



MISSOC

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CHANGES IN THE COMPARATIVE TABLES

Pre-Print of the Information concerning the Situation on July 1st, 1994

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PREFACE

The new edition of the annual MISSOC-Publication "Social Protection in the Member States of the Union" which will reflect the developments in effect as of July 1, 1994, is currently being prepared. The MISSOC-Secretariat had been furnished with the relevant information at the beginning of September. It is currently translated into French, German and English and prepared for printing.

Unfortunately, these technicalities require quite some time. This means that the annual publication, which refers to July 1 of a year, can only be sent off at the start of the following year. In order to provide MISSOC-users with updated information we decided to publish all changes regarding the

"Comparative Tables" (and reflecting the developments in effect as of July 1 of the current year) separately as "MISSOC-INFO".

As a first such service we herewith present our readers with a special issue of the MISSOC-INFO. All those changes regarding the tables II-XII have been published included in this issue which have come into effect since our last publication. The information reflects the developments in effect as of July 1, 1994.

MISSOC-Secretariat
Dr. Wilhelm Breuer

BELGIUM

TABLE II: FINANCING

Contributions: Rates and ceiling, 5. Unemployment

01.07.1994: 2.28 % (0.87 % employee, 1.41 % employer).

01.10.1994: 2.30 % (0.87 % employee, 1.43 % employer).

01.01.1995: 2.33 % (0.87 % employee, 1.46 % employer).

Changes to Note B-3, Belgium, Unemployment

1. Employers contribute 1.6 % of employees' remuneration if they employ over 10 workers.
2. Employer "wage moderation" contributions of 5.67 % plus 5.67 % of employer contributions owed and an additional 0.40 % to be paid by employees.
3. Employer contributions, lump-sum payments paid by the employer for each involuntary part-time worker employed.
4. Employer contributions, lump-sum payments paid for conventional early-retirement pensions.
5. Employer contributions equal to 0.10 % of wages. This money is allocated for measures to help unemployed workers find employment.
6. Employer contributions equal to 0.45 % of wages, used to finance temporary unemployment benefits.

New Note Belgium, Social security benefits in general

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

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

TABLE III: HEALTH CARE

Benefits: 2. Patient's contributions towards medical expenses

Insured person's share must not exceed 25 % for general medical care. In principle, no share borne for technical benefits. In excess of a certain annual upper-limit (social ceiling) the insured person no longer contributes to the insurance, thus treatment is free of charge for all members of the household. This ceiling depends on the household income. Only medicine is excluded from this ceiling. Preferential treatment

for certain groups.

3. Hospitalisation

Complete refund (public ward) save for a participation of BFR 351 (ECU 8.87) per day (BFR 150 = ECU 3.79 for dependants, invalids, widowers, widows, orphans and pensioners). Patient's contribution modified from the 9th day and after 91st day in general hospital or from the first day of the 2nd and the 6th years in psychiatric hospitals. Lump sum hospitalisation fee: BFR 1,000 (ECU 25).

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

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

TABLE VI: INVALIDITY

Benefits: 1. Amount of pension

2. Minimum for regularly employed:

a) with dependants: BFR 1,260 (ECU 32) per day,

b) without dependants: BFR 1,008 (ECU 25) per day (single); BFR 902 (ECU 22.78) per day (cohabits).

3. Minimum for non-regularly employed:

a) with dependants: BFR 1,011 (ECU 26) per day,

b) without dependants: BFR 758 (ECU 19.15) per day.

TABLE VII: OLD AGE

Benefits: 1. Amount of pension

Guaranteed minima for complete schedule of contributions:

Households: BFR 392,577 (ECU 9,916);

Single: BFR 314,288 (ECU 7,935).

TABLE VIII: SURVIVORS

Benefits: 1. Surviving spouse

Guaranteed minimum for fully ensured:

BFR 308,878 (ECU 7,802) per year.

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Benefits: 2. Temporary incapacity. Cash benefits. c) Amount of the benefit

Maximum: BFR 909,360 (ECU 22,969). Minimum for minors and apprentices: BFR 181,872 (ECU 4,594).

Benefits: 3. Permanent incapacity. d) Basic earnings used for calculating annuity

Maximum ceiling: BFR 909,360 (ECU 22,969) per year.

Benefits: 3. Permanent incapacity. g) Redemption

e) Redemption no longer possible for annuities of less than 10 %, for accidents post 1993 settled either by confirmed agreement or by a judicial decision.

Single lump-sum payments have been replaced with a non-indexed life annuity.

TABLE XI: UNEMPLOYMENT

Total unemployment: 2. Qualifying period

Period varies according to the age of the insured person: 312 working days during the previous 18 months, and 624 working days over the previous 36 months.

Benefits: 5. Rate

1. Unemployment benefits:

c) Cohabitants without dependants: 55 % in the first year of unemployment; 35 % in the following three months. After 15 months, possibility of lump-sum allowance if certain conditions are fulfilled. *See note XI-B-1.*

2. Waiting allowance (based on study record): *See note XI-B-1.*

b) Single persons:

age below 18: BFR 309 (ECU 7.80) per day,

age 18 - 20: BFR 486 (ECU 12.28) per day

and age 21 and over: BFR 627 (ECU 15.84) per day.

3. Supplement after 1st year of unemployment to older workers (over age 50) with employment record of at least 20 years:

a) Cohabitants with dependants: + BFR 132 (ECU 3.33).

b) Single persons: + 12.5 % of reference earnings + 18 % of reference earnings if aged 55 or over or if aged at least 52 before 1994 and in receipt of benefit in 1990 (+ 25 % of reference earnings as of 1 December 1994 for the unemployed in this category who fulfil the same conditions).

c) Cohabitants without dependants: + BFR 138 (ECU 3.49) per day, or + 7.5 % of reference earnings, or + 15 % of reference earnings if aged at least 52 before 1994 and in receipt of benefit in 1990.

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

1. Unemployment benefits:

a) Cohabitants with dependants: 60 % of reference earnings. Maximum: BFR 1,264 (ECU 32) per day. Minimum: BFR 1,110 (ECU 28) per day.

b) Single persons without dependants: 60 % in the 1st year of unemployment. Maximum: BFR 1,264 (ECU 32) per day. Minimum: BFR 795 (ECU 20.08) per day. 42 % from the 2nd year onwards. Maximum: BFR 885 (ECU 22) per day. Minimum: BFR 795 (ECU 20.08) per day.

c) Cohabitants without dependants: 55 % in the 1st year of unemployment. Maximum: BFR 1,159 (ECU 29) per day. Minimum: BFR 634 (ECU 16.01) per day. 35 % for the following three months. Maximum: BFR 737 (ECU 18.62) per day. Minimum: BFR 634 (ECU 16.01) per day.

Lump-sum of BFR 473 (ECU 11.95) per day when 15 months of unemployment are completed, raised to BFR 631 (ECU 15.94) if they are part of a household which has only replacement incomes, as long as the total benefits do not exceed BFR 32,864 (ECU 830) per month. The period of 15

months is extended in relation to former employment on the formula of 3 months per each year of professional activity and/ or wage-earning. Not applicable to workers with a record of 20 years in employment and workers whose permanent rate of disability is at least 33 %.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

1. General non-contributory minimum: 7. Other conditions

A beneficiary, under the age of 25, must have signed a contract relating to an individual social integration plan within three months of the initial claim, unless this is impossible for health or equity reasons (the contract stipulates the form of progressive integration, the content of the guidance, and details of possible training courses or employment).

Resources taken into account

Exceptions: family allowances; the amount, determined by the king, of cadastral income from property of which the person concerned is the proprietor or the usufructuary; social assistance granted by public social assistance centres (CPAS); study allowances granted to the interested person for the benefit of himself or his dependant children, donations (in certain cases); the maintenance allowance received for the benefit of minor single children dependent on the concerned person and advances on maintenance payments made for unmarried minors, captivity pensions and war pensions, as well as pensions relating to national orders in the event of a war.

Examples

1. Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:

a) Person living alone: BFR 19,709 (ECU 498).

b) Couple with or without children: BFR 26,279 (ECU 664).

c) Single parent family: BFR 26,279 (ECU 664).

d) Cohabitant: BFR 13,140 (ECU 332).

2. Monthly amounts including family allowances:

a) Couple with one child (10 years): BFR 29,715 (ECU 751).

b) Couple with 2 children (8, 12 years): BFR 35,786 (ECU 904).

c) Couple with three children (8-10-12 years): BFR 43,716 (ECU 1,104).

d) Single parent family with one child (10 years): BFR 29,715 (ECU 751).

e) Single parent family with 2 children (8, 10 years): BFR 35,319 (ECU 892).

Measures stimulating social and professional integration

In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimex, the revenues resulting from this integration are taken into account only after deduction of an indexed fixed monthly and degressive amount over the three years. 1st January 1994:

1st year: BFR 6,625 (ECU 167).

2nd year: BFR 5,521 (ECU 139)

3rd year: BFR 3,312 (ECU 84).

Number of beneficiaries

62,170 (1st January 1994).

Costs

BFR 6,014 million (ECU 152 million) (1993).

2. Specific non-contributory minima: I. Old Age, 5. Amount payable

BFR 236,522 (ECU 5,974) per year (single rate).

BFR 315,359 (ECU 7,965) per year (married couples rate).

II. Invalidity, 5. Amount payable

1. Income replacement allowance:

a) beneficiary living with a partner: BFR 157,693 (ECU 3,983)

b) single beneficiary: BFR 236,519 (ECU 5,974)

c) beneficiary with dependants: BFR 315,362 (ECU 7,965)

2. Integration allowance: depending on classification of lack of independence: BFR 32,448 (ECU 820), BFR 110,569 (ECU 2,793), BFR 176,675 (ECU 4,463), BFR 257,393 (ECU 6,501).

3. Assistance to the elderly allowance: depending on classification of lack of independence: BFR 105,841 (ECU 2,673), BFR 128,686 (ECU 3,250), BFR 151,525 (ECU 3,827).

3. Minima in contributory schemes: I. Old Age, 5. Amount payable

Single person: BFR 314,153 (ECU 7,935).

Couple: BFR 392,577 (ECU 9,916).

II. Survivors, 5. Amount payable

BFR 308,878 (ECU 7,802) per year.

DENMARK

TABLE II: FINANCING

Financing principle: 1. Sickness and maternity

Tax financed.

From January 1st 1994 a new contribution paid by all salaried workers and non-salaried, self-employed workers to cover State expenditure on daily allowances.

5. Unemployment

Contributions (paid by the insured persons). The costs of daily allowances for early-retirement benefit and for transitional payments are reimbursed by the State. As of 1.1.1994 a new contribution paid by all salaried workers and non-salaried, self-employed workers to cover State expenditure on benefits.

Contributions: Rates and ceiling, 3. Old-age, survivors

Supplementary pension:

Contribution of DKR 194.40 (ECU 26) per month:

1/3 employee

2/3 employer.

Employers who pay their share of the contribution for sick employees - even during the period when the local authorities provide daily allowance - will be compensated by the State.

5. Unemployment

New contribution from January 1st 1994 paid also by non-in-

ured persons to cover cost of daily allowances paid by the State.

TABLE III: HEALTH CARE

Benefits: 6. Dental treatment

Cost to insured person in both categories:

60 % or 55 % of cost of treatments on list. For young persons (between 18 and 25): 35 % or 50 % of cost of treatment.

Treatment is free for children and invalids.

TABLE IV: SICKNESS - CASH BENEFITS

Beneficiaries: Conditions

Employees:

...

2. Persons who have just completed a vocational training course for a period of at least 18 months and persons doing a paid work placement as part of a vocational training course.

Benefits: 1. Duration of benefits

52 weeks in 18 months; pensioners or people who have reached the age of 67 not more than 13 weeks in a 12-month period.

2. Amount of the benefits

1. Employees:

Calculated upon the basis of the hourly wage of the worker (new contributions deducted), with a maximum of DKR 2,546 (ECU 338) per week or DKR 68.81 (ECU 9.12) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks.

...

3. The unemployed and persons in receipt of various anti-unemployment benefits are entitled to the same amount as they received previously.

3. Other benefits

Reduced (partial) benefits in the event of partial incapacity to work.

TABLE V: MATERNITY

Benefits: 2. Cash benefits. Kind and duration of benefit

...

3. Employed or self-employed in case of adoption: weekly payments for 24 weeks from the date when the parent actually takes charge of the child of which 2 weeks are for the two adopting parents.

Amount

Maximum DKR 2,546 (ECU 338) per week or DKR 68.81 (ECU 9.12) per hour.

Voluntary insurance: see table IV "Sickness - Cash Benefits. At least 2/3 of the maximum during the whole period of leave.

TABLE VI: INVALIDITY

Conditions: 3. Minimum period of membership giving entitlement to benefits

At least 3 years of residence between the age of 15 and 67. At the age of 67 the pension is automatically converted into an old-age pension.

Benefits: 1. Amount of pension

3. 100 %: maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement.

Basic amount: DKR 44,328 (ECU 5,877) per year, if income is not above a certain level.

Invalidity amount: DKR 21,576 (ECU 2,860) per year. Married persons: DKR 18,360 (ECU 2,434) per year each, if both qualify for this supplement or the invalidity allowance.

Incapacity of work amount: DKR 29,772 (ECU 3,947) per year.

Married persons: DKR 21,540 (ECU 2,856) per year each, if both qualify for this supplement.

Supplement payable to pensioners: DKR 9,476 (ECU 2,582) per year on condition that the earnings of the pensioner and his/ her spouse do not exceed a certain level.

Special pension supplement - for pensioners living alone, DKR 24,468 (ECU 3,244) per year. This supplement can also be paid to single persons who are in receipt of an invalidity allowance.

Early retirement amount: If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKR 11,256 (ECU 1,492) per year.

5. Other benefits

1. Outside assistance allowance: given for the personal aid of a third person and in case of blindness or acute short-sightedness:

DKR 22,524 (ECU 2,986) per year. This allowance can be replaced by:

2. Constant attendance allowance: when the claimant needs constant surveillance or care by a third person:

DKR 44,940 (ECU 5,958) per year.

3. Invalidity allowance:

Given when earnings are too high for a pension, but when invalidity (66 - 100 %) is medically certified, and in cases of deafness resulting in serious problems of communication: DKR 21,684 (ECU 2,875) per year (if the spouse receives the same invalidity allowance in invalidity pension: DKR 17,616 = ECU 2,335 per year).

TABLE VII: OLD-AGE

Field of application

2. Supplementary pension: all employees aged 16 - 66 working 9 hours or more per week. Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of 3 years.

Benefits: 1. Amount of pension

1. National pension:

Basic amount: DKR 44,328 (ECU 5,877) per year. A full pension is paid if 40 years of residence after the age of 15 and before the age of 67, otherwise pension is reduced.

2. Pension supplement:

DKR 19,476 (ECU 2,582) per year on condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling.

Special pension supplement: for pensioners living alone, DKR 24,468 (ECU 3,244) per year.

3. A personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs.

4. Supplementary pension:

DKR 12,540 (ECU 1,662) per year if affiliated to complementary scheme since its start on April 1st, 1964. Supplementary pensions of less than DKR 1,040 (ECU 138) per year will be replaced by a lump-sum payment.

Early pension

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

Accumulation with earnings

1. National Pension: The basic amount depends on the income gained from the pensioners' professional activity. Reduced by DKR 60 (ECU 7.95) for every DKR 100 (ECU 13.26) earned in excess of DKR 106,000 (ECU 14,053) (for single person) or DKR 126,300 (ECU 16,744) (for married person) per year.

See note VII-DK-2.

2. Supplementary pension:

Accumulation permitted.

Taxation, 1. Taxation of cash benefits

National Pension:

Basic pensions, pension supplements, personal allowances and special supplements are fully liable to taxation.

TABLE VIII: SURVIVORS

Conditions: 1. Deceased insured person

Ten years of insurance cover of the deceased and length of marriage: at least 10 years - the conditions for entitlement to the pension (la rente) (death occurred before 1.7.1992 and widow(er) aged over 62) or to death grant (capital-décès) (death occurred after 1.7.1992 and the deceased aged over 67 or the widow(er) aged 62).

