

**Mutual Information System on Social Protection**  
**MISSOC**

**Correspondent's Guide**

**Tables I to XII**

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**MISSOC Secretariat**

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## Table I: Financing

The first of the 12 comparative tables deals with the subject of financing the social protection systems in the participating countries. This table has four main chapters:

1. Financing principle
2. Contributions of insured and employers
3. Public authorities' participation
4. Financing systems for long-term benefits

### Ad 1. Financing principle

The first chapter is dedicated to a very short description of the general principle of financing the following 9 branches of social protection:

- Sickness and maternity: Benefits in kind
- Sickness and maternity: Cash benefits
- Long-term care
- Invalidity
- Old-age
- Survivors
- Accidents at work and occupational diseases
- Unemployment
- Family allowances

### Ad 2: Contributions of insured and employers; rates and ceilings

The second chapter describes the details of financing contributory schemes. It deals with the following subjects:

- Overall contributions
- Sickness and maternity: Benefits in kind
- Sickness and maternity: Cash benefits
- Long-term care
- Invalidity
- Old-age
- Survivors
- Accidents at work and occupational diseases
- Unemployment
- Family allowances
- Other special contributions

### Ad 3. Public authorities' participation

The third chapter delivers information on the extent of a non-contributory financing by the participation of the state or other public authorities. It deals with the following branches:

- Sickness and maternity: Benefits in kind
- Sickness and maternity: Cash benefits
- Long-term care
- Invalidity
- Old-age

- Survivors
- Accidents at work and occupational diseases
- Unemployment
- Family allowances
- General non-contributory minimum

#### Ad 4. Financing systems for long-term benefits

The fourth and last chapter deals with the question whether the systems for long-term benefits (pensions or annuities) are based on a current-income-financing (pay as you go) or on a funded system. It deals with the branches:

- Invalidity
- Old-age
- Survivors
- Accidents at work and occupational diseases

The following pages deliver detailed definitions for each of these categories illustrated by examples chosen from the last edition of MISSOC's comparative tables.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-I-01</b><br/><b>Financing principle</b><br/>1. Sickness and maternity:<br/>Benefits in kind</p> | <p>Please deliver a basic description of the main principle of financing the health care system (benefits in kind). Normally we distinguish between two principles: Financing by contributions or financing by taxes. Definitions:<br/><i>Contributions</i>: referring to regular payments made by the insured persons and/or employers either as a flat-rate contribution or as fixed percentage of the earnings.<br/><i>Taxes</i>: all kind of financing from the State budget is understood as "tax financed".<br/>If the system is financed by contributions, please mention whether these contributions are paid by the employees and the employer, only by the insured persons or only by the employer. Use the term "insured persons" when contributions are levied regardless of a person's employment status. If there is a public health care system financed by local or regional authorities, please describe details.</p> |
| <p><b>E-I-02</b><br/>2. Sickness and maternity:<br/>Cash benefits</p>                                   | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).</p>   |
| <p><b>E-I-03</b><br/>3. Long-term care</p>  | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).<br/>If there is no specific branch of social security covering the risk of long-term care, please mention: <i>No single, discrete long-term care scheme</i>. However, if the risk is covered by other existing schemes or services, please mention it.</p>  |
| <p><b>E-I-04</b><br/>4. Invalidity</p>  | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).<br/>If the risk is covered by different pillars (of the General System - supplementary schemes are not treated in MISSOC), please mention all of them.</p>  |
| <p><b>E-I-05</b><br/>5. Old-age</p>   | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).<br/>If the risk is covered by different pillars (of the General System -supplementary schemes are not treated in MISSOC), please mention all of them.</p>   |
| <p><b>E-I-06</b><br/>6. Survivors</p>   | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).<br/>If the risk is covered by different pillars (of the General System -supplementary schemes are not treated in MISSOC), please mention all of them.</p>   |
| <p><b>E-I-07</b><br/>7. Accidents at work and occupational diseases</p>                                 | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).<br/>If the risk is covered by different pillars (of the General System -supplementary schemes are not treated in MISSOC), please mention all of them.</p>   |
| <p><b>E-I-08</b><br/>8. Unemployment</p>  | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).<br/>If there is -like in many States - an insurance-based as well as an assistance-based scheme, please mention both.</p>   |
| <p><b>E-I-09</b><br/>9. Family allowances</p>   | <p>See I-01 "Sickness and maternity: Benefits in kind."<br/>Distinguish between "contributions" and "taxes" and indicate by whom the contributions are paid (insured persons, employees, employers, self-employed etc.).</p>   |
| <p><b>E-I-10</b></p>  | <p>The following section is concerned with the contributions paid by employers, employees</p>  |

