. The group of people protected is thus not defined according to a certain social status, and no distinction is made between employees and the self-employed. Self-employed farmers as well as self-employed craftsmen and tradesmen thus enjoy the social protection of the general system.

Agriculture, Crafts and Commerce

Financing

The regulations of the general system apply for the financing.

Sickness and maternity: Benefits in kind

The granting of the benefits is based either on residence or on work in Sweden; self-employed persons thus receive the same benefits as employees, with no distinction made between the two groups.

Sickness and maternity: Cash benefits

With regard to cash benefits for sickness and maternity, compulsory insurance is required for employees as well as for the self-employed. For each group, however, slightly different regulations apply for sickness: while a waiting period of one day is required for workers, benefits thus being granted starting with the second day of sickness, self-employed persons can choose between two insurance categories, which stipulate a waiting period of either 3 or 30 days. Self-employed persons receive the same benefits for maternity as employees, with no distinction made between the two groups.

Invalidity

Benefits for invalidity require, besides certain age limits, residence or work in Sweden. For the self-employed the same regulations apply as for employees.

Old-age

For protection in old age there are two systems: an income-related pension and a guaranteed pension. The guaranteed pension is tied solely to residence in Sweden, and thus does not differentiate between employees and the self-employed. Self-employed persons consequently have the same protection. The income-related pension, on the other hand, is a separate additional insurance scheme based on gainful employment – this as well is available to employees as well as to the self-employed.

Survivors

Similar to the regulations for old age insurance, the protection of survivors does not differentiate according to social status. In the guaranteed pension system, self-employed persons are insured based upon their residence in Sweden, consequently they enjoy protection through the income-related pension scheme just as employees do.

Employment injuries and occupational diseases

The system of protection for employment injuries and occupational diseases compulsorily includes all persons who are gainfully employed: it therefore applies to the self-employed as well as to employees.

Family benefits

The regulations of the general system apply here. Family benefits, as a part of the general system of social protection, apply to all families, thus for self-employed as well as for employees and all other groups in the population.

Unemployment

Social protection exists for the self-employed: Self-employed persons have the option of joining the unemployment insurance fund responsible for their occupational branch and consequently acquire entitlement to insurance benefits. In addition, if they fulfil the necessary requirements, they may have claim to unemployment assistance benefits.

UNITED KINGDOM

Basic principles

In the United Kingdom the general protection system basically includes the self-employed. For individual regulations, special requirements apply for the self-employed; but there are no further distinctions made within the group of self-employed persons itself.

Agriculture, Crafts and Commerce

Financing

National Insurance contributions are graduated for the self-employed (in contrast with those for employees) according to three income classes: Self-employed persons with annual profits less than GBP 4,215 (€ 6,244) can apply to be exempted from paying compulsory contributions. Those with annual profits GBP 4,215 (€ 6,244) pay a flat-rate contribution of GBP 2.05 (€ 3.04) per week. In addition, those self-employed people with annual profits between GBP 4,745 (€ 7,030) and GBP 31,720 (€ 46,993) also pay an earnings related contribution of 8% and 1% above GBP 31,720 (€ 46,993).

Family benefits are financed according to the regulations of the general system; they are paid for by taxation.

Sickness and maternity: Benefits in kind

Under the National Health Service, all residents (including self-employed persons) are entitled to receive health care on the basis of clinical need and which is essentially free at the point of service (entitlement is not linked to the payment of National Insurance contributions). Such services include general medical services (including care provided by general practitioners), acute hospital care and services provided by a district nurse or community psychiatric nurse. Charges can be made for some services, for example, prescriptions for medicines and surgical appliances, but many people receive these services free of charge, either because they have a low income, or because they belong to a category of people, such as pensioners, who are exempt from charges.

Sickness and maternity: Cash benefits

Incapacity Benefit is payable to self-employed persons who paid sufficient contributions in one of the last three tax years and have paid or been credited with sufficient contributions in both relevant tax years preceding the one of the claim for benefit. There are two rates of benefit: GBP 55.90 (€ 83) per week is paid for the first 28 weeks and GBP 74.15 (€ 110) per week thereafter. As in the general cash benefit system, family supplements are granted to the self-employed if necessary. The self-employed, however, have no claim to Statutory Sick Pay (GBP 66.15 (€ 98) from the beginning of sickness) because this is paid by employers.

Self-employed women who are pregnant are entitled to a Maternity Allowance of GBP 102.80 (€ 152) per week for 26 weeks if they have been self-employed for at least 26 weeks out of the 66 week period ending with the week in which the baby is due and must have average earnings of at least GBP 30 (€ 44) a week in this period.

Long-term care

There is no general scheme of long-term care benefit in the UK, but self-employed people can get any available help on the same basis as everyone else.

Invalidity

The regulations of the general protection system apply.

Old-age

Self-employed persons can qualify for the contributory (state) Basic Retirement Pension on the same basis as

employed persons, but they generally have no entitlement to a state earnings-related pension.

Survivors

The surviving spouse of a self-employed person who has died may be entitled to Bereavement Payment on the same basis as the spouse of a person who was employed, but there is no entitlement to a state earnings-related pension.

Employment injuries and occupational diseases

No protection system exists for self-employed persons.

Family benefits

The general system applies without special arrangements.

Unemployment

No protection system exists for self-employed persons. If they become unemployed, they can claim income-based Jobseeker's Allowance (which is means-tested).

European Commission

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