2. Surviving spouse

To be or to have been married to the deceased. For divorcees the condition is that the deceased paid a maintenance grant just before he died and that the marriage lasted 5 or 10 years (accumulated widow's/widower's pension).

Benefits: 7. Other benefits

1. Death grant: up to DKR 6,350 (ECU 842), depending on the estate of the deceased. ...

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Benefits: 3. Permanent incapacity. d) Basic earnings used for calculating annuity

Total earnings in year before injury.

Maximum: DKR 293,000 (ECU 38,844).

e) Amount or formula

1. Total incapacity: pension equal to 80 % of annual earnings of recipient up to an amount of DKR 293,000 (ECU 38,844) per year (80 %: DKR 234,400 = ECU 31,075). This ceiling is readjusted once a year according to the general evolution of salaries.

g) 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. At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension.

4. Other benefits

For 100 % handicap, allowance is DKR 355,000 (ECU 47,064).

Death: 1. Surviving spouse

Pension: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 293,000 (ECU 38,844) during a period of 10 years maximum (same rules for widows and widowers).

6. Capital sum on death

Lump sum of DKR 92,000 (ECU 12,197) for surviving spouse (or a person cohabiting with the deceased).

TABLE X: FAMILY BENEFITS

Other benefits: 1. Birth grants

DKR 1,359 (ECU 180) per quarter = DKR 453 (ECU 60) 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.

2. Allowance for single parent

The general benefits are supplemented by DKR 1,100 (ECU 146) per quarter = DKR 366.67 (ECU 49) per month and per child.

Moreover, an allowance of DKR 840 (ECU 111) per quarter = DKR 280 (ECU 37) per month and per household.

5. Other allowances

Allowance (single benefit) in case of adoption of a foreign child: DKR 31,332 (ECU 4,154).

Special cases: 2. Pensioners

Special allowances of DKR 703 (ECU 93) per month for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by DKR 366.67 (ECU 49) per month per child.

3. Orphans

Special additional allowance of DKR 703 (ECU 93) per month for each motherless or fatherless child.

Special allowance for each motherless and fatherless child. Amount is raised to DKR 1,406 (ECU 186) per month and child.

TABLE XI: UNEMPLOYMENT

Field of application

...
4. Self-employed workers who practise a profession and their assisting spouse.

Benefits: 2. Duration of payment

Not more than 48 months over a 60 month period.

...
Transition benefits: A member of an unemployment insurance fund, aged between 55 and 59, who is entitled to un-

employment allowances and who has drawn this benefit for at least 12 months during the last 15 months, is entitled to a "transition benefit" (avergangsydelse) of 82 % of the maximum daily allowance. This allowance stops when the insured reaches the age of 60 or if he or she is awarded to an early retirement pension.

On a trial basis persons aged 50 may choose the transition benefit until the end of 1996. Salary of up to DKR 27,500 (ECU 3,646) per year without reduction of the benefit.

5. Rate

90 % of reference earnings (not more than DKR 2,545 (ECU 337) per week). Maximum rates are fixed for 12 months at a time by each individual fund.

Young persons having completed education and without work: DKR 2,085 (ECU 276) (maximum).

Benefits for older unemployed and early retirement:

3. Rates

During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2,545 (ECU 337) per week. Thereafter not more than 82 % of the upper limit (DKR 2,086,90 = ECU 277).

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES:

1. General non-contributory minimum. General conditions: 2. Nationality

No nationality conditions. Foreigners risk being repatriated as opposed to receiving long-term assistance.

Determination of the minimum

The starting point of the assessment of the guarantee of resources amount is (for parents) 80 % of the maximum unemployment allowance and 50 % of this maximum for persons with no children, as of 1 January 1995 60 %.

Guaranteed minimum: Categories

1. Basic amount for single persons.
2. Basic amount for married couples.
3. Amounts for persons under 23.
4. Housing supplement.

Examples

1. Monthly amounts not including housing allowance:
 - a) Persons supporting at least one child: DKR 8,852 (ECU 1,174) per month.
 - b) Single person: DKR 5,546 (ECU 735) per month.
 - c) Under 23 years of age:
 - (i) living with parents: DKR 2,080 (ECU 276) per month.
 - (ii) living separately: DKR 4,251 (ECU 564) per month.

Relations between the amounts

1. Single person: 50 % of maximum unemployment benefit (60 % as of 1.1.1995).
2. Couple with joint children: 2 x 80 % of maximum.
3. Childless couple: 2 x 60 % of minimum.
4. Couple with children from another marriage: 1 x 80 % of maximum + 1 x 60 % of maximum, if the husband and wife have no children. If this is the case: 2 x 80 % of the maximum.

Measures stimulating social and professional integration

A salary of DKR 2,000 (ECU 265) per month, up to DKR 12,000 (ECU 1,591) in total per year is exempted, if the person has been receiving the allowance for three months.

Associated rights: 2. Housing

Housing supplement is part of the allowance; in cases where accommodation costs exceed a fixed limit. The supplement is not liable to taxation.

Number of beneficiaries

In January 1994, 147,654 persons in Denmark (6.1 % of the population) received cash benefits of social assistance. 27,603 received education assistance or professional training assistance. 43,968 received special aid. 24,134 participated in active-employment measures.

Costs

Budget for 1993:
DKR 12,420 million (ECU 1,647 million).

GERMANY

TABLE II: FINANCING

Contributions: Rates and ceiling. 1. Sickness and maternity

Old Länder:

13.26 % (average) (total)

6.63 % employee

6.63 % employer.

Ceiling: DM 68,400 (ECU 35,601) per year.

New Länder:

12.98 % (average) (total)

6.94 % employee

6.94 % employer.

Ceiling: DM 53,100 (ECU 27,637) per year.

3. Old-age, survivors

19.20 % (total)

9.60 % employee

9.60 % employer.

Annual ceiling: DM 91,200 (ECU 47,468) in the old Länder and DM 70,800 (ECU 36,850) in the new Länder.

5. Unemployment

6.50 % (total)

3.25 % employee

3.25 % employer.

Annual ceiling: DM 91,200 (ECU 47,468) in the old Länder and DM 70,800 (ECU 36,850) in the new Länder.

Public authorities' contributions: 2. Sickness and maternity. Cash benefits

Lump sum payment of DM 400 (ECU 208) drawn from Federal funds for female employees who are not members of a health insurance scheme.

TABLE III: HEALTH CARE

Beneficiaries: 2. Membership ceiling

Old Länder: DM 68,400 (ECU 35,601);

New Länder: DM 53,100 (ECU 27,637).

3. Eligible groups

Spouse and children, income lower than DM 560 (ECU 291) in old Länder and DM 440 (ECU 229) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children, and some other exclusions.

4. Special rules for pensioners

Same entitlement for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions in old Länder amounts to 13.4 % of pension and 13.0 % in new Länder, half each being paid by pensioner and body granting pension.

Benefits: 3. Hospitalisation

Free hospitalisation in a shared room with exception of participation of DM 12 (ECU 6.25) (old "Länder") or DM 9 (ECU 4.68) (new "Länder") per calendar day during a maximum of 14 days. Duration of benefit: unlimited, in principle.

4. Sanatoriums

Free if necessary. Participation of insured: DM 12 (ECU 6.25) (old "Länder") or DM 9 (ECU 4.68) (new "Länder") per calendar day.

5. Courses of treatment

Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DM 15 (ECU 7.81) per day. Full compensation with DM 12 (ECU 6.25) (old "Länder") or DM 9 (ECU 4.68) (new "Länder") paid by the insured patient per (calendar) day or contribution of Sickness Funds for preventive and curative courses for mothers. Full compensation for institutional preventive or rehabilitative courses, except for copayment of insured person of DM 12 (ECU 6.25) (old "Länder") or DM 9 (ECU 4.68) (new "Länder") per day.

7. Pharmaceutical products

1. Insured person's contribution: a charge of DM 3 (ECU 1.56), DM 5 (ECU 2.60), DM 7 (ECU 3.64), depending on the packet size of the pharmaceutical product prescribed, except for children and hardship cases. If there is a fixed-price for a group of products, the amount of contribution payable depends on this fixed price. In such cases, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.

TABLE IV: SICKNESS - CASH BENEFITS

Beneficiaries: 2. Membership ceiling

DM 68,400 (ECU 35,601) in old Länder DM 53,100 (ECU 27,637) in new Länder.

Benefits: 3. Other benefits

3. As a transitory measure: death benefit for persons insured under the legal sickness insurance on 1 January 1989. Members: DM 2,100 (ECU 1,093); dependants included on the member's insurance: DM 1,500 (ECU 781).

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

The minimum income levels are not subject to taxation under any circumstances.

Single person:	DM 11,069 (ECU 5,761).
Couple with no children:	DM 22,139 (ECU 11,523).
Couple with 1 child:	DM 26,243 (ECU 13,659).
Couple with 2 children:	DM 30,347 (ECU 15,795).

TABLE VII: OLD-AGE

Benefits: 3. Supplement for dependants. Children

For children born after 1992: increase of three years of insurance.

Early pension

On a full pension, until the age of 65 earnings from professional activities must not exceed DM 560 (ECU 291) per month (old "Länder") or DM 440 (ECU 229) (old "Länder")

TABLE VIII: SURVIVORS

Benefits: 1. Surviving spouse

1. The "major" widow's or widower's pension amounts to 60 % of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 onwards, if the widow or widower is unfit to work or bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child which cannot look after itself on account of a mental or physical handicap.

2. In other cases, the "minor" widow's or widower's pension is payable, 25 % of the pension for which the deceased spouse would have been eligible.

Where replacement earnings of widow/widower exceed the amount (1.7.1994 monthly about DM 1,271 (ECU 662) in the old Länder plus amounts for children), survivor's pension is reduced by a rate of 40 % of the excess amount.

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Benefits: 3. Permanent incapacity. d) Basic earnings used for calculating annuity

Actual earnings in the 12 months prior the insurance takes effect. In any case 60 % (persons aged over 18) or 40 % (up to 18) of the reference-amount (1994: DM 47,040 = ECU 24,483).

Annual earnings limits: between DM 72,000 (ECU 37,474) and DM 132,000 (ECU 68,703).

f) Supplements for care by another person

Vary according to individual case from DM 526 (ECU 274) to DM 2,100 (ECU 1,093) (old "Länder") and to DM 1,558 (ECU 811) (new "Länder") per month.

Death: 2. Orphans of the father or of the mother

Each child to age of 18, or 27 if undergoing vocational training or is handicapped: E x 20 %.

Return to active life: 2. Preferential employment of handicapped persons

Obligation to employ seriously disabled persons in all enterprises with at least 16 employees as a 6 % quota of the staff

or to pay DM 200 (ECU 104) per month compulsory compensation for each reserved job that is unfilled.

TABLE X: FAMILY BENEFITS

Legislation: 2. Basic legislation

Federal Family Allowances Act of 14 April 1964, amended version of 31 January 1994.

Social Code, general part, 11 December 1975, most recently amended by the Law of 20 June 1991.

Law on the advance payment of maintenance of 23 July 1979, amended version of 19 January 1994.

Federal Law on Parental Leave Benefit, 6th December 1985, amended version of 31 January 1994.

Family allowances: 2. Age limit

Vocational training/further education: *see note X-D-1.*

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

4. Supplements which vary with income

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

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

5. Other allowances

Education allowance:

DM 600 (ECU 312) per month for first 18 months following the child's birth (24 months for children born since 1.1.1993).

An annual income ceiling is applicable. This is fixed at DM 100,000 (ECU 52,048) during the first six months for a married couple and at DM 75,000 (ECU 39,036) for other eligible parties. From the seventh month onwards the limit is fixed at DM 29,400 (ECU 15,302) for married couples and at DM 23,700 (ECU 12,335) for other eligible parties.

For births from 1.1.1992 onwards this allowance is treated separately from parentage leave. Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child.

TABLE XI: UNEMPLOYMENT

Benefits: 2. Duration of payment

1. Insurance:

Proportional to periods of employment and to age:

Employment, whereby the earnings from the activity is subject to

compulsory contributions .. calendar days	Age-end of .. year	Duration .. days
360		156
480		208
600		260
720		312
840	42.	364
960	42.	416
1080	42.	468
1200	44.	520
1320	44.	572
1440	49.	624
1560	49.	676
1680	54.	728
1800	54.	780
1920	54.	832

2. Assistance:
Unlimited, original unemployment allowance: 312 days.

3. *Earnings taken as reference*
Average weekly wage for the last 6 months.

4. *Earnings ceiling*
DM 7,600 (ECU 3,956) per month in the old "Länder" and DM 5,900 (ECU 3,071) in the new "Länder".

5. *Rate*

1. Insurance:
 - a) Beneficiaries with children: 67 % of net earnings (benefits on a fixed scale).
 - b) Beneficiaries without children: 60 % of net earnings.
2. Assistance:
 - a) Beneficiaries with children: 57 % of net earnings (benefits on a fixed scale).
 - b) Beneficiaries without children: 53 % of net earnings.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

1. General non-contributory minimum. Regional differentiation

The basic rate varies between DM 496 (ECU 258) and DM 521 (ECU 271) (1.7.1993) according to the Land in 1994.

Examples

Average needs within the framework of payments to ensure minimum level of existence (basic amount, exceptional payments, housing and heating allowances) in the old "Länder" (as at 1.7.1994).

1. Single person: DM 1,112 (ECU 579)
2. Couple without children: DM 1,784 (ECU 929)
3. Couple with one child: DM 2,294 (ECU 1,194)
4. Couple with 2 children: DM 2,777 (ECU 1,445)
5. Couple with three children: DM 3,249 (ECU 1,691)
6. Single parent family with one child (below the age of 7): DM 1,848 (ECU 962)
7. Single parent family with 2 children (8 and 10 years old): DM 2,423 (ECU 1,261)

Indexation

Adjustment is reviewed on 1 July for the subsequent six months, and for the first six months of the following year corresponding to the development of the actual, real cost of living. Limited increase for period between 1.7.1994 and 30.6.1996 on grounds of the second law on the accomplishment of cost-cutting, consolidation and growth programme.

Number of beneficiaries

4.03 million persons received in 1992 (old Länder) benefits of social assistance: 3.15 million received maintenance allowances and 1.63 million assistance in special circumstances.

In the five new Länder, 685,047 persons received benefits in 1992: 488,133 maintenance allowance and 240,015 assistance in special circumstances.

Costs

Old "Länder" 1992: DM 38.12 billion (ECU 19.84 billion), new "Länder" DM 4.48 billion (ECU 2.33 billion).

2. Specific non-contributory minima. I. Old Age, 5. Amount payable

Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme (basic amount, supplements, exceptional benefit, housing and heating allowances). Monthly average:

- Single Person or head of family: DM 1,216 (ECU 633).
- Couple, both over 65: DM 1,971 (ECU 1,026).

I. Old Age, 7. Number of beneficiaries

243,831 in the old "Länder" and 32,138 in the new "Länder" (1992).

II. Invalidity, 5. Amount payable

Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme (basic amount, supplements, exceptional benefit, housing and heating allowances). Monthly average:

- Single person or head of family: DM 1,216 (ECU 633).
- Couple, both fulfilling the conditions: DM 1,971 (ECU 1,026).

III. Single Parents, 5. Amount payable

Supplement of 40 % or 60 % (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme.

Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.7.1994:

- Single-parent family with one child under the age of 7: DM 1,848 (ECU 962).
- Single-parent family with two children aged between 7 and 13: DM 2,423 (ECU 1,261).

7. Number of beneficiaries

At the end of 1992, 250,048 single-parent families received payments to ensure minimum level of existence. 210,390 of these single-parent families were in the old "Länder".

GREECE

TABLE II: FINANCING

Contributions: Rates and ceiling. 1. Sickness and maternity and 3. Old-age and survivors

- 1. Persons insured before 31 December 1992:
Ceiling: DR 417,500 (ECU 1,441) per month.
- 2. Persons insured after 1.1.1993:
No ceiling for employers' and employees' contribution; ceiling up to DR 245,000 (ECU 846) for State's contribution.