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| <p><b>Contributions of insured and employers</b><br/><b>Rates and ceiling</b></p> <p>1. Overall contributions</p> | <p>or insured persons in general towards the costs of the branches of social security.</p> <p>The first category deals with "overall contributions" covering all (or at least the vast majority) risks. If there is one common contribution for only two or three risks (like "Health Care" and "Sickness - benefits in cash" or "Old-Age", "Survivors" and "Invalidity", don't mention it as an "overall contribution". In this case, please write: <i>No overall contributions</i>.</p> <p>If there is an overall contribution, please provide the details here. Explain how much each category of person is expected to contribute e.g. employers, employees, self-employed, insured persons etc. Usually these amounts are provided as a percentage of gross earnings.</p> <p>If there is a different base, please explain it. It is important to mention any existing ceilings (lower and upper ceilings) of earnings.</p> |
| <p><b>E-I-11</b></p> <p>2. Sickness and maternity: Benefits in kind</p>   | <p>Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.</p> <p>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution</i>.</p> <p>If the risk is covered by a tax financed scheme, please write: <i>No contributions, tax financed</i>.</p>   |
| <p><b>E-I-12</b></p> <p>3. Sickness and maternity: Cash benefits</p>  | <p>Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.</p> <p>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution</i>.</p> <p>If the risk is covered by a tax financed scheme, please write: <i>No contributions, tax financed</i>.</p> <p>If there is only one contribution for health care benefits in kind and sickness cash benefits, please write: <i>Contributions included in the rates shown under "Health Care"</i>.</p>   |
| <p><b>E-I-13</b></p> <p>4. Long-term care</p>   | <p>If there is a specific branch of social protection for long-term care, state the payments made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.</p> <p>If there is no specific scheme, please write: <i>No single, discrete long-term care scheme</i>.</p>   |
| <p><b>E-I-14</b></p> <p>5. Invalidity</p>   | <p>Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.</p> <p>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution</i>.</p> <p>If the risk "invalidity" is covered by the same contribution as for "old-age", please refer here to "old-age".</p> <p>If the risk is covered by a tax financed scheme, please write: <i>No contributions, tax financed</i>.</p>   |
| <p><b>E-I-15</b></p> <p>6. Old-age</p>  | <p>Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.</p> <p>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution</i>.</p> <p>If the risk is covered by a tax financed scheme, please write: <i>No contributions, tax financed</i>.</p>   |
| <p><b>E-I-16</b></p> <p>7. Survivors</p>  | <p>Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.</p> <p>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution</i>.</p> <p>If the risk is covered by the same contribution as for "old-age", please refer here to "old-age".</p>   |
| <p><b>E-I-17</b></p> <p>8. Accidents at work and occupational diseases</p>  | <p>Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.</p> <p>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution</i>.</p>  |

