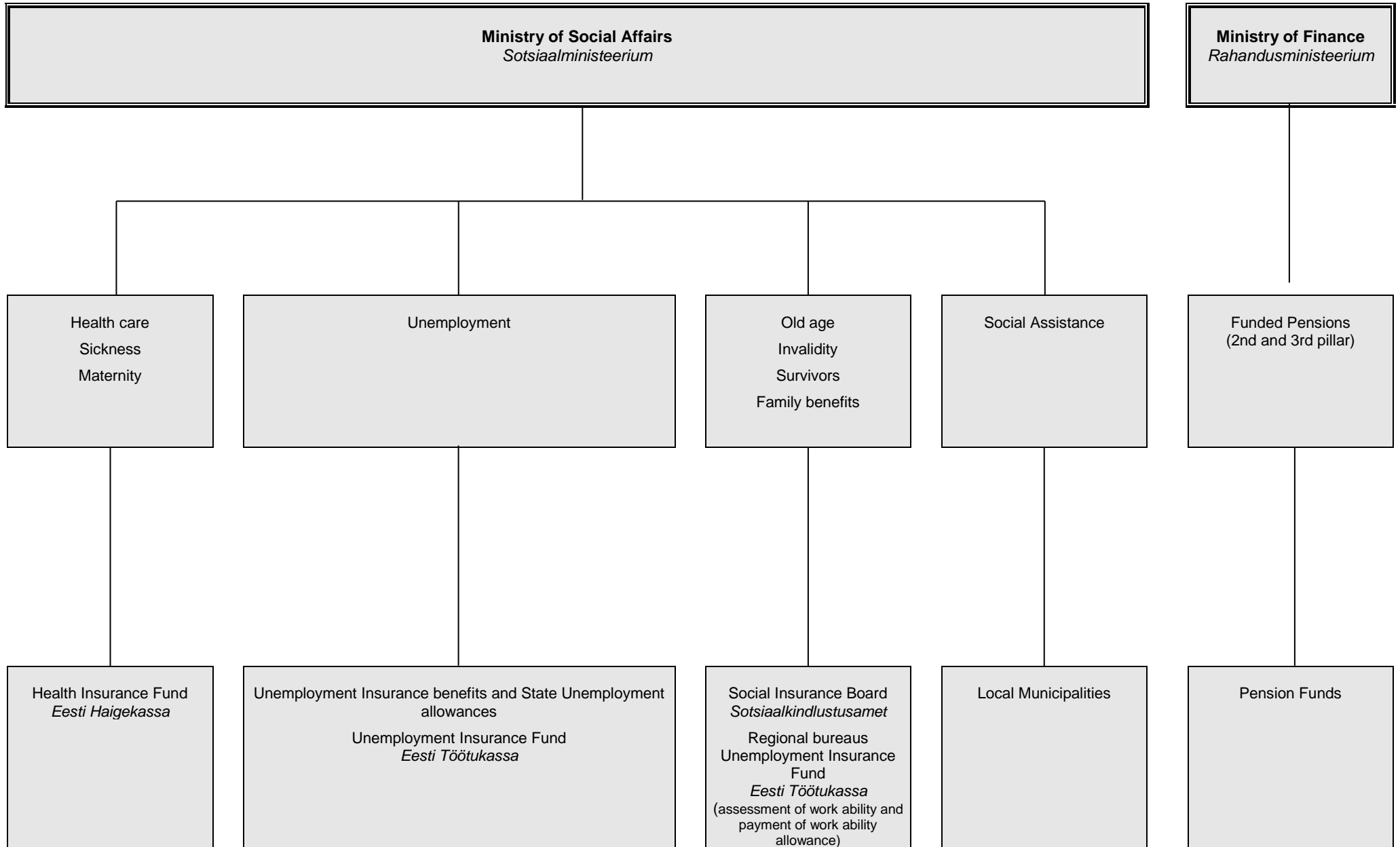


Organisation of social protection

Estonia

1/7/2016



## Estonia

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

The Social Insurance Board administers the schemes of pension insurance, family benefits, social benefits for disabled persons and funeral grants and keeps the register of insured persons and beneficiaries. The Board ensures that pensions and benefits according to the national legislation and international agreements are paid in due time. Medical examination for establishing permanent incapacity for work is carried out by the Social Insurance Board with the help of medical experts.

The regional bureaus, subordinated to the Social Insurance Board, process applications of the above mentioned benefits and arrange the payment either through banks or - at the pensioner's own expense - at his/her residence through Estonian Post Ltd. In

certain cases benefits are delivered at the residence of the pensioner at the State's expense.

The Unemployment Insurance Fund is in charge of the unemployment insurance scheme, the aim of which is to pay out unemployment insurance benefits (*töötuskindlustushüvitis*), redundancy benefit and insolvency of employer benefits. As of 1 May 2009, it also administers the scheme of unemployment allowances (*töötutoetus*), while processing the claims and granting and paying the allowances is carried out by the regional employment offices, subordinated to the Fund. Since 1 of July 2016 the **Unemployment Insurance Fund** has been assessing work ability and granting and paying the work ability allowance.

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

Operating within the area of government of the Ministry of Social affairs there are also the Health Board (*Terviseamet*), the State

Agency of Medicines (*Ravimiamet*) and the Labour Inspectorate (*Tööinspeksioon*).

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

Social contributions (social tax and unemployment insurance contributions) are collected by the Tax and Customs Board (*Maksu- ja Tolliamet*).

The supplementary pension scheme, which is a mandatory funded scheme, is administered by individual pension funds under the supervision of the Ministry of Finance (*Rahandusministeerium*). Subscription to the funded pension is mandatory for persons born in 1983 or later, and voluntary for those born before the year 1983. The funded pension is based on preliminary financing – a working person pays 2% of his/her gross salary to the fund. The State adds 4% out of the current social tax (33%), and retains 29%.

The payments according to the Funded Pensions Act are made since 1 January 2009.

Making of contributions in the supplementary funded pension scheme (3<sup>rd</sup> pillar) is voluntary for all persons and the amount of contributions is not prescribed by the State. The person is entitled to receive payments after she/he has turned 55, or in case she/he has become fully and permanently disabled and unable to work.

### Important addresses

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

*Social Insurance Board:*  
SOTSIAALKINDLUSTUSAMET  
Endla 8  
15092 TALLINN  
www.sotsiaalkindlustusamet.ee

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

*Estonian Unemployment Insurance Fund:*  
EESTI TÖÖTUKASSA  
Lasnamäe 2  
11412 TALLINN  
www.tootukassa.ee

*Ministry of Finance:*  
RAHANDUSMINISTEERIUM  
Endla 13  
10122 TALLINN  
www.fin.ee