5. Unemployment

- 1. Persons insured before 31.12.1992:
Ceiling: DR 417,500 (ECU 1,441) per month.

6. Family allowances

- 1. Persons insured before 31.12.1992:
2.0 % (total)
1.0 % employee
1.0 % employer.
Ceiling: DR 417,500 (ECU 1,441) per month.
- 2. Persons insured after 1.1.1993:
The same contributions. No ceiling.

TABLE IV: SICKNESS - CASH BENEFITS

Benefits: 2. Amount of the benefits

- 1. For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is DR 2,710 (ECU 9.36) per day (daily wage assumed for 3rd insurance category).
- 2. After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is DR 5,020 (ECU 17.33) per day (daily wage assumed for 8th insurance category).

3. Other benefits

- 1. Death grant: At least 8 times the reckonable earnings of the lowest group, i.e. DR 130,480 (ECU 450).
- 2. Private nurse in hospital:
Amount allocated: DR 4,744 (ECU 16.38) days, DR 5,930 (ECU 20.47) Sundays, public holidays.

TABLE V: MATERNITY

Benefits: 1. Benefits in kind

- 1. For birth expenses: at least 30 x the minimum wage of an unskilled worker = DR 148,020 (ECU 511). ...

2. Cash benefits. Amount

- Maximum (no dependants): DR 8,155 (ECU 28) per day.
- Maximum (4 dependants): DR 11,415 (ECU 39) per day.

TABLE VI: INVALIDITY

Conditions: 2. Period for which cover is given

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.

3. Minimum period of membership giving entitlement to benefits

- Persons insured before 31 December 92:
- 4. If injury is due to an accident taking place out of the employment the following are required: 2,025 working days in 1991, 2,100 in 1992, 2,175 in 1993, 2,225 in 1994, or 750 working days (of which 300 in the last 5 years preceding the invalidity).

Benefits: 1. Amount of pension

- Persons insured before 31.12.1992:
If 100 % incapacity, pension is increased by 50 % for care by a third person. The maximum increase is DR 98,680 (ECU 341) per month.
- Persons insured after 1.1.1993:
The maximum increase is equal to ¼ of the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions: DR 31,000 (ECU 107) per month.

2. Annual earnings ceiling

- Persons insured before 31.12.1992:
DR 407,750 (ECU 1,408) per month.
- Persons insured after 1.1.1993:
The sum of the monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions: DR 490,000 (ECU 1,692) per month.

5. Other benefits

-
- 2. Allowance:
... Amount of allowance: 20 times the minimum wage of an unskilled worker, i.e. DR 98,680 (ECU 341).

TABLE VII: OLD-AGE

Conditions: 1. Minimum period of membership

- 1. Persons insured before 31.12.1992: 4,200 working days in 1992 which have given rise to contributions (4,500 in 1994).

Benefits: 1. Amount of pension

- Persons insured before 31.12.92:
- 2. Supplement:
Minimum amount (1.7.1994): DR 83,730 (ECU 289).

2. Annual earnings ceiling

- Persons insured before 31.12.1992: DR 407,750 (ECU 1,408) per month.

3. Supplement for dependants. Spouse

Currently: DR 6,316 (ECU 21.80) per month. Increases in line with rises in civil servants' pensions.

Children

- 1. Persons insured before 31.12.93:
Maximum amount for all children: DR 148,250 (ECU 512).

Early pension

- Persons insured after 31.12.92:
- c) From the age of 50 awards for women with children who are still minors or are handicapped, if the woman has been insured for 20 years. Reduction of 1/200 for each month short of the 55th birthday.
- ...

Accumulation with earnings

- 1. Persons insured before 31.12.92:
Possible with monthly earnings limited to 50 times daily minimum earnings (DR 4,934 = ECU 17.03).

TABLE VIII: SURVIVORS

Benefits: 1. Surviving spouse

- 1. Persons insured before 31.12.1992:
70 % of the pension of deceased husband, minimum amount DR 75,350 (ECU 260) per month.

Revalorization following the increase of pensions of the civil servants.

7. Other benefits

2. Funeral expenses:
DR 130,480 (ECU 450).

TABLE X: FAMILY BENEFITS

Family allowances: 3. Monthly amounts

- 1 child: DR 1,300 (ECU 4.49).
- 2 children: DR 4,450 (ECU 15.36).
- 3 children: DR 9,650 (ECU 33).
- 4 children: DR 11,000 (ECU 38).

For each following child an additional DR 2,500 (ECU 8.63) plus DR 1,000 (ECU 3.45) for third child born after 1st January 1982.

4. Supplements which vary with income

Progressive reduction according to increase in gross family income: if latter exceeds DR 2,400,000 (ECU 8,286) per year, allowances are as follows:

- 1 child: DR 900 (ECU 3.11)
- 2 children: DR 2,900 (ECU 10.01)
- 3 children: DR 5,490 (ECU 18.95)
- 4 children: DR 7,370 (ECU 25).

TABLE XI: UNEMPLOYMENT

Benefits: 5. Rate

Minimum: Two-thirds daily minimum wage (DR 3,288 = ECU 11.35).

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

3. Minima in contributory schemes. I. Old-Age, 5. Amount payable

Minimum amount:
As from 1.7.1994:
DR 83,730 (ECU 289) plus supplements for dependants.

II. Survivors, 5. Amount payable

Minimum allowance: As from 1.7.1994: DR 75,350 (ECU 260) per month.

III. Invalidity, 5. Amount payable

Minimum amount dependent on degree of incapacity for work:

50 % - 100 % of the minimum amount of the old-age pension = DR 41,865 - DR 83,730 (ECU 145 - 289) per month.

IV. Unemployment, 5. Amount payable

Minimum allowance:
2/3 of minimum daily wage (DR 3,288 = ECU 11.35).

SPAIN

TABLE II: FINANCING

Contributions: Rates and ceiling. 1. Sickness and maternity

... Ceiling: PTA 349,950 (ECU 2,207) per month = PTA 4,199,400 (ECU 26,479) per year.

5. Unemployment

Unemployment insurance:

7.8 % , of which:

1.6 % employee

6.2 % employer.

Wage Guarantee Fund:

0.4 % , paid by the employer.

Vocational training:

0.7 % , of which:

0.6 % employer.

Ceiling: PTA 349,950 (ECU 2,207) per month = PTA 4,199,400 (ECU 26,479) per year.

TABLE III: HEALTH CARE

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. ...

Beneficiaries: 3. Eligible groups

Persons living with and dependant on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce does not forfeit entitlement to health care of spouse and descendants, or of cohabitants.

Benefits: 6. Dental treatment

Comprising extractions and certain types of treatment. Certain financial aids for dental prosthesis. In the event of an employment injury or in the case of an occupational disease, oral and facial surgery are also covered.

TABLE IV: SICKNESS CASH BENEFITS

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. ...

Benefits: 3. Other benefits

See Table VIII "Survivors".

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Tax is levied on benefits where total annual income exceeds the PTA 1 million (ECU 6,305) ceiling (1994) or PTA 1,200,000 (ECU 7,567) for pensioners.

Tax reduction according to number of dependants.

Tax is deducted at source for incomes in excess of PTA 1,100,000 (ECU 6,936) per year.

TABLE V: MATERNITY

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved.

Law 3/89 of 3 April, elements of which have ceased to be in force.

TABLE VI: INVALIDITY

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved.

Law No. 13 of 7 April 1982, elements of which have ceased to be in force.

Decree No. 3158 of 23 December 1966.

Ministry of Labour Order of 15 April 1969.

Benefits: 1. Amount of pension

... Minimum pension for persons over 65: PTA 57,680 (ECU 364) with dependent spouse.

3. Permanent total incapacity for work: 100 % of reference wage.

Minimum pension PTA 49,020 (ECU 309) per month or PTA 57,680 (ECU 364) for beneficiaries with dependent spouse.

4. Severe disablement:

amount payable for permanent total incapacity for work plus 50 %. Minimum pension: PTA 73,530 (ECU 464) per month. For beneficiaries with dependent spouse: PTA 86,520 (ECU 546). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 254,140 (ECU 1,602).

Reference wage: see note VI-E-1.

2. Annual earnings ceiling

PTA 4,899,300 (ECU 30,892).

Taxation: 1. Taxation of cash benefits

As of 1994, permanent incapacity benefits are fully liable to taxation.

TABLE VII: OLD-AGE

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved.

Decree No. 3158 of 23 December 1966.

Ministry of Labour Order of 18 January 1967.

Benefits: 1. Amount of pension

...

Maximum pension:

PTA 254,140 (ECU 1,602) per month.

Minimum pension:

PTA 49,020 (ECU 309) per month.

Annual pension = 14 x monthly figure (minimum for pensioner with dependent spouse: PTA 57,680 (ECU 364) per month).

2. Annual earnings ceiling

PTA 4,899,300 (ECU 30,892).

TABLE VIII: SURVIVORS

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved.

Benefits: 1. Surviving spouse

...

Minimum pension:

1. Widow(er)s over 65:

PTA 49,020 (ECU 309) per month;

2. widow(er)s between 60 and 65 years:

PTA 42,785 (ECU 270) per month;

3. widow(er)s under 60:

PTA 32,635 (ECU 206) per month. ...

3. Orphan children having lost one parent

... Minimum orphan's pension: PTA 14,490 (ECU 91). Annual pension = 14 x monthly figure.

4. Orphan children having lost both parents

... Minimum orphan's pension: PTA 14,490 (ECU 91) per month plus product of dividing PTA 32,635 (ECU 206) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.

5. Other beneficiaries

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

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved.

Royal Decree No 2609 of 24 September 1982.

Benefits: 3. Permanent incapacity. c) Possibility of review

Review possible at any time up to minimum retirement age.

4. Other benefits

Compensation for non-disabling permanent injuries: compensation paid on a scale reflecting degree of physical impairment.

Amount from PTA 36,000 to PTA 672,000 (ECU 227 - ECU 4,237).

Taxation: 1. Taxation of cash benefits

Permanent disability: benefits are not subject to taxation. Exception: benefits for permanent total incapacity for work.

TABLE X: FAMILY BENEFITS

Legislation: 2. Basic legislation

Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved.

Family allowances: 4. Supplements which vary with income

No benefit if the family income per year exceeds PTA 1,035,000 (ECU 6,526). This amount increases by 15 % per dependant child up from the 2nd child.

Other benefits: 3. Special allowances for handicapped children

PTA 6,000 (ECU 38) per month for each child under 18 with a disability of at least 33 %.

PTA 32,635 (ECU 206) per month for each child over 18 and with a disability of at least 65 %.

PTA 48,955 (ECU 309) per month if invalidity is at least 75 % and assistance is required.

TABLE XI: UNEMPLOYMENT

Legislation: 2. Basic legislation

... Law No 22 of 30 July 1992, elements of which have ceased to be in force.

Taxation: 1. Taxation of cash benefits

Benefits are subject to taxation.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

2. Specific non-contributory minima. I. Old age, 5. Amount payable

PTA 456,890 (ECU 2,881) per year (one eligible person). PTA 776,713 (ECU 4,898) per year (household with 2 eligible persons). The pension is decreased by the amount of any other income to a 25 % minimum.

II. Invalidity. 5. Amount payable

PTA 456,890 (ECU 2,881) per year for disability of 65 % or more.

PTA 685,335 (ECU 4,321) per year for disability of more than 75 % and when constant assistance is required.

3. Minima in contributory schemes. I. Old age, 3. Eligible groups

Beneficiaries of contributory pensions under a set minimum, generally less than PTA 752,372 (ECU 4,744) per year.

4. Main conditions of eligibility

Contributory pension below the minimum. Resources inferior to a certain ceiling: PTA 752,372 (ECU 4,744) per year for a single person, PTA 885,282 (ECU 5,582) with dependant spouse.

II. Survivors, 4. Main conditions of eligibility

Pension below the minimum; income below the annual ceiling of PTA 752,372 (ECU 4,744).

III. Invalidity, 4. Main conditions of eligibility

Receiving a pension below the minimum; income below the annual ceiling of PTA 752,372 (ECU 4,744) for a single person or PTA 885,282 (ECU 5,582) with a dependent spouse.

IV. Unemployment, 5. Amount payable

Benefit is same amount as general minimum wage (salario mínimo interprofesional), currently PTA 60,570 (ECU 382) per month, with dependent children; without dependent children: 75 % of the said amount.

FRANCE

TABLE II: FINANCING

Financing principle: 3. Old-age. Survivors

Contributions and taxes

6. Family allowances

Contributions and taxes.

Contributions: Rates and ceiling. 1. Sickness and maternity

... Further contributions are levied upon social security pensions (1,4), supplementary pensions (2,4%) and early retirement pensions (5,9%). A 15 % contribution is levied on car insurance premiums. + taxes on alcohol drinks (0,84 % per dl). Taxes on pharmaceutical advertisements (9 % of turnover from advertising).

A 1,4 % contribution levied on unemployment benefits which exceed the minimum legal wage.

3. Old-age. Survivors

... Ceiling: FF 12,840 (ECU 1,950) (no ceiling) per month; FF 154,080 (ECU 23,395) per year + employer 1.60 % (no ceiling imposed). ...

5. Unemployment

Monthly income up to FF 12,840 (ECU 1,950):

6.60 % (total)

2.42 % employee

4.18 % employer.

Monthly income from FF 12,840 (ECU 1,950) to FF 51,360 (ECU 7,798):

7.15 % (total)

2.97 % employee

4.18 % employer.

Monthly ceiling of FF 12,840 (ECU 1,950) and of FF 51,360 (ECU 7,798).

1. Supplementary pensions: A contribution of 1,2 % on former salary if unemployment benefit is higher than ff 133.76 (ECU 20.31) per day.

2. Possibility of exoneration according to resources.

6. Family allowances

...

1. 1.1 % of total wage less 5 % and of all replacement revenue and benefits and of all income received from property for all persons fiscally resident in France.

2. As part of employment measures if:

- wage is lower than or equal to 110 % of the interprofessional minimum wage per month (FF 6,610.60 = ECU 1,004): no contribution to family allowances.

- wage is higher than 110 % but equal or less than 120 % of the interprofessional minimum wage per month (FF 7,211.56 = ECU 1,095): contribution rate is 2.7 % of the total wage.

TABLE III: HEALTH CARE

Beneficiaries: 1. Field of application

1. All employees or persons assimilated thereto, unsalaried workers and salaried workers belonging to certain special regimes not covered by the general scheme.

2. Pensioners.

3. Unemployed persons.

4. Certain persons are included in the general scheme: beneficiaries of certain allowances (API, AAH, RMD); students; priests and members of religious congregations; prisoners; personally insured etc.

Conditions: 1. Qualifying period

The insured must have paid sufficient contributions (6.80 %) calculated on the basis: n times the SMIC = 2,030 times in a year, 120 times in 3 months or 60 times in a month. It is also possible to apply on the basis of the number of hours worked.

SMIC = guaranteed minimum wage = FF 35.56 (ECU 5.40) per hour on 1.7.94.

Benefits: 2. Patient's contributions towards medical expenses

Share borne by insured person (statutory):

- 30 % for doctors' fees

- 25 % for emergency consultations given in hospitals

- 20 % for hospital treatment.

Not required for certain complaints and for those complaints only.

3. Hospitalisation

...
3. Flat-rate sum for hospitalisation: FF 55 (ECU 8.35) per day, including the day of discharge.

6. Dental treatment

Comprising preventive and conservative treatment, extractions and (submit to approval) dental prosthesis, orthodontic treatment.

Refund: according to fixed rate as for medical care. Share borne by the insured person: 30 %.

7. Pharmaceutical products

Insured person's share: 35 %, or 65 % for drugs mainly meant for troubles or affections normally without gravity. 100 % for ease drugs. No share required from long-term patient, only for the illness concerned.

9. Other benefits

- 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.

TABLE IV: SICKNESS CASH BENEFITS

Conditions

The insured must have paid sufficient contributions (6.80 % on the basis: n times the SMIC (FF 35.56 = 5.40 per hour on 1.7.94).

For the first 6 months: 1,015 SMIC in the 6 preceding months.