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|  | If the risk is covered by a tax financed scheme, please write: <i>No contributions, tax financed.</i>  |
| <b>E-I-18</b><br>9. Unemployment   | Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.<br>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution.</i><br>If the risk is covered by a tax financed scheme, please write: <i>No contributions, tax financed.</i>   |
| <b>E-I-19</b><br>10. Family allowances   | Indicate the contributions made by each category of person that are used only for the social security schemes concerned with this risk. Don't forget the ceilings.<br>If the contribution is already included in the above mentioned "overall contribution", please write: <i>Included in the overall contribution.</i><br>If the risk is covered by a tax financed scheme, please write: <i>No contributions, tax financed.</i>   |
| <b>E-I-20</b><br>11. Other special contributions   | Are there any charges levied that are not linked to ones status as an employee, employer or insured person? For example: <ul style="list-style-type: none"> <li>• levies charged on car insurance premiums,</li> <li>• levies placed upon property ownership or gambling, or</li> <li>• levies placed on profits from a particular industry such as pharmaceuticals.</li> </ul> If there are no other contributions, please write: <i>No other special contributions.</i>  |
| <b>E-I-21</b><br><b>Public authorities' participation</b><br>1. Sickness and maternity: Benefits in kind | The following section refers to payments to social security schemes by Public Authorities. 'Public Authorities' refers to all levels of government, central, provincial, regional, local etc. If you are describing a federal system it is important to indicate which level of government makes the payment. Some examples for different approaches: <ul style="list-style-type: none"> <li>• <i>State covers deficit</i>: no fixed amount is allocated to the scheme but any shortfalls between the revenues received from other sources and the expenditures made on benefits are paid by the state.</li> <li>• <i>Fixed state contribution of ...</i>: this fixed contribution maybe a percentage of total expenditure or an allocated amount (please indicate the actual percentage or amount).</li> <li>• <i>State makes contributions on behalf of certain categories of people</i>: the state may pay the contributions expected from groups such as unemployed persons, invalids or the recipients of certain benefits. Please indicate the categories covered and the amount/formula for calculating the contribution (e.g. the contribution may be based on the minimum wage).</li> <li>• <i>State pays benefits for certain categories of people</i>: the state either pays the benefits instead of a social insurance scheme or refunds the social insurance scheme for the benefits claimed by these categories, please indicate the categories covered.</li> </ul> If the benefits are financed totally by the State, please indicate: <i>Financed by the State.</i> If there is no financial participation, please write: <i>No participation of public authorities.</i> |
| <b>E-I-22</b><br>2. Sickness and maternity: Cash benefits  | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State.</i><br>If there is no financial participation, please write: <i>No participation of public authorities.</i>   |
| <b>E-I-23</b><br>3. Long-term care   | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State.</i><br>If there is no financial participation, please write: <i>No participation of public authorities.</i><br>If there is no special branch of social insurance covering the risk of long-term care, please write: <i>No single, discrete long-term care scheme.</i>   |
| <b>E-I-24</b>  | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.  |

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| 4. Invalidity   | If the benefits are financed totally by the State, please indicate: <i>Financed by the State</i> .<br>If there is no financial participation, please write: <i>No participation of public authorities</i> .  |
| <b>E-I-25</b><br>5. Old-age   | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State</i> .<br>If there is no financial participation, please write: <i>No participation of public authorities</i> .   |
| <b>E-I-26</b><br>6. Survivors   | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State</i> .<br>If there is no financial participation, please write: <i>No participation of public authorities</i> .   |
| <b>E-I-27</b><br>7. Accidents at work and occupational diseases                   | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State</i> .<br>If there is no financial participation, please write: <i>No participation of public authorities</i> .   |
| <b>E-I-28</b><br>8. Unemployment  | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State</i> .<br>If there is no financial participation, please write: <i>No participation of public authorities</i> .   |
| <b>E-I-29</b><br>9. Family allowances   | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State</i> .<br>If there is no financial participation, please write: <i>No participation of public authorities</i> .   |
| <b>E-I-30</b><br>10. General non-contributory minimum                             | See I-21 "Sickness and maternity - Benefits in kind": Indicate the kind of participation.<br>If the benefits are financed totally by the State, please indicate: <i>Financed by the State</i> .<br>If different levels (Central government and municipalities) finance the scheme, please indicate details.<br>If there is no scheme for a general non-contributory minimum, please write: <i>No general non-contributory minimum</i> .  |
| <b>E-I-31</b><br><b>Financing systems for long-term benefits</b><br>1. Invalidity | This last section of Table I deals with the principal organisation of schemes that pay out benefits over many years. In general, we distinguish two ways: <ul style="list-style-type: none"> <li>• Pay As You Go (also called 'Current income financing') according to which the contributions of the current active population pay for the benefits of the currently inactive population: Please write: <i>Current income financing ("pay as you go")</i>.</li> <li>• Funded (sometimes called 'Capitalisation Financing') here the contributions of each individual are saved on an individual account and used to finance that individual's pension when s/he ceases work. Please write: <i>"Funded"</i>.</li> </ul> Sometimes a combination of these schemes are used, if this is the case explain how they are combined e.g. a pension may have a funded and a pay as you go element. |
| <b>E-I-32</b><br>2. Old-age   | See I-31 "Invalidity". Please distinguish between Current income financing ("pay as you go") and "funded".   |
| <b>E-I-33</b><br>3. Survivors   | See I-31 "Invalidity". Please distinguish between Current income financing ("pay as you go") and "funded".   |
| <b>E-I-34</b><br>4. Accidents at work and occupational diseases                   | See I-31 "Invalidity". Please distinguish between Current income financing ("pay as you go") and "funded".   |

## Table II: Health care

The second of the 12 comparative tables deals with the description of the health care systems (benefits in kind in case of sickness). Please be aware of fact that all questions related to cash benefits should not be mentioned here since there is a special table (table III) dedicated to these benefits. This table has six main chapters:

1. Applicable statutory basis
2. Basic principles
3. Field of application
4. Conditions
5. Organisation
6. Benefits

### Ad 1. Applicable statutory basis

In this chapter you should mention the basic legislation concerning this branch of social protection. Please deliver the official designation of the laws in your language and a translation into your working language for MISSOC (English, French or German).

### Ad 2. Basic principles

Try to describe the basic principles of your scheme in a way that a reader who is not familiar with the situation in your country will understand the underlying principles or philosophy. In order to achieve a maximum of comparability, see our definition on the following page.

### Ad 3. Field of application

This chapter deals with the following categories:

- Beneficiaries
- Exemptions from compulsory insurance
- Voluntarily insured
- Eligible dependants

### Ad 4. Conditions

This chapter deals with two main conditions for entitlement:

- Qualifying period
- Duration of benefits

### Ad 5. Organisation

This chapter delivers information on the following topics:

- Doctors: Approval
- Doctors: Remuneration
- Hospitals

### Ad 6. Benefits

This chapter is divided into six main subjects with several sub-categories:

1. Medical treatment:
  - Choice of doctor
  - Access to specialists

- Payment of doctor
  - Patient charges
  - Exemption or reduction of patient charges
2. Hospitalisation:
    - Choice of and access to hospital
    - Patient charges
    - Exemption or reduction of patient charges
  3. Dental care:
    - Treatment
    - Dental prosthesis
  4. Pharmaceutical products
  5. Prosthesis, spectacles, hearing-aids
  6. Other benefits