After 6 months and having been registered for 12+ months since having stopped working: 2,030 SMIC in the 12 previous months, including 1,015 SMIC in the first 6 months.

In both cases, claims may also be investigated on the basis of the number of hours worked.

Benefits: 2. Amount of the benefits

1. 50 % of daily earnings, maximum of FF 212.66 (ECU 32).
2. with 3 children, 66.66 % from 31st day with ceiling, maximum FF 282.55 (ECU 43).
3. Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FF 44.74 (ECU 6.79).

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:

Single person: FF 40,980 (ECU 6,222).

Couple with no children: FF 62,880 (ECU 9,948).

Couple with one child: FF 73,830 (ECU 11,210).

TABLE V: MATERNITY

Benefits: 2. Cash benefits. Amount

84 % of basic salary with ceiling.

Maximum: FF 359.52 (ECU 55) per day.

Minimum: FF 44.74 (ECU 6.79) per day.

TABLE VI: INVALIDITY

Benefits: 1. Amount of pension

...
3. Group 3 (those requiring help from another person): Class 2 pension + 40 % supplement. Minimum supplement: FF 63,969.84 per year (ECU 9,713).

2. Annual earnings ceiling

FF 154,080 (ECU 23,395).

Taxation: 1. Taxation of cash benefits

Invalidity pension: benefit is liable to taxation after deduction of 10 % and then of 20 %.

Tax relief if the pension amount does not exceed that of the old-age allowance for workers (FF 16,331 = ECU 2,480) and if other sources of income do not exceed FF 39,250 (ECU 5,960) for a single person or FF 68,750 (ECU 10,439) for a couple production (declaration of incomes is not necessary).

Supplement for assistance by a third party: not subject to taxation.

TABLE VII: OLD-AGE

Legislation: 2. Basic legislation

Social Security Code, Books I-III.

Decree of 29 December 1945, amended.

Law of 31 December 1971.

Law of 3 January 1975.

Regulation of 26 March 1982.

Law no. 93-936 of 22 July 1993.

In addition to the statutory old-age insurance scheme there are supplementary retirement schemes prescribed by law.

Benefits: 1. Amount of pension

Formula: $SAM \times t \times n / 150$

SAM = average annual wage. The 11 best years are taken into account for insured persons born in 1934. This period is increased by 1 year every year until 25 is reached in 2008, regardless of the year of birth of the insured person.

t = pension payments rate. Based on the age of the insured person and the number of years of contributions: maximum rate of 50 % for insured persons born in 1934 who have made contributions over a period of 151 quarters; period increased by 1 year every year. In 2003, 160 quarters. 5 % reduction for missing years until the age of 65 or for a requisite period based on age.

The 50 % rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50 % incapacity, manual workers having raised three children, veterans or war victims).

n = number of contribution quarters taken into account for the calculation if the pension, maximum 150 quarters. Minimum pension: FF 38,323 (ECU 5,819) per year for a full career comprising 37,5 contribution years (150 quarters). Reduction of this amount for incomplete careers. Minimum (means tested): FF 16,331 (ECU 2,480) per year for single person

2. Annual earnings ceiling

FF 154,080 (ECU 23,395).

Adjustment

Annual adjustments with effect from 1 January, by statutory instrument fixing the coefficient of increase.

Accumulation with earnings

Accumulation possible in certain cases. The pension is not paid if the insured person returns to work for the previous employer.

TABLE VIII: SURVIVORS

Benefits: 1. Surviving spouse

1. Reversion pension:

52 % of real or hypothetical old-age pension of the deceased person.

Minimum: FF 16,331 (ECU 2,481) p.y. if it can be proved that the deceased insured person had 60 quarters of insurance. Reduced to a 60th if insurance is less. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.

2. Invalid and old-aged widow's (widower's) pensions: 52 % of real or hypothetical invalidity or old-age pension of deceased person.

Minimum: FF 16,331 (ECU 2,480) per year. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.

3. Orphan children having lost one parent

... Increase: FF 468.07 (ECU 71) per month and per child. See also Table X "Family benefits".

7. Other benefits

1. Degressive widow's or widower's allowances paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested):
1st year: FF 2,927 (ECU 444);
2nd year: FF 1,923 (ECU 292); 3rd year: FF 1,464 (ECU 222).

Conditions: deceased person must have been insured. Beneficiary: less than 55 years; not remarried or living as married; raising or have raised at least 1 child for 9 years before its 16th birthday; no sex discrimination.

2. Death insurance:

Grant of capital sum on death equal to 90 times the basic daily earning to the survivors (order of preference: spouse, children, parents, ...) of insured persons who held a position which justified the payment of the minimum contribution amount equal to 60 times the minimum wage (SMIC) in the month or 120 times the minimum wage in the three months prior to the death.

Possibility of eligibility based on hours worked. Minimum: 1 % of annual earnings, subject to ceiling: FF 1,531,20 (ECU 233). Maximum: 3 times the monthly earnings, subject to ceiling: FF 38,520 (ECU 5,849).

See table III.

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Benefits: 2. Temporary incapacity: Cash benefits.

c) Amount of the benefit

... Amount: 60 % of basic earnings for 28 days; (FF 761.41 = ECU 116) thereafter 80 % (FF 1,015.21 = ECU 154). No reduction for hospitalisation.

Benefits: 3. Permanent incapacity. d) Basic earnings used for calculating annuity

Actual earnings in the 12 months prior to cessation of work.

Minimum: FF 88,261.19 (ECU 13,402); maximum: FF 706,089.52 (ECU 157,212) per year. Revaluation two times a year.

Only one third of the actual earnings in excess of twice the minimum is counted up to the maximum ("E reduced"). If the level of incapacity is less than 10 %, no minimum earnings.

3. Permanent incapacity. f) Supplements. Supplements for care by another person

40 % of the annuity with a minimum of FF 63,969.84 (ECU 9,713).

Supplement is discontinued from the last day of the first month following hospitalisation.

Death: 6. Capital sum on death

Refund of funeral expenses limited to 1/24 of the ceiling: FF 6,380 (ECU 969) with deduction of capital sum on death.

TABLE X: FAMILY BENEFITS

Family allowances: 3. Monthly amounts

1st child: see "APJE".

2nd child: FF 657 (ECU 100).

3rd child: FF 1,500 (ECU 228).

4th child: FF 2,342 (ECU 356).

5th child: FF 3,184 (ECU 483).

6th child: FF 4,026 (ECU 611).

Subsequent children: FF 842 (ECU 128).

5. Supplements which vary with age

Supplements varying with age:

Children over 10 years: FF 185 (ECU 28).

Children over 15 years: FF 329 (ECU 50) except the 1st child in families with less than 3 children.

Other benefits: 1. Birth grants

Allowance for young child (APJE): FF 944 (ECU 143) per month per child. Paid as from 4th month of pregnancy to 3rd month after birth, no means test; then until 3 years of age - with means test.

2. Allowance for single parent

Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FF 3,081 (ECU 468) plus FF 1,027 (ECU 156) per child. The allowance is equal to the difference between this amount and the beneficiary's income. Allowance of family support: children who are not acknowledged by either parent or whose father or mother do not fulfill the obligation to pay maintenance, based on income. Refer to Table X, Family benefits, special cases, 3.

3. Special allowances for handicapped children

Special allowance for persons with a 50 % or more handicap, up to 20 years: FF 657 (ECU 100) per month.

Supplement for children with an incapacity degree of 80 % or 50 - 80 % when taken into care by a specialized institution:

1st - 3rd category: Allowance: FF 5,331 (ECU 809). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person.

5. Other allowances

Allowance at beginning of the school year for children aged 6 - 18: FF 411 (ECU 62); payable in lump sum with means test.

Education allowance for parents: allowance is given to parents interrupting their working activity for educating a child under 3 years and having care of at least 3 children. Total amount: FF 2,929 (ECU 445). Half amount (if one parent re-engages in a part-time job, but only in the last year of the benefit): FF 1,465 (ECU 222).

Family benefit with means test: FF 856 (ECU 130) for families having at least 3 children over 3 years.

Benefits for assistance:

- a) Allowances for child care at home: maximum FF 6,000 (ECU 911) per quarter (child with less than 3 years).
- b) Benefit for families assuming an approved maternal assistant (AFEAMA) if the child is less than 6 years old and social benefits don't exceed FF 6,000 (ECU 911) per quarter.
- c) AFEAMA benefit for baby-sitters of children less than 3 years: FF 530 (ECU 80); for children over 3 years: FF 318 (ECU 48).

Special cases: 3. Orphans

FF 616 (ECU 94) for motherless and fatherless child. FF 462 (ECU 70) if child is raised by a single parent. See also: Table X, Family support allowance, other benefits, 2.

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

The amount of tax to be paid is based on dependents' allowance set against tax.

TABLE XI: UNEMPLOYMENT

Legislation: 2. Basic legislation

... Conventions of 24 February 1984, 19 November 1985, 30 November 1987, 6 July 1988, 1 January 1990, and 1 January 1993 and 1 January 1994. ...

Total unemployment: 1. Main conditions

...

- e) to have covered required contribution periods.

...

3. Maximum age

60 years if person justifies 151 quarters of insurance for old age pensions; in any case 65 years.

4. Means test

Assistance: ceiling of monthly income

1. long term unemployed

- a) FF 5,180.70 (ECU 787) for single persons,
- b) FF 10,361.40 (ECU 1,573) for a couple (on 1 January 1994).

2. other special categories

- a) FF 3,933 (ECU 597) for single persons,
- b) FF 7,866 (ECU 1,194) for a couple.

5. Waiting period

1. Insurance:

Not during paid holidays and waiting period of 8 days for payment and waiting period in event of consecutive rupture of work contract having resulted in the payment of a sum exceeding the statutory amount for such compensation. This waiting period is equal to the quotient of half the supralegal compensation amount for the daily reference wage. The waiting period may not exceed 75 days.

2. Assistance:

Immediate payment.

Benefits: 2. Duration of payment

1. Insurance:

Duration of payment of the single degressive allowance varies according to length of insurance and to age; minimum: 4 months, maximum: 60 months. ...

4. Earnings ceiling

Insurance scheme: 75 % of former daily salary.

4 times the ceiling of social security, FF 51,360 (ECU 7,798) per month.

5. Rate

...

- b) For minimum insurance period of at least 6 months:

- (i) Full rate:

40.4 % of reckonable daily wages + FF 55.29 (ECU 8.40) per day or 57.4 % of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FF 133.76 (ECU 20.31) per day.

- (ii) Downward sliding scale:

The full rate allowance is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FF 85.25 (ECU 12.94) per day, FF 118.17 (ECU 17.94) per day for people aged over 52 under certain conditions relating to previous employment.

2. Assistance.

a) Special benefit for long-term unemployed: FF 74.01 (ECU 11.24) per day. FF 106.30 (ECU 16.14) per day if over 55 years or over 57 years under certain conditions regarding former working activity.

b) Insertion benefit: young persons FF 43.70 (ECU 6.64) per day.

Benefits for older unemployed and early retirement:

1. Measure

Early retirement from state funds after 57 years and 2 months (exceptionally 56 years of age)

2. Conditions

1. At least 57 years and 2 months (exceptionally 56 years of age).

...

5. For wage earners over 60 years of age, unable to prove 151 valid quarters.

Partial unemployment: 2. Conditions

...

3. Not being unemployed because of strike.

3. Compensation

Allowance paid by employer: 50 % of gross wages per hour, with minimum of FF 29 (ECU 4.40) per hour. Reimbursement of employer by state of FF 18 (ECU 3.34) per hour.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

1. General non-contributory minimum. Legal qualification

Personal right, non-discretionary.

Determination of the minimum

By decree.

Resources taken into account

... Single person: FF 2,298.08 (ECU 349)

Household: FF 3,447.12 (ECU 523).

Examples

Amounts including family benefits, but excluding housing allowance:

1. Person living alone: FF 2,298.08 (ECU 349).

2. Couple without children: FF 3,447.12 (ECU 523).

3. Single parent family with 1 child (10 years):

FF 3,447.12 (ECU 523).

4. Couple with 1 child (10 years):

FF 4,136.54 (ECU 628).

5. Couple with 2 children (8 and 12 years):

FF 4,825.96 (ECU 733).

6. Couple with 3 children:

FF 4,745.20 (ECU 872).

Indexation

Reference: consumer price index.

Number of beneficiaries

1993: in total 723,380, of which 631,200 in metropolitan France and 92,180 overseas.

2. Specific non contributory minimum. I. Old age,

5. Amount payable

Special allowance:

FF 16,331 (ECU 2,480) per year.

Supplementary allowance:

Single beneficiary:

FF 21,992 (ECU 3,339) per year.

Couple, each:

FF 18,044 (ECU 2,740) per year.

7. Number of beneficiaries

Special allowance: 83,800 (1993).

Supplementary allowance: 1,161,152 (1991).

II. Invalidity, 5. Amount payable

FF 3,193.58 (ECU 485) per month.

7. Number of beneficiaries

507,044 (1992).

III. Unemployment, 7. Number of beneficiaries

15,520 (April 1994).

IV. Single-parent families. 5. Amount payable

FF 3,081 (ECU 468) per month for a pregnant woman without dependent children, plus FF 1,027 (ECU 156) per dependent child.

7. Number of beneficiaries

136,421 families in 1992.

3. Minima in contributory schemes. I. Old age,

1. Designation

Minimum contributory: minimum contributif.

3. Eligible groups

Recipients of an old-age pension.

5. Amount payable

Following an increase, the minimum pension amount, fixed by decree, is FF 36,695.65 (ECU 5,572) per year.

7. Number of beneficiaries

1,840,102 (1993).

II. Survivors, 5. Amount payable

See Table VIII "Survivors".

1. Widow(er)'s allowance:

FF 2,927 (ECU 444) for the 1st year.

FF 1,923 (ECU 292) for the 2nd year.

FF 1,464 (ECU 222) for the 3rd year.

2. Reversion pension:

Annual minimum of FF 16,331 (ECU 2,480) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods.

3. Widow(er)'s invalidity or old-age pension:

Minimum of FF 16,331 (ECU 2,480), increase if claimant has brought up at least 3 children.

7. Number of beneficiaries

Reversion pension: 761,016 in 1993.

Widowhood insurance: 14,524 in 1993.

III. Invalidity, 2. Principle

Minimum as stipulated by decree.

5. Amount payable

Minimum amount:

FF 16,331 (ECU 2,480) per year.

IV. Unemployment, 5. Amount payable

Daily allowances:

FF 74.01 (ECU 11.24) in general.

FF 106.30 (ECU 16.14) for claimants aged between 55 and 57.5 years who have worked for 20 years.

FF 106.30 (ECU 16.14) for claimants over 57.5 years who have worked for at least 10 years.

7. Number of beneficiaries

398,522 (April 1994).

IRELAND

TABLE II: FINANCING

Contributions: Rates and ceiling. 1. Sickness and maternity. Cash benefits:

Employer: 9.0 % on incomes up to IR£ 173 (ECU 218) per week. 12.2 % on all earnings where annual income is in excess of IR£ 9,000 (ECU 11,365).

Ceiling: IR£ 20,900 (ECU 26,393) (employee) and IR£ 25,800 (ECU 32,580) (employer) per year.

Contributions: Rates and ceiling. Old-age survivors:

Ceiling IR£ 20,900 (ECU 26,393) per year.

TABLE III: HEALTH CARE

Benefits: 3. Hospitalization

Persons who attend the A+E Department directly without having a letter of referral from their general practitioners are liable for a charge of IR£ 12 (ECU 15.15) which applies to the first visit for any episode of care only. No charge applies to attendances at out-patient clinics.

Benefits: 6. Dental Treatment

No charge for insured persons who satisfy certain contribution conditions for scalings, examinations, and polishing. Limited charge for fillings, extractions and other services.

TABLE IV: SICKNESS - CASH BENEFITS

Beneficiaries: 2. Membership ceiling

No membership ceiling, but employees do not pay contributions on any earnings above an upper limit of IR£ 20,900 (ECU 26,393).

Benefits: 2. Amount of benefits

IR£ 61.00 (ECU 77) per week.

Family supplements: Adult dependant: IR£ 36.60 (ECU 46) per week. Each child dependant: IR£ 13.20 (ECU 16.67) per week.

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

The annual tax exemption limits for 1994/95:

People under 65:

- Single person: IR£ 3,600 (ECU 4,546).
- Married couple with no children: IR£ 7,200 (ECU 9,092).
- Married couple with 1 child: IR£ 7,650 (ECU 9,660).
- Married couple with 2 children: IR£ 8,100 (ECU 10,229).
- Married couple with 4 children: IR£ 9,400 (ECU 11,870).

People aged between 65 and 74:

- Single person: IR£ 4,100 (ECU 5,177).
- Married couple: IR£ 8,200 (ECU 10,355).

People over 75:

- Single person: IR£ 4,700 (ECU 5,935).
- Married couple: IR£ 9,400 (ECU 11,870).

TABLE V: MATERNITY

Benefits: 2. Cash Benefits. Amount

70 % of average weekly earnings in the relevant tax year (minimum IR£ 74.20 (ECU 94) per week, maximum IR£ 159.00 (ECU 201) per week).

TABLE VI: INVALIDITY

Benefits: 1. Amount of pension

Invalidity pension:

1. IR£ 62.60 (ECU 79) per week.
2. IR£ 67.30 (ECU 85) per week if recipient is aged 80 or over.

3. Supplements for dependants: Spouse

IR£ 41.30 (ECU 52) per week.

Children

For each child: IR£ 15.20 (ECU 19.19) per week.

5. Other benefits

Living alone allowance: Paid to pensioner aged 66 or over living alone. IR£ 4.80 (ECU 6.06) per week.

TABLE VII: OLD-AGE

Benefits: 1. Amount of pension

1. Retirement Pension:

IR£ 71.00 (ECU 90) per week (max). An extra allowance of IR£ 4.80 (ECU 6.06) per week is granted to a pensioner aged 66 or over living alone. IR£ 75.70 (ECU 96) (max.) where the pensioner is aged 80 or over. ...

2. Old-Age Pension:

IR£ 71.00 (ECU 90) per week (max). An extra allowance of IR£ 4.80 (ECU 6.06) per week is granted to a pensioner aged 66 or over living alone. IR£ 75.70 (ECU 96) (max) where the pensioner is aged 80 or over). ...

3. Supplements for dependants: Spouse

Retirement Pension and Old-Age Pensions:

Spouse aged under 66: IR£ 45.20 (ECU 57) per week.
Spouse aged 66 or over: IR£ 51.00 (ECU 64) per week.

Children

For each child IR£ 15.20 (ECU 19.19) per week.

TABLE VIII: SURVIVORS

Benefits: 1. Surviving spouse.

Benefit amount: IR£ 64.50 (ECU 81) if under age 80.

IR£ 69.20 (ECU 87) if age 80 or over.

Additional allowance paid to a widow aged 66 or over living alone: IR£ 4.80 (ECU 6.06) per week.

3. Orphan children having lost one parent

The amount of widow's weekly pension is increased by IR£ 17.00 (ECU 21) for each dependant child. ...

4. Orphan children having lost both parents

... Amount (paid to guardian): IR£ 40.40 (ECU 51) per week.

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Benefits: 1. Temporary incapacity. Cash Benefits. c) Amount of benefit

Injury benefit: IR£ 61.00 (ECU 77) per week. Additional allowances payable for dependants.

3. Permanent incapacity: e) Amount or formula

IR£ 83.50 (ECU 105) per week when "t" = 90 % to 100 %.

f) Supplements for dependants

Adult dependant: IR£ 36.60 (ECU 46).

Child dependants: IR£ 13.20 (ECU 16.67).

f) Supplements for care by another person

Standard rate: IR£ 33.90 (ECU 43) per week.

Reduced rate: IR£ 16.95 (ECU 21) per week.

Exceptionally disabled: IR£ 50.85 (ECU 64) per week.

Exceptionally severe cases: IR£ 67.80 (ECU 86) per week.

Death: 1. Surviving spouse

Widow: pension of IR£ 81.90 (ECU 103) a week. Widower: pension of IR£ 81.90 (ECU 103) a week if incapable of supporting himself by reason of illness or invalidity. If widower is not invalidated but was dependant on the deceased spouse, a lump sum of IR£ 4,250 (ECU 5,367) is paid. A pension supplement of IR£ 4.80 (ECU 6.06) is paid to widow(er) aged 66 or over who is living alone.

2. Orphans of the father or of the mother

The widow(er)'s pension is increased by IR£ 17.00 (ECU 21) per week for children under 18 years of age (under 21 years if the child is in full-time education).

3. Orphans of parents

IR£ 40.40 (ECU 51) orphans allowance per week for each child.

4. Dependant parents and other relatives

Dependant parents maintained by:

- 1. Unmarried worker: IR£ 81.90 (ECU 103) per week for one parent; IR£ 36.80 (ECU 46) per week for other parent.
- 2. Married worker: IR£ 36.80 (ECU 46) per week for each parent.

Death 6. Capital sum on death

Funeral grant of IR£ 290 (ECU 366).

TABLE X: FAMILY BENEFITS

Family allowances: 3. Monthly amounts

- 1st to 2nd child: IR£ 20.00 (ECU 25).
- 3rd and subsequent children: IR£ 25.00 (ECU 32).

Other benefits, 2. Allowance for single parent

Claimant: IR£ 61.00 (ECU 77) max. per week. Supplement: IR£ 15.20 (ECU 19.19) per week for each child.

5. Other allowances

Family Income Supplement: Weekly cash allowances to help families on low pay with children. Combats a situation where they may be worse off in work than out of work. In December 1993 FIS was paid to 9,605 families - average weekly payment of IR£ 39.00 (ECU 49). Main conditions:

- a) must be working for at least 20 hours per week (hours worked by a partner can be added);
- b) must have at least one qualified child up to age 18 or between 18 and 21 if in full time education;
- c) average weekly income must be below a fixed amount for the family size. FIS is also available to lone parents.

Calculation of benefit:

The amount of FIS payable is 60 % of the difference between the family income and the income limit applicable to that family size.

TABLE XI: UNEMPLOYMENT

Total Unemployment: 2. Qualifying period

b) Pay-related benefit: abolished from July 1994 for new claimants only

Benefits: 5. Rate

- 1. Insurance:
 - a) Flat-rate benefit: IR£ 61.00 (ECU 77) per week.
 - b) Pay-related benefit: 12 % of reckonable weekly earnings between IR£ 97.50 (ECU 123) and IR£ 220 (ECU 278). The combined flat-rate and pay-related benefits plus income tax rebate may not exceed 85 % of net weekly earnings before unemployment commenced.
- 2. Assistance:
 - a) Short-term: IR£ 58.90 (ECU 74) per week.
 - b) Long-term: IR£ 61.00 (ECU 77) per week.

6. Family supplements

Adult dependant: IR£ 36.60 (ECU 46) per week.
Each child dependant: IR£ 13.20 (ECU 16.67) per week.

Benefits for older unemployed and early retirement:

3. Rates

IR£ 61.00 (ECU 77) per week (max). Rates vary according to the means of the claimant.

Taxation: 1. Taxation of benefits

Benefits are fully liable to taxation from 6 April 1994 (including supplements for adult and child dependants).

2. Upper limit of annual income in excess of which tax relief or tax income is applicable

See table IV "Sickness - cash benefits".

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

1. General non-contributory minimum. Examples

- 1. Basic minimum allowance (monthly rates):
 - a) Single person: IR£ 255.23 (ECU 322).
 - b) Couple without children: IR£ 413.83 (ECU 523).
 - c) Couple with one child: IR£ 471.03 (ECU 595).
 - d) Couple with 2 children: IR£ 528.23 (ECU 667).
 - e) Couple with 3 children: IR£ 585.43 (ECU 739).
 - f) Single-parent family with one child: IR£ 312.43 (ECU 395).
 - g) Single parent family with two children: IR£ 369.63 (ECU 467).

All child dependants are treated the same (IR£ 13.20 = ECU 16.67 per week), regardless of age.

2. Examples including family benefits (see Table X):

- a) Couple with one child: IR£ 491.03 (ECU 620).
- b) Couple with 2 children: IR£ 568.23 (ECU 718).
- c) Couple with 3 children: IR£ 650.43 (ECU 821).
- d) Single parent family with one child: IR£ 332.43 (ECU 420).
- e) Single parent family with two children: IR£ 409.63 (ECU 517).

Relations between the amounts

- 1. Single person: 100 %.
- 2. 2nd adult of couple: 62 %
- 3. 1st child (incl. family benefits): 30 %
- 4. 2nd child (incl. family benefits): 30 %
- 5. 3rd child (incl. family benefits): 32 %.

Number of beneficiaries

Number in receipt of basic payments (31 January 1994): 16,500 recipients, 4,400 adult dependants, 15,700 child dependants = Total: 36,600.

Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments): 64,690 persons, 19,230 adult dependants, 52,320 child dependants = Total 136,240.

Costs

IR£ 110,000,000 (ECU 138,908,533) in 1993.

2. Specific non-contributory minima. 1. Old-Age. 5.Amount payable

- 1. Up to IR£ 61.00 (ECU 77) per week depending on income.
 - 2. Up to IR£ 36.60 (ECU 46) per week for each adult dependant.
 - 3. IR£ 13.20 (ECU 16.67) per week for child dependants.
- There is an extra IR£ 4.70 (ECU 5.94) payable to pensioners over 80 years and a IR£ 4.80 (ECU 6.06) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.

7. Number of beneficiaries

111,011 (December 1993, including recipients of Blind Pension).

II. Invalidity: 5. Amount payable

Weekly amounts:

1. Disabled person: IR£ 61.00 (ECU 77)
2. Adult dependant: IR£ 36.60 (ECU 46)
3. Child dependant: IR£ 13.20 (ECU 16.67).

III. Unemployment: 5. Amount payable

Short-term rate per week:

1. Unemployed person: IR£ 58.90 (ECU 74)
2. Adult dependant: IR£ 36.60 (ECU 46)
3. Child dependant: IR£ 13.20 (ECU 16.67).

7. Number of beneficiaries

198,491 (average for 1993).

IV. Single-Parent Families: 5. Amount payable

Weekly amounts:

1. Lone parent: IR£ 61.00 (ECU 77)
2. Child dependant: IR£ 15.20 (ECU 19.19).

7. Number of beneficiaries

36,653 in 1993.

V. Other specific non-contributory minima:

Widows Non-Contributory Pension: Amount: IR£ 61.00 (ECU 77) per week. Higher rate is paid to those over 66 and living alone. In December 1993, 18,825 beneficiaries.

3. Minima in contributory schemes: I. Old-Age. 5. Amount payable

1. Pro-rata (Mixed Insurance) and Partial Contributory Pension: 1. Pro-rata (Mixed Insurance): Personal and adult dependant's rates vary according to the proportion of insurance completed at the rate appropriate for Old Age/Retirement pensions. Dependant children: IR £15.20 (ECU 19.19) There is an extra IR£ 4.70 (ECU 5.94) payable to pensioners over 80 years and a IR£ 4.80 (ECU 6.06) living alone allowance.

2. Partial Contributory pension: Between IR £16.40 and IR£49.00 (ECU 20.71 - ECU 62) per week depending on the average number of contributions. IR£ 45.20 (ECU 57) per week for an adult dependant under 66 years and IR 51.00 (ECU 64) if over 66 years. Supplements for children as above. There is an extra IR£ 4.70 (ECU 5.94) payable to pensioners over 80 years and a IR£ 4.80 (ECU 6.06) living alone allowance.

7. Number of beneficiaries

Position at 31 March 1994: 1. Pro-rata (Mixed Insurance) Pension: 1,385. 2. Partial Contributory Pension: 547.

II. Survivors: 1. Designation

Widow's Contributory Pension. From October 1994 existing and new widowers will be eligible for a Survivors Contributory Pension provided that they satisfy the qualifying conditions.

5. Amount payable

Depends on contributions, see Table VIII "Survivors".

Minimum: IR£ 64.50 (ECU 81) per week for the widow plus IR£ 17.00 (ECU 21.46) for each child dependant. Plus

IR£ 4.80 (ECU 6.06) for widows over 66 and living alone. Plus IR£ 4.70 (ECU 5.94) for widows over 80.

7. Number of beneficiaries

Total number in receipt of Widow's Contributory Pension was 86,371 at December 1993.

III. Invalidity: 7. Number of beneficiaries

38,896 (1993).

IV. Unemployment: 7. Number of beneficiaries

75,508 (average for 1993).

ITALY

TABLE II: FINANCING

Contributions: Rates and ceiling

1. Sickness and maternity

1. Workers:

16.06 % (total)

1.00 % worker

15.06 % employer.

Ceiling: LIT 40,000,000 (ECU 20,940) per year.

Self-employed pay a contribution up to a ceiling of LIT 40,000,000 (ECU 20,940); for incomes above this ceiling but below than LIT 150,000,000 (ECU 78,525), and additional solidarity contribution of 4% is levied. These rates apply also to income received by employed workers or pensioners apart from their wages or pensions.

TABLE III: HEALTH CARE

Beneficiaries: 2. Membership ceiling

There is no ceiling.

Organisations: 2. Hospitals

Health care is financed by spreading the cost of the national health care fund on basis of parameters based on a uniform level of health care per insured person for the population residing in each region.

Access: Direct in cases of emergency or under prescription from a general practitioner.

Planning: Based on the population residing in each region.

Benefits: 1. Choice and payment of doctor

Free choice of general practitioner among those approved for the region. The choice is confirmed unless the insured decides otherwise. There is no payment made by the insured person for treatment but the doctor receives from the region a flat-rate lump sum per insured person.

For specialists a prescription made out by a general practitioner is needed and only specialists who work at the health centres (USL) are covered for.

2. Patient's contributions towards medical expenses

Tests and visits to a specialist are free of charge for children below 10, persons aged over 60 and for the disabled. Other insured persons can be asked to contribute up to LIT 100,000 (ECU 52) for each prescription. In the case of maternity all tests are free of charge if carried out within the framework of the public health service.

For each text carried out or each visit to a specialist the insured person is expected to contribute LIT 5,000 (ECU 2.62).

7. Pharmaceutical products

Classification of medication into three groups:

Group A: medication termed "essential" for the treatment of more serious complaints: free for all insured persons. Group B: medication for the treatment of serious complaints but less serious than those referred to in group A: free only to children below the age of ten, persons aged over 60 and for the disabled. The rest of the population pays half price. Group C: other medication and medication for which a prescription is not required: the cost is borne fully by the insured person.

For each prescription the insured person is expected to contribute LIT 5,000 (ECU 2.62). Only the 100 % disabled are exempt from making a contribution.

Share of LIT 3,000 (ECU 1.69) for each item and of 50 % of the medicine itself, up to a maximum of LIT 50,000 (ECU 28) per prescription.

TABLE IV: SICKNESS-CASH BENEFITS

Taxation: 2. Upper limit of annual income in excess of which tax relieve or tax reduction is applicable

The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits:

Single person:

LIT 8,638,000 (ECU 4,522).

Married couple with no children:

LIT 12,236,000 (ECU 6,406).

Married couple with 1 child:

LIT 12,652,000 (ECU 6,623).

Married couple with 2 children:

LIT 13,068,000 (ECU 6,841).

TABLE VI: INVALIDITY

Benefits: 1. Amount of pension

1. Invalidity allowance:

Up to LIT 55,363,000 (ECU 28,983) (ceiling):

$2\% \times n \times S$

LIT 55,363,000 (ECU 28,983) - LIT 73,632,790 (ECU 38,547)

(ceiling x 1.33):

$1.6\% \times n \times S$

LIT 73,632,790 (ECU 38,547) - LIT 91,902,580 (ECU 48,111)

(ceiling x 1.66):

$1.35\% \times n \times S$

LIT 91,902,580 (ECU 48,111) - LIT 105,189,700 (ECU 55,067)

(ceiling x 1.90):

$1.1\% \times n \times S$

Over LIT 105,189,700 (ECU 55,067):

$0.9\% \times n \times S$.

n = number of years of insurance (maximum 40). $S = S_{10}$ = for those who on 31.12.92 had worked ≥ 15 years: average earnings during the last 10 years, with ceiling. $S = S_m$ = for those who on 31.12.92 had worked < 15 years: average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling. $S = S_i$ = for those employed after the 31.12.92: average earnings

during the entire period worked, with ceiling. S_{10} , S_m and S_i readjusted in line with the consumer price index, increased each year by 1 % for each year worked. The minimum pension amount (LIT 7,893,850 = ECU 4,132) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension on the 1st January each year or less than triple the social pension if the person is married.

2. Incapacity pension formula:

see above for "Invalidity allowance". As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.

2. Annual earnings ceiling

Ceiling of LIT 55,363,000 (ECU 28,983). The part of the wages above the ceiling is taken into consideration according to the indicated percentages (see above).

TABLE VII: OLD AGE

Conditions: 1. Minimum period of membership

16 years of contribution. This will be gradually increases by one year every two years.

2. Legal retirement age

Men: 61 years, Women: 56 years. Pension age will progressively be increased by one year every two years until the age is 65 for men and 60 for women.

Benefits: 1. Amount of pension

1. Old-age pension:

Up to LIT 55,363,000 (ECU 28,983) (ceiling):

$2\% \times n \times S$

LIT 55,363,000 (ECU 28,983) - LIT 73,632,790 (ECU 38,547) (ceiling x 1.33):

$1.6\% \times n \times S$

LIT 73,632,790 (ECU 38,547) - LIT 91,902,580 (ECU 48,111) (ceiling x 1.66):

$1.35\% \times n \times S$

LIT 91,902,580 (ECU 48,111) - LIT 105,189,700 (ECU 55,067) (ceiling x 1.90):

$1.1\% \times n \times S$

Over LIT 105,189,700 (ECU 55,067):

$0.9\% \times n \times S$.

n = number of years of insurance (maximum 40):

$S = S_{10}$ = for those who on 31.12.92 had worked ≥ 15 years: average earnings during the last 10 years, with ceiling.

$S = S_m$ = for those who on 31.12.92 had worked < 15 years: average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling.

$S = S_i$ = for those employed after the 31.12.92: average earnings during the entire period worked, with ceiling.

S_{10} , S_m and S_i readjusted in line with the consumer price index, increased each year by 1 % for each year worked.

1. Old age pension:

The minimum pension amount (LIT 7,893,850 = ECU 4,132) is paid if the annual taxable earnings of the person is less than twice the minimum pension on the 1st January each year.

2. Social Security pension:

LIT 12,000 x 13 = LIT 156,000 (ECU 82) of the annual contributory pension is provided by the Social Fund in the form of a social security pension.

3. Social pension:

Persons aged over 65 whose earnings are ≤ LIT 4,498,250 (ECU 2,355) if single or LIT 19,082,600 (ECU 9,990) if married are entitled to a social pension, paid by the State, of LIT 4,498,250 (ECU 2,355) (non-revertible) per year. See table XII.

4. Supplements:

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

2. Annual earnings ceiling

LIT 55,363,000 (ECU 28,983). See table VI invalidity

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Legislation: 2. Basic legislation

Decree-law (DPR) of 30 June 1965, no. 1124.

Occupational diseases: 1. Prescribed diseases

List of 51 occupational diseases for industry and 27 for agriculture. Also special law for silicosis and asbestosis of 27 December 1975, Nr. 780. Possibility of compensation for diseases not in the list.

2. Conditions. c) Periods of liability

Periods given in the list (with a minimum of 6 months).

Benefits: 3. Permanent incapacity. d) Basic earning used for calculating annuity

Average earnings in the year prior to cessation of work depending on sector.

Industry:

Minimum: LIT 17,597,000 (ECU 9,212).

Maximum: LIT 32,680,000 (ECU 17,108).

Agriculture:

fixed amount of LIT 26,562,000 (ECU 13,905).

Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels:

"t" between 11 and 64 %:

35 - 98 % of earnings.

"t" between 65 and 100 %:

100 % of earnings.

f) Supplements for care by another person

In case of permanent total invalidity: personal assistance allowance of LIT 580,000 (ECU 304) per month.

4. Other benefits

First aid

Death: 6. Capital sum on death

Lump sum of LIT 2,322,000 (ECU 1,216).

Adjustment

Automatic annual adjustments linked to changes in industrial earnings.

TABLE X: FAMILY BENEFITS

Family allowances: 3. Monthly amounts

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, f.e. for a family of four with an income between LIT 20,821,000 and LIT 24,983,000 (ECU 10,900 - ECU 13,079) p.y., the benefit is LIT 170,000 (ECU 89) per month. If the income is between LIT 33,310,000 and LIT 37,473,000 (ECU 17,438 - ECU 19,617), the benefit is LIT 80,000 (ECU 42).

If income over LIT 45,798,000 (ECU 23,975): no benefit.

TABLE XI: UNEMPLOYMENT

Existing schemes

1. Full unemployment:

a) ordinary unemployment benefit.

b) Special unemployment benefit.

c) Mobility allowance.

2. Short time:

a) ordinary income complement.

b) extraordinary income complement.

Legislation: 2. Basic legislation

1. Total Unemployment

Law of 20 May 1988, No. 160.

b) Law of 6 August 1975, No. 427.

c) Law No. 223 of 23 July 1991.

...

Field of application

1. Total Unemployment:

a) all employees.

b) Workers in the building industry.

c) all workers (except in the building trade) who qualify for the extraordinary earnings supplement.

...

Total unemployment: 2. Qualifying period

a) Two years of insurance and 52 weekly contributions during the last 2 years.

b) 10 monthly contributions of 43 weekly contributions during the last two years in the building industry.

c) At least 12 months of insurance, of which at least 6 months of effective work in a firm.

Benefits: 2. Duration of payment

a) 180 days.

b) 90 days with of extension in the event of a recession.

c) 36 months with possibility of extension until 48 months for regions in South Italy.

4. Earnings ceiling

a) LIT 2,700,000 (ECU 1,413).

b) None.

c) LIT 2,700,000 (ECU 1,413).

5. Rate

a) 30 % of the average pay received during the last 3 months with a monthly ceiling of LIT 1,248,021 (ECU 653) for earnings < LIT 2,700,000 (ECU 1,413) and of LIT 1,500,000 (ECU 785) for earnings ≥ LIT 2,700,000 (ECU 1,413).

b) 80 % of previous earnings with a monthly ceiling of LIT 1,122,040 (ECU 587).

c) For the first year 100 % of the extraordinary earnings supplement, for the following months 80 %, with the same ceilings as for benefit sub a).

Partial unemployment: 3. Compensations

a) Ordinary earnings supplement:

80 % of the total remuneration for unworked hours between 24 and 40 hours a week for a maximum period of 12 months. For the second period of 6 months an upper limit is put on the benefit with the same ceiling as for the benefit a) total unemployment.

b) Extraordinary earnings supplement:

80 % of total pay for hours not worked, from 0 to 40 hours per week, for a maximum period of 36 months. An upper limit is put on the benefit with the same ceiling as for the benefit a) total unemployment.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

2. Specific- non-contributory minimum. 1. Old age, 4. Main conditions of eligibility

See Table VII.

Income (not including rents) of less than LIT 4,498,251 (ECU 2,355) if single or LIT 19,082,600 (ECU 9,990) if married.

5. Amount payable

LIT 4,498,250 (ECU 2,355) per year, annual increase.

LUXEMBOURG

TABLE II: FINANCING

Financing principle: 4. Employment injuries and occupational diseases

Premiums

Contributions: Rates and ceilings. 1. Sickness and maternity

... Ceiling: LFR 2,432,172 (ECU 61,432) per year.

3. Old-age. Survivors

... Ceiling: LFR 2,432,172 (ECU 61,432) per year.

4. Employment injuries and occupational diseases

Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.5 % and 6 %. The premium is calculated on the basis of the total wage (minimum: LFR 40,536 (ECU 1,024) per month, maximum: LFR 2,432,172 (ECU 61,432) per year.

6. Family allowances

1.7 %, paid by the employers.

Ceiling: LFR 2,432,172 (ECU 61,432) per year. The State covers the cost of the employers' contributions.

Public authorities' contributions: 1. Sickness and maternity. Benefits in kind

The State pays an additional premium of 250 % on the sum on which contributions can be levied for the beneficiaries of pensions and an additional premium of 10 % on the sum on which contributions can be levied for other insured persons.

7. Family allowances

The State finances birth grants and maternity grants and the administrative costs. The State also pays a contribution equal to the amount of the employers' contributions. Finally the State covers the cost of the employers' contributions.

TABLE III: HEALTH CARE

Legislation: 2. Basic legislation

Books I and IV of Social Insurance Code, content stems from law 27 July 1992.

Beneficiaries: 1. Field of application

1. All persons in paid employment (salaried or self-employed worker).
2. Pensioners.
3. Unemployed persons.
4. Persons in receipt of a replacement income from which contributions are deducted.
5. Beneficiaries of a supplement to the guaranteed minimum income.
6. Persons voluntarily insured.

3. Eligible groups

Spouse, relatives or non-blood relations of the 1st/2nd/3rd degree who, in the absence of a spouse, look after the insured person's house, children until they become entitled to family allowances (extensions are permitted in certain cases).

4. Special rules for pensioners

Pensioners: compulsory contribution of 5 % of the pension, half being paid by the body granting the pension. Medical care for the insured persons and members of family If the beneficiary carries on an occupational activity, membership is required by reason of those activities.

The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 30 % (LFR 52,697 = ECU 1,331). If the pension is below the minimum, the pensioner pays the contribution in proportion to the pension he is actually receiving and the body granting the pension pays the difference.

Organisations: 1. Doctors. b) Payment

Fees: according to collective agreements. Scales of fees are linked to the trend of reckonable compensation of employees. Payment for treatment.

2. Hospitals

Flat rate for all hospitals according to prices defined by the collective agreement.

Benefits: 1. Choice and payment of doctor

Free choice of doctor for each complaint, treatment abroad subject to approval of sickness fund. Fees refunded to insured person by sickness funds.

2. Patient's contributions towards medical expenses

Share borne by insured person: 20 % of the ordinary tariff for visits for the first medical visit in any 28 day period; 5 % for other visits or consultations. No charge in cases of hospitalisation. No restriction for seeing a specialist.

3. Hospitalisation

Free choice of hospital (hospital abroad subject to approval of sickness fund).

Participation in maintenance costs: LFR 209 (ECU 5.28) per day of hospitalisation.

4. Sanatoriums

No specific provisions.

6. Dental treatment

Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements.

80 % reimbursement in excess of an annual sum of LFR 1,200 (ECU 30) which is fully covered. Prostheses are 100 % covered, unless the insured person did not regularly consult a dentist, in which case reimbursement is 80 %. Supplements for prostheses and benefits are for necessary treatment only, any extra treatment is not covered.

7. Pharmaceutical products

Classification of drugs:

1. drugs subject to normal reimbursement, i.e. at 80 % (if hospitalized: 100 %),
2. drugs subject to preferential reimbursement, i.e. at 100 %,
3. drugs subject to reduced reimbursement: 40 %,
4. non-refundable products and drugs.

TABLE IV: SICKNESS-CASH BENEFITS

Legislation: 2. Basic legislation

Books I and IV of Social Insurance Code, content stems from the law of 27 July 1992.

Benefits: 3. Other benefits

Death grant: LFR 36,557 (ECU 923). For children under 6: 50 %. For children dead at birth: 20 %.

TABLE V: MATERNITY

Benefits: 2. Cash benefits. Amount

1. Maternity cash benefits (insured women):
100 % of the salary the insured received during the maternity leave.
2. Maternity allowance:
LFR 6,267 (ECU 158) per week, payable over a period of 16 weeks.
3. Birth grant: see Table X "Family benefits".

TABLE VI: INVALIDITY

Benefits: 1. Amount of benefit

...

1. Lump sum supplements: LFR 8,675 (ECU 219) per month for 40 years' insurance.

...

Minimum pension:

LFR 35,487 (ECU 896) per month in case of 40 years. If this condition is not fulfilled but at least 20 years insurance, minimum reduced by 1/40 for each missing year. Number of years from beginning of pension entitlement to age 65 taken into account in computing length of time required to qualify for minimum pension.

2. Annual earnings ceiling

LFR 2,432,172 (ECU 61,432).

TABLE VII: OLD-AGE

Benefits: 1. Amount of pension

Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements.

1. Lump sum supplements: LFR 8,675 (ECU 219) per month for 40 years' insurance.
2. Proportional supplements: 1.78 % of total earnings taken into account.

Minimum pension:

LFR 35,487 (ECU 896) per month in case of 40 years. If this condition is not fulfilled but if there is at least 20 years insurance, minimum reduced by 1/40 for each missing year.

2. Annual earnings ceiling

LFR 2,432,172 (ECU 61,432).

Accumulation with earnings

Accumulation is possible as far as the normal old-age pension is concerned.

Accumulation with the early pension is limited to earnings resulting from occasional or insignificant activity, that is to say work spread over the financial year, do not exceed one third of the minimum social reference wage, on an monthly basis.

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Benefits: 3. Permanent incapacity. d) Basic earning used for calculating annuity

... Maximum wage: LFR 2,432,172 (ECU 61,432) per year.

TABLE X: FAMILY BENEFITS

Legislation: 2. Basic legislation

Law of 20 June 1977

Law of 19 June 1985

Family allowances: 3. Monthly amounts

1st child:

LFR 3,211 (ECU 81).

2 children:

LFR 8,669 (ECU 219).

3 children:

LFR 17,573 (ECU 444).

Each subsequent child: LFR 8,904 (ECU 225).

5. Supplements which vary with age

Children over 6 years: LFR 522 (ECU 13.18);

children over 12 years: LFR 1,566 (ECU 40).

Other benefits: 1. Birth grants

A birth grant of totally LFR 56,213 (ECU 1,420) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations.

A maternity allowance is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (see Table V "Maternity").

3. Special allowances for handicapped children

Supplementary allowance of LFR 2,141 (ECU 54) for each child under 18 with an insufficiency or permanent reduction of at least 50 % of physical or mental ability by comparison with that of a child of the same age.

Maintenance without an age limit if the child is unable to care for itself unless in receipt of a benefit from the national solidarity fund or another social security body.

5. Other allowances

1. Allowance at the beginning of school, for children over 6 years.

Amounts of the allowance per child:

a) for a group of one child:

between 6 and 11 years: LFR 3,655 (ECU 92);

over 12 years: LFR 5,222 (ECU 132).

b) for a group of two children (amount per child):

between 6 and 11 years: LFR 6,266 (ECU 158);

over 12 years: LFR 7,833 (ECU 198).

c) for a group of three or more children (amount per child):

between 6 and 11 years: LFR 8,904 (ECU 225);

over 12 years: LFR 10,444 (ECU 264).

2. Education allowance for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed:

LFR 121,609 (ECU 3,072) when educating one child,

LFR 162,145 (ECU 4,096) when educating two children,

LFR 202,681 (ECU 5,119) when educating three children.

Allowance: LFR 15,667 (ECU 396). Half the allowance is available in the case of part-time employment.

TABLE XI: UNEMPLOYMENT

Existing schemes

Unemployment allowance scheme.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

1. General non-contributory minimum. Examples

1. Amounts excluding family allowances:

a) Person living alone: LFR 29,433 (ECU 743).

b) Couple without children: LFR 44,150 (ECU 1,115).

c) Couple with 1 child: LFR 48,485 (ECU 1,225).

d) Couple with 2 children: LFR 52,820 (ECU 1,334).

e) Couple with 3 children: LFR 57,155 (ECU 1,444).

f) Single parent family with one child:

LFR 33,768 (ECU 853).

g) Single parent family with 2 children:

LFR 38,104 (ECU 962).

2. Amounts including family allowances (depending on number and age of the children, see Table X):

a) Couple with one child (10 years):

LFR 52,218 (ECU 1,319).

b) Couple with 2 children (10 and 12 years):

LFR 63,577 (ECU 1,606).

c) Couple with 3 children (8-10-12 years):

LFR 77,336 (ECU 1,953).

d) Single parent family with one child (10 years):

LFR 37,501 (ECU 947).

e) Single parent family with two children (8 and 10 years):

LFR 47,817 (ECU 1,208).

2. Specific non-contributory minima. II. Invalidity, 5. Amount payable

LFR 13,808 (ECU 349) for persons under 18 years.

3. Minima in contributory schemes. I. Old-age, 5. Amount payable

No old-age pension can amount to less than 90 % of the set reference figure when the insured has paid insurance contributions for at least 40 years; therefore there is a minimum of LFR 35,487 (ECU 896) per month.

If the insured has not reached this stage, but has been insured for at least 20 years, the minimum pension is reduced by 1/40th for each missing year.

II. Survivors, 5. Amount payable

The minimum pension for a surviving spouse is fixed at 73 % of the set reference figure where the insured has been covered for at least 40 years; therefore there is a minimum of LFR 28,784 (ECU 727) per month. ...

III. Invalidity, 5. Amount payable

The minimum invalidity pension is fixed at 90 % of the fixed reference figure when the insured has been covered for at least 40 years; therefore there is a minimum of LFR 35,487 (ECU 896) per month. ...

NETHERLANDS

TABLE II: FINANCING

Contributions. Rates and ceiling. 1. Sickness and maternity

Benefits in kind (ZFW): 6.35 % (total). 1.20 % employees, 5.15 % employer. Ceiling: HFL 49,590 (ECU 23,012) per year.

See note II-NL-2.

General insurance against serious risks (AWBZ): 8.55 %, paid by the employees. Ceiling: HFL 43,267 (ECU 20,078) per year.

See note II-NL-2.

Cash benefits (ZW): 3.05 % (total). 1.00 % employee, 2.05 % employer. Ceiling: HFL 74,646 (ECU 34,639) per year.

See note II-NL-3.

Contributions: Rates and ceiling. 2. Invalidity

Benefits in kind (WAO): 10.60 %, paid by the employees. Ceiling: HFL 74,646 (ECU 34,639) per year.

General insurance (AAW): 6.55 %, paid by the employees. Ceiling: HFL 43,267 (ECU 20,078) per year.

See note II-NL-4.

Contributions: Rates and ceiling. 3. Old-age. Survivors

15.85 %: 14.00 % old age AOW, 1.85 % survivors AWW. Paid by the employees. Ceiling: HFL 43,267 (ECU 20,078) per year.

Contributions: Rates and ceiling. 5. Unemployment

3.20 % (total): 2.30 % employee, 0.90 % employer. Ceiling: HFL 74,646 (ECU 34,639).

See note II-NL-5.

Note NL-1, Netherlands, Principle of financing:

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

1. National insurance schemes: General Old Age Pensions Act (AOW), General Widows and Orphans Act (AWW), General Exceptional Medical Expenses Act (AWBZ), General Disablement Benefits Act (AAW) and the General Family Allowances Act (AKW). These insurance schemes (except AKW) are financed by contributions paid by the

employees/social security beneficiaries and remitted together with wage taxes to the Inland Revenue. As a compensation of the payment of all AAW/AWBZ contributions the employees/social security beneficiaries receive a so-called transfer allowance. According to tax scales a certain amount is free of contribution and tax with a minimum of HFL 5,925 (ECU 2,749) per year. The cash benefits are fixed amounts and therefore independent from the amount of contributions paid and from (previous) earnings.

2. Employee insurance schemes: Sickness Benefits Act (ZW), Disablement Insurance Act (WAO), Compulsory Health Insurance Act (ZFW) and Unemployment Insurance Act (WW). The contributions are paid by the employees and employers (except WAO) and remitted to the industrial boards (ZW, WAO and WW) and to the Health Insurance Fund (ZFW). The cash benefits are dependent on the previous earnings.

Note NL-2, Netherlands, Sickness - Benefits in kind

Pensioners pay a contribution of 0.75 % of the AOW-benefit and 6.35 % of eventual wages or supplementary pensions. Next to the health insurance contributions a so-called nominal contribution of HFL 185 (ECU 86) per adult and HFL 92.50 (ECU 43) per child (up to 2 children) is due on average annually. Next to the general insurance AWBZ an annual contribution is due of HFL 133 (ECU 62) per adult on average and for children 1/3 of this amount.

TABLE III: HEALTH CARE

Beneficiaries: 2. Membership ceiling
HFL 58,100 (ECU 26,961) per year.

TABLE IV: SICKNESS - CASH BENEFITS

Benefits: 2. Amount of the benefits
Continued payment of 70 % of wages by the employer for 6 weeks (small companies 2 weeks).

TABLE VI: INVALIDITY

Conditions: 2. Period for which cover is given

1. Law of 18 Feb. 1966: From the end of the period for which sickness benefit is paid.

a) Initial Benefit: Varies according to the age at which invalidity benefit is paid:

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

b) Continuing benefit: Until the age of 65.

Benefits: 1. Amount of pension

1. Law of 18 Feb. 1966:

b) Continuing benefit:

For full disablement: 70 % of the minimum wage plus a supplement. The amount of the supplementary benefit increases with age. For partial disablement the continuing benefit is proportionally lower.

2. Annual earnings ceiling

Law of 18 Feb. 1966: HFL 74,646 (ECU 34,639) per year or HFL 286 (ECU 133) per day.

TABLE VII: OLD-AGE

Benefits: 1. Amount of pension

1. Pension:

a) Single person: HFL 1,403.57 (ECU 651) per month;

b) Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 974.69 (ECU 452) per month for each person;

c) Pensioners with a partner younger than 65: if the AOW pension took effect before 1 February 1994: HFL 1,403.57 (ECU 651); if the AOW pension took effect on 1 February 1994 or later: HFL 972.46 (ECU 451). Full pension payable after 50 years of insurance, otherwise reduced.

2. Supplement:

If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earn less than HFL 1,180.56 (ECU 548) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage.

Note VII-NL-1.

2. Supplement:

If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earn less than HFL 1,820.53 (ECU 845) gross per month, can receive a supplementary benefit of maximum 50 % of the gross AOW pension for married persons (HFL 972.46 = ECU 451).

Pension + maximum supplementary benefit:

HFL 1,949.38 (ECU 905).

Single-parent family:

HFL 1,753.47 (ECU 814) per month.

3. In addition a "holiday allowance" amounting to HFL 118.37 (ECU 55) per month for couples (each partner HFL 59.19 = ECU 27), HFL 82.85 (ECU 38) per month for single persons and HFL 106.54 (ECU 49) per month for one-parent family is paid.

TABLE VIII: SURVIVORS

Benefits: 1. Surviving spouse

Widow/widower only: HFL 1,766.19 (ECU 820) per month.

Widow/widower with dependant children under 18:

HFL 2,417.27 (ECU 1,122) per month.

In addition, a "holiday allowance" equal to HFL 110.81 (ECU 51) per month is paid for a widow/widower without children and HFL 158.31 (ECU 73) with children.

4. Orphan Children having lost both parents

Children (no restriction on combination with family allowances) aged:

1. under 10: HFL 565.18 (ECU 262) per month.

2. 10 - 16: HFL 847.77 (ECU 393) per month.

3. 16 - 27: HFL 1,130.36 (ECU 525) per month (student or child at home).

4. From 16 to 17 years only for invalids:

HFL 1,130.36 (ECU 525) per month.

In addition, a "holiday allowance" is paid.

7. Other benefits

...

3. Temporary benefit (6 - 19 months) to widows with no pension rights: HFL 1,766.19 (ECU 820) per month; in addition a "holiday allowance" is paid.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

1. General non-contributory minimum. Resources taken into account

All resources, regardless of their nature and origin. Capital left untouched: HFL 18,000 (ECU 8,353) for families and HFL 9,000 (ECU 4,176) for single persons. People under 65 and living in their own home are granted an additional exemption.

Irrespective of the number of children, an amount of HFL 187.32 (ECU 87) is deducted from the allowance to the beneficiary with children living at home and having their own income.

Guaranteed amount: Examples

1. Monthly net standard rates (excluding family benefits):

a) Single person aged 23 and over, sharing accommodation: HFL 1,055.26 (ECU 490).

b) Single person aged 23 and over not sharing accommodation: HFL 1,242.58 (ECU 577).

c) Couple (with or without children): HFL 1,775.12 (ECU 824).

d) Single parent family: HFL 1,597.61 (ECU 741).

2. Amounts of social assistance plus family allowance:

a) Single parent family with one child (10 years): HFL 1,730.68 (ECU 803).

b) Couple with one child (10 years): HFL 1,908.19 (ECU 885).

c) Single parent family with two children (8-10 y.): HFL 1,911.21 (ECU 887).

d) Couple with two children (8 and 12 years): HFL 2,135.76 (ECU 991).

e) Couple with three children (8-10-12 years): HFL 2,318.66 (ECU 1,076).

Associated rights: 2. Housing

... However, beneficiaries paying rent between HFL 335.42 (ECU 156) and HFL 963.75 (ECU 447) per month are usually entitled to rent subsidy. This is a separate statutory arrangement which applies to tenants in general. Beneficiaries in private houses with accommodation expenses between HFL 335.42 (ECU 156) and HFL 963.75 (ECU 447) per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above HFL 963.75 (ECU 447) per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.

Number of beneficiaries

In 1993, 530,000 persons (yearly average) received social as

sistance and assistance under the State Group Regulation for Unemployed Workers (RWW), not included persons receiving assistance under the State Group Regulation for self-employed.

Costs

Not available.

2. Specific non-contributory minima. III. Unemployment. 5. Amount payable

3. IOAW: HFL 2,359.18 (ECU 1,095) monthly for couples (married and unmarried); HFL 2,148.61 (ECU 997) for single parent families; HFL 1,785.12 (ECU 828) for single persons aged 23 and older. ...

7. Number of beneficiaries

1. TW: not available.

2. RWW: 310,000 (1992)

3. IOAW: 18,000 (1992)

PORTUGAL

TABLE VI: INVALIDITY

Legislation: 2. Basic legislation

Statutory order 329/93 of 25 September

Conditions: 3. Minimum period of membership giving entitlements to benefits

Contributions paid or credited for 5 years (in special cases, after 1,095 days of sickness benefit and subject to endorsement by the Medical Board). It is necessary to prove 120 registered days of pay for each year to be taken into account.

Benefits: 1. Amount of pension

Monthly pension: for each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years. Maximum 80 % and minimum 30 % of this average wage, in any case ESC 26,200 (ECU 132) per month. Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work. If the pension is less than ESC 26,200 (ECU 132) the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension (ESC 16,000 = ECU 84).

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Pensions less than or equal to ESC 1,560,000 (ECU 7,884) are subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount. For invalids the deduction is increased to 30 % of the respective sum.

TABLE VII: OLD-AGE

Legislation: 2. Basic legislation

Statutory order 329/93 of 25 September.

Conditions: 1. Minimum period of membership

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.

2. Legal retirement age

65 years. The age for women was 62. In view of the fact that women are expected to be entitled to the pension at the age of 62, a transition period has been fixed. Therefore the age of entitlement will be raised by 6 months each year until 1999.

Benefits: 1. Amount of benefits

Monthly pension: for each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years. Maximum 80 % and minimum 30 % of this average wage, in any case ESC 26,200 (ECU 132) per month. Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work. If the pension is less than ESC 26,200 (ECU 132) the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension (ESC 16,000 = ECU 84).

Christmas and holidays grant: each corresponding to the pension amount for the relevant month.

3. Supplements for dependants. Spouse

No supplement.

Accumulation with earnings

Accumulation possible. Contributions on earnings. Pension increased by 1/14 of 2% of the total earnings registered per year.

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Pensions less than or equal to ESC 1,200,000 (ECU 6,065) are subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.

TABLE VIII: SURVIVORS

Conditions: 2. Surviving spouse

...

3. The person who lived with the deceased during the two years preceding the death in similar conditions as a spouse is regarded as such for the purposes of survivors' benefits.

TABLE X: FAMILY BENEFITS

Family allowances: 3. Monthly amounts

Each child: ESC 2,450 (ECU 12.38).

4. Supplements which vary with income

If family income is less than 1½ times national minimum wage, the monthly amounts for the 3rd and subsequent children is ESC 3,680 (ECU 18.60) per child.

TABLE XI: UNEMPLOYMENT

Benefits: 3. Earnings taken as reference

1. Insurance:

average daily wage for 12 months preceding the 2 months prior to commencement of unemployment.

2. Assistance: minimum wage.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

2. Specific non-contributory minima. I. Old-age, 5. Amount payable

ESC 16,600 (ECU 84).

II. Invalidity, 5. Amount payable

1. Supplementary Family Allowance:

0 - 14 years:

ESC 5,580 (ECU 28) per month.

14 - 18 years:

ESC 8,150 (ECU 41) per month plus family allowance

ESC 3,300 (ECU 16.68).

2. Social Invalidity Pension:

ESC 16,600 (ECU 84) per month.

ESC 9,250 (ECU 47) (serious disability supplement).

III. Unemployment, 5. Amount payable

ESC 16,600 (ECU 84).

7. Number of beneficiaries

94 (1992).

3. Minima in contributory schemes. I. Old age, 2. Principle

Guarantee of a minimum amount by increasing the pensions from the contributory scheme, by drawing a supplementary social pension by means of the non-contributory scheme, which, however, may not exceed the state old-age pension (ESC 16,600 = ECU 84).

3. Eligible groups

People whose pension from the contributory scheme is less than ESC 26,200 (ECU 132).

4. Main conditions of eligibility

To receive a pension under the contributory scheme of less than ESC 26,200 (ECU 132).

5. Amount payable

The difference between the minimum amount of pension under the contributory scheme and that of the non-contributory pension. However, this value may not exceed ESC 16,600 (ECU 84).

6. Main factors influencing the amount of the allowance

Amount of the pension under the contributory scheme and the amount of the pension under the non-contributory state scheme.

II. Survivors, 3. Eligible groups

Survivors whose pension under the contributory scheme is less than the minimum of ESC 15,720 (ECU 79).

4. Main conditions of eligibility

To receive a pension under the contributory scheme of less than ESC 15,720 (ECU 79).

5. Amount payable

The difference between the amount of the pension and ESC 15,720 (ECU 79) = 60 % of the minimum old-age pension.

III. Invalidity, 3. Eligible groups

People whose pension under the contributory scheme is less than ESC 26,200 (ECU 132).

4. Main conditions of eligibility

To receive a pension under the contributory scheme of less than ESC 26,200 (ECU 132).

5. Amount payable

The difference between the amount of the pension and ESC 26,200 (ECU 132).

UNITED KINGDOM

TABLE II: FINANCING

Contributions: Rates and ceiling. 1. Sickness and maternity

Employees: No contribution is paid if the weekly earnings are below £ 57 (ECU 73). In other cases: 2 % of £ 57 plus 10 % (7.6 % if member of approved occupational schemes) of earnings between £ 57 (ECU 73) and £ 430 (ECU 550).

Employer: No contribution for weekly earnings below £ 57 (ECU 73). In other cases, 3.6 %, 5.6 %, 7.6 % or 10.2 % depending on the level of earnings (no upper limit). If the employee is a member of an approved occupational pension scheme, the above rates apply, except for earnings between £ 57 (ECU 73) and £ 430 (ECU 550) where the rates are reduced by 3 %.

Public authorities' contributions. 1. Sickness and maternity. a) Benefits in kind

Financed by the Government and (to a lesser extent) from the National Insurance Fund.

b) Cash Benefits

Maternity Allowance and Sickness Benefit financed from the National Insurance Fund. Statutory Maternity Pay by the Government (92 %) and employers (8 %). Statutory Sick Pay funded by employers (but with Government relief in the case of certain small employers).

4. Old-age, survivors

Non-Contributory Retirement Pension is financed by the Government.

TABLE III: HEALTH CARE

Benefits: 6. Dental treatment

NHS dental check-up £ 3.92 (ECU 5.01). 80 % of cost of a course of treatment up to a maximum of £ 275 (ECU 352).

7. Pharmaceutical products

Charge of £ 4.75 (ECU 6.07) per prescribed medicine except for children under 16, ...

The cost of the ticket is £ 24.60 (ECU 31) for 4 months and £ 67.70 (ECU 87).

8. Prosthesis, spectacles, hearing-aids:

Spectacles: No spectacles supplied free. Vouchers available to help with purchase of spectacles for certain groups: see note III-UK-2.

Others pay privately - average price £ 80.00 (ECU 102).

TABLE IV: SICKNESS - CASH BENEFITS

Beneficiaries: 1. Field of application

Sickness Benefit (SB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed.

2. Membership ceiling

No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit £ 430 (ECU 550) per week, or below the lower earnings limit (£ 57 = ECU 73 per week).

Benefits: 2. Amounts of the benefits

1. Statutory Sick Pay: Rates of SSP depending on weekly earnings:

Earnings £ 200 (ECU 256) or more: SSP-rate £ 52.50 (ECU 67).

Earnings £ 57 - 199.99 (ECU 73 - 256): rate £ 47.80 (ECU 61).

Earnings less than £ 57.00 (ECU 73): No benefit.

No additions for dependants.

2. Sickness Benefit: £ 43.45 (ECU 56) per week or up to £ 55.25 (ECU 71) if over pension age.

Additions: Dependant adult £ 26.90 (ECU 34), or if claimant over pension age £ 33.10 (ECU 42).

Dependant child £ 11.00 (ECU 14.07); rate reduced by £ 1.20 (ECU 1.53) for a child in respect of whom the higher rate of Child Benefit of £ 10.20 (ECU 13.04) is payable.

Taxation: 2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Main personal reliefs per person per year:

Aged under 65: £ 3,445 (ECU 4,405).

Aged between 65 and 74: £ 4,200 (ECU 5,371).

Aged over 75: £ 4,370 (ECU 5,588).

Supplement for married couples and single parents:

Aged under 65: £ 1,720 (ECU 2,199).

Aged between 65 and 74: £ 2,665 (ECU 3,408).

Aged over 75: £ 2,705 (ECU 3,459).

The relief offered by these couple rates only operates at the lowest (20 %) tax rate applicable to the first £ 3,000 (ECU 3,836) p.a. of taxable income.

TABLE V: MATERNITY

Conditions: 2. Cash benefits

1. Maternity allowance:

Contributions paid in respect of at least 26 weeks in the 66 week period ending in the week before the expected week of the confinement.

2. Statutory Maternity Pay:

Paid by employer to employee who has been employed by the same employer for 26 weeks or more. Must also have average earnings of at least £ 57 (ECU 73) per week in the eight weeks ending in the qualifying week.

Benefits: 2. Cash Benefits. Kind and duration of benefits

1. Maternity Allowance (payable only to insured women): weekly payments for a maximum of 18 weeks with a flexible starting date. Condition: only if Statutory Maternity Pay is not payable.

2. Statutory Maternity Pay (SMP): Weekly payments for 18 weeks with flexible starting date (from 11th week before the expected week of confinement). Higher rate payable for first 6 weeks, followed by a maximum of 12 weeks at the lower rate.

Benefits: Cash benefits Amount

1. Maternity Allowance: £ 52.50 (ECU 67) per week for employed insured women, £ 44.55 (ECU 57) for self-employed and recently employed. Increases for dependants: one adult dependant £ 26.90 (ECU 34) per week. Or

2. Statutory Maternity Pay (SMP):

- a) higher rate: 90 % of average weekly earnings.
- b) lower rate: £ 52.50 (ECU 67).

TABLE VI: INVALIDITY

Field of application

Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.

Benefits: 1. Amount of pension

1. Invalidity Pension:

£ 57.60 (ECU 74) per week, reduced where recipient is in-patient in hospital for more than 6 weeks.

2. In addition, Invalidity Allowance (IVA): 3 rates, varying according to the age when incapacity began:

persons under 40 years: £ 12.15 (ECU 15.54)

persons aged 40 - 49: £ 7.60 (ECU 9.72)

persons aged 50 - 59 (50-54 for women): £ 3.80 (ECU 4.86) per week.

3. Supplements for dependants. Spouse

£ 34.50 (ECU 44) a week.

Children

Each child for whom child benefit is received: £ 11.00 (ECU 14.07) a week.

Rate reduced by £ 1.20 (ECU 1.53) for a child in respect of whom the higher rate of Child Benefit (£ 10.20 = ECU 13.04) is payable.

5. Other benefits

1. Severe Disablement Allowance may be paid to severely disabled people with insufficient national insurance contributions for Invalidity Benefit: Rate £ 34.80 (ECU 44) a week.

Plus age additions: 3 rates varying according to the age when incapacity began:

persons under 40: £ 12.15 (ECU 15.54)

persons aged 40 - 50: £ 7.60 (ECU 9.72)

persons aged 50 - 60: £ 3.80 (ECU 4.86).

Plus increases for dependants: Adult £ 20.65 (ECU 26). Child £ 11.00 (ECU 14.07); rate reduced by £ 1.20 (ECU 1.53) in respect of a child for whom the higher rate of child benefit is payable (see Table X - "Family Benefits").

2. Attendance Allowance:

Is paid to disabled people over 65 who have personal care needs as a result of illness or disability.

Amount: £ 45.70 (ECU 58) or £ 30.55 (ECU 39) per week dependent on the amount of care a person needs.

Prevention and rehabilitation

1. Preventive health care, medical rehabilitation and therapy are provided by the National Health Service.

2. Vocational assessment and rehabilitation, and supported employment (covering workshops and placements) are provided by the Disabled Persons (Employment) Acts 1944 and 1958, and the Employment and Training Act 1973.

3. Allowances are payable during rehabilitation and training.

4. There is similar provision in Northern Ireland.

Note GB-1: United Kingdom, Other benefits:

1. Disability Living Allowance is paid to people who have personal care and/or mobility needs as a result of illness or disability that arise before age 65. There are three rates for care needs (£ 45.70 = ECU 58 or £ 30.55 = ECU 39 or £ 12.15 = ECU 15.54) and two rates for mobility needs (£ 31.95 = ECU 41 or £ 12.15 = ECU 15.54) depending on the amount of help a person needs.

TABLE VII: OLD-AGE

Conditions: 1. Minimum period of membership

3. SERPS: Must have surplus earnings, i.e. in excess of the lower earnings limit in at least one year since April 1978.

Benefits: 1. Amount of pension

1. Basic pension: £ 57.60 (ECU 74) per week (paid pro-rata if number of years is less than the requisite number but at least a quarter of that figure).

2. Graduated Retirement Benefit:

£ 0.0748 (ECU 0.096) per week for each £ 7.50 (ECU 9.59) (men) or £ 9 (ECU 11.51) (women) contributed.

Minimum for a person on their own contributions: £ 0.07 (ECU 0.090) per week.

Maximum:

£ 6.43 (ECU 8.22) per week (men) and £ 5.39 (ECU 6.89) per week (women).

3. SERPS pension:

From 6 April 1978 introduction of an earnings-related pension based on 1.25 % of each year's revalued surplus earnings between the lower and upper earnings limit.

3. Supplement for dependants. Spouse

Basic pension: £ 34.50 (ECU 44) per week.

Children

Basic pension: Each child for whom Child Benefit is received: £ 11.00 (ECU 14.07) a week. £ 9.80 (ECU 12.53) for a child for whom the higher rate of Child Benefit is payable.

TABLE VIII: SURVIVORS

Field of application

1. Basic Pension: all men entitled to pay full rate contributions.

2. State Earnings Related Pensions (SERPS): based on men's earnings from April 1978 on which full rate contributions paid between lower and upper earnings limits.

Conditions: 2. Surviving spouse

2. Widowed Mother's Allowance: Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.

Benefits: 1. Surviving spouse

Widow's Pension: A full pension is granted to widows aged 55 or over (so for women widowed before 11 April 1988); rate: £ 57.60 (ECU 74) per week. If the widow is aged 45 - 54 (40 - 49 for women widowed before 11 April 1988) the pension is reduced by 7 % of the full rate for each year under 55 (50).

Widowed Mother's Allowance: Amount: £ 57.60 (ECU 74) per week

3. Orphan children having lost one parent

1. The amount of the Widowed Mother's Allowance is increased by £ 11.00 (ECU 14.07) per week for each qualifying child for whom Child Benefit is payable. (£ 9.80 = ECU 12.53 for a child for whom the higher rate of Child Benefit is payable).

2. Child's Special Allowance: Amount: £ 9.80 (ECU 12.53) for first child, £ 11.00 (ECU 14.07) for each other.

4. Orphan children having lost both parents

Guardian's Allowance is a payment of £ 11.00 (ECU 14.07) per week. ...

TABLE IX: EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Occupational diseases: 1. Prescribed diseases

Schedule of 66 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.

2. Conditions: b) Periods of exposure to risk

Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema.

Others: no limit.

c) Periods of liability

Chronic Bronchitis and Emphysema: 20 years underground for coal miners.

Permanent incapacity: e) Amount or formula

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

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

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

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

For all other diseases:

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

Examples (per week):

"t" = 100 %: £ 93.20 (ECU 119)

"t" = 50 %: £ 46.60 (ECU 60)

"t" = 20 %: £ 18.64 (ECU 24).

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

Benefits: 3. Permanent Incapacity f)Supplements for care by another person

Constant attendance allowance for a person with 100 % disablement assessment who needs someone to attend him regularly. Minimum £ 18.70 (ECU 24) per week. Normal maximum £ 37.40 (ECU 48) per week (exceptional rate £ 74.80 = ECU 96). People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or

more can be paid Invalid Care Allowance at the rate of £ 34.50 (ECU 44) a week.

Exceptionally severe disablement allowance: *see note IX-UK-3.*

TABLE X: FAMILY BENEFITS

Family allowances: 2. Age limit

Normal: 16 years. Continuing non-advanced education: to 19th birthday.

3. Monthly amounts

Eldest qualifying child: £ 44.20 (ECU 57). Each other child: £ 35.75 (ECU 46).

Other benefits: 2. Allowance for single parent

One Parent Benefit: £ 26.65 (ECU 34) per month.

5. Other allowances

Family Credit: In October 1993, FC was in payment to 520,000 families - average weekly payment being over £ 46 (ECU 59). Estimated expenditure in 1993/94 was £ 1,091 million (ECU 1,395 million), met from General Taxation. Main conditions: Must be responsible for at least one child under 16 or under 19 if in full-time non-advanced education.

...

Calculation of benefit: *see note X-UK-1.*

Special cases: 3. Orphans

Guardian's Allowance (GA) payable in addition to Child Benefit for orphans, or where one parent is dead and the other's whereabouts are not known or they are serving a long prison sentence. Rate £ 47.66 (ECU 61) a month or £ 42.47 (ECU 54) depending on seniority of child in claimant's family.

TABLE XI: UNEMPLOYMENT

Benefits: 3. Earnings taken as reference

Benefit is not payable for any day on which earnings exceed £ 2 (ECU 2.56) nor for any week in which earnings equal or exceed the minimum level of earnings at which contributions become payable (currently £ 57 = ECU 73).

4. Earnings ceiling

£ 57 (ECU 73) per week but changes annually (see above).

5. Rate

£ 45.45 (ECU 58) per week. £ 57.60 (ECU 74) if over pension age.

6. Family supplements

Dependent adult: £ 28.05 (ECU 36) per week or £ 34.50 (ECU 44) if claimant over pension age. Per dependent child: £ 11.00 (ECU 14.07), only payable if claimant is over pension age. Reduced rate by £ 1.20 (ECU 1.53) in respect of a child for whom the higher rate of child benefit is payable.

TABLE XII: GUARANTEEING SUFFICIENT RESOURCES

1. General non-contributory minimum. General conditions. 2. Nationality

UK Nationals; Nationals of EEA signatory states and countries with which a bilateral agreement with reciprocity clause exists, subject to any entry conditions and habitued residence.

Determination of the minimum

Set by Government, taking into account movements in prices.

Guaranteed amount: Examples

Income Benefit including family allowances, but not the housing allowances, monthly amounts (converted weekly rates):

1. Single person aged 18-24 years: £ 156.65 (ECU 200).
2. Single person aged 25 and over: £ 198.03 (ECU 253).
3. Couple without children: £ 310.70 (ECU 397).
4. Couple with one child (10 years): £ 422.07 (ECU 540).
5. Couple with two children (8 and 12 years): £ 521.73 (ECU 667).
6. Couple with three children (9, 13 and 17, all in full time education):
£ 640.90 (ECU 820).
7. Lone parent aged 18 or over with one child (10 years):
£ 331.50 (ECU 424).
8. Lone parent aged 18 or over with two children (8 and 10 years): £ 399.32 (ECU 511).

Indexation

Adjustment normally once a year with reference to retail price index less housing costs (Special adjustment for 1994/95 to compensate for introduction of Value Added Tax on domestic fuel).

Number of beneficiaries

5,770,980 persons.

2. Specific non-contributory minima: 1. Old age. 5. Amount payable

£ 34.75 (ECU 44) per week (includes £ 0.25 = ECU 0.32 age addition).

I. Old age. 7. Number of beneficiaries

Total C + D 28,500 (September 1993).

II. Invalidity. 5. Amount payable

1. Severe Disablement Allowance: £ 34.80 (ECU 44) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 12.15 (ECU 15.54), middle rate (between 40 and 50) £ 7.60 (ECU 9.72), lower rate (between 50 and 60) £ 3.80 (ECU 4.86). See Table VI "Invalidity".

2. Disability Living Allowance: Three rates of the care component between £ 12.15 (ECU 15.54) and £ 45.70 (ECU 58) a week. Two rates of the mobility component: £ 12.15 (ECU 15.54) or £ 31.95 (ECU 41) a week (see Table VI "Invalidity").

3. Disability Working Allowance: and

4. Attendance Allowance:

see note XII-UK-2.

6. Main factors influencing the amount of the allowance:

3. Disability Working Allowance: Income-related: depends on family size and age of any children.

7. Number of beneficiaries

1. Severe Disablement Allowance: 330,000 (estimated for 1993/94).

2. Disability Living Allowance: 1.25 million (estimated for 1993/94).

3. Disability Working Allowance: currently just over 3,700.

4. Attendance Allowance: 890,000 (estimated for 1993/94).

V. Other specific non-contributory minima:

1. Housing Benefit: Designed to help people in and out of work who are on a low income and who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). No benefit payable if capital exceeds £ 16,000 (ECU 20,459). Maximum Housing Benefit will meet up to 100 % of a customer's reasonable rent and accommodation related service charges. Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: £ 45.70 (ECU 58) pw, couple without children £ 71.70 (ECU 92) pw, couple with two children - one under 11, one 11-15 - £ 120.50 (ECU 154) pw). As a customer's income rises above their applicable amount, maximum benefit is reduced by 65 % of the excess.

2. Council Tax Benefit: see note XII-UK-3.

3. Several allowances of the Social Fund: Maternity Payments (see Table X "Family Benefits"); Funeral Payments; Cold Weather Payments; Community Care Grants; Budgeting Loans; Crisis Loans.

3. Minima in contributory schemes: I. Old Age. 5. Amount payable

Standard rate Category A: £ 57.60 (ECU 74).

Standard rate Category B: £ 34.50 (ECU 44).

6. Main factors influencing the amount of the allowance

Full pension paid with requisite number of qualifying years, i.e. 90 % of working life. Pro-rata pension paid below this, but no pension paid below 25 % of the requisite number.

7. Number of beneficiaries

10,087,900 (September 1993).

II. Survivors. 7. Number of beneficiaries

334,200 (September 1993).

8. Financing

National Insurance Fund.

III. Invalidity. 5. Amount payable

Basic rate: £ 57.60 (ECU 74) a week. Supplements for dependants. Addition depending on age when incapacity began.

7. Number of beneficiaries

1,611,000 (estimate, 1993/94).

8. Financing

National Insurance Fund.

IV. Unemployment. 7. Number of beneficiaries

583,838 (November 1993).

8. Financing

National Insurance Fund.