The following pages deliver detailed definitions for each of these categories illustrated by examples chosen from the last edition of MISSOC's comparative tables.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-II-01</b><br/><b>Applicable statutory basis</b></p>                | <p>This first field concerns the main legislation concerning the general system of health care (benefits in kind in case of sickness).</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (e.g. number and date of the law) in order to enable the reader to find the legislation for further details.</p> <p>It is not necessary to mention amendments to the basic laws - if readers need more information, they will have access to the laws in force.</p>  |
| <p><b>E-II-02</b><br/><b>Basic principles</b></p>                          | <p>Please describe the basic principles of organisation and financing your health care system:</p> <p>1) Is your system:</p> <ul style="list-style-type: none"> <li>• a compulsory social insurance scheme (in general financed by contributions)?</li> <li>• a universal scheme?</li> <li>• a social assistance scheme?</li> <li>• a private insurance scheme?</li> </ul> <p>2) What is the personal scope of the scheme, i.e. does it extend to</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only;</li> <li>• other groups (please specify).</li> </ul> <p>3) Is the system</p> <ul style="list-style-type: none"> <li>• a benefits in kind system? (the main cost of treatment is paid by the social security scheme, although the patient may have to pay a small contribution);</li> <li>• a reimbursement system? (the patient pays the full cost of treatment to the doctor and is then reimbursed all or most of the amount by the social security scheme).</li> </ul> |
| <p><b>E-II-03</b><br/><b>Field of application</b><br/>1. Beneficiaries</p> | <p>Please indicate the most important groups covered by the health care system or social insurance for benefits in kind in case of sickness. If you operate a system where there are derived rights for dependants: please describe only those directly entitled and mention all those who derive their rights from them in the following field 'Eligible Dependants' below.</p>   |
| <p><b>E-II-04</b><br/>2. Exemptions from the compulsory insurance</p>      | <p>Please indicate if certain groups of people who fall into the categories described above in 'Beneficiaries' may be exempted from the system. This may for instance concern persons with earnings above or below a certain ceiling (please indicate the ceilings).</p> <p>If you have a social insurance scheme with no such exemptions please answer: <i>No exemptions.</i></p> <p>If you have a universal system, the category "exemptions" is in general not applicable to your scheme. So answer: <i>Not applicable: universal system.</i></p>   |
| <p><b>E-II-05</b><br/>3. Voluntarily insured</p>                           | <p>Is it possible that persons who are not compulsorily insured may join the social security scheme voluntarily? Please provide information on who can join voluntarily.</p> <p>If the voluntarily insured pay different contribution rates or receive different benefits in comparison with those compulsorily insured, please mention these differences. If non-insured persons cannot join the insurance scheme on a voluntary basis, please write simply: <i>No possibility of voluntary insurance.</i></p> <p>If your scheme is universal (covering the entire population), please write: <i>"Not applicable: universal system"</i>.</p>  |
| <p><b>E-II-06</b><br/>4. Eligible dependants</p>                           | <p>In some insurance systems, dependant family members of an insured person are automatically co-insured on the basis of a derived right. If this is the case in your country, please deliver information about the groups covered through derived rights. Please avoid the general expression "family members" - give exact information about the concerned groups e.g. spouse and children up to the age of 18. For universal systems covering the entire population, this category makes no sense. Please write: <i>Not applicable: universal system. All residents are individually covered.</i></p>   |

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| <b>E-II-07</b><br><b>Conditions</b><br>1. Qualifying period                      | Are there any minimum periods of employment, insurance or residence) which have to be completed before a person is necessary before someone is entitled to health care benefits? If so, please state the exact periods required.<br>If the answer is negative please indicate " <i>No qualifying period required</i> ".  |
| <b>E-II-08</b><br>2. Duration of benefits  | Please indicate the maximum period for which the beneficiary can receive benefits in kind. If there is no limit please write "No specific limits".   |
| <b>E-II-09</b><br><b>Organisation</b><br>1. Doctors:<br>• Approval               | When are doctors allowed to provide services that are paid for or subsidised by the social security system?<br>What are employment conditions (if any restrictions) for the approval of doctors?<br>Employed / self-employed / contracted / other?   |
| <b>E-II-10</b><br>• Remuneration   | How are doctors remunerated? Please indicate if it is one of the methods described below or a combination of them, or another method. <ul style="list-style-type: none"> <li>• <i>Fee-for-service</i>: the doctor is given a fixed amount for every treatment or service s/he provides;</li> <li>• <i>Salaried</i>: the doctor is paid a fixed wage regardless of how many treatments s/he provides;</li> <li>• <i>Capitation</i>: the doctor is paid a fixed amount for every patient that is registered with him or her, regardless of how many times that patient visits the doctor;</li> </ul> Please indicate also how the fee or the level of capitation payment is set up (e.g. agreement between the Chamber of medical doctors and the insurance fund)? |
| <b>E-II-11</b><br>2. Hospitals   | When are hospitals allowed to provide services that are paid for or subsidised by the social security system? Is there a different treatment between public and private hospitals? Please also mention what does the financing look like.  |
| <b>E-II-12</b><br><b>Benefits</b><br>1. Medical treatment:<br>• Choice of doctor | Is there a free choice of doctors by patients?<br>If there is no free choice or there are restrictions to the free choice please specify under what conditions the patient has access to which doctor.   |
| <b>E-II-13</b><br>• Access to specialists  | How do patients have access to specialists? Is it via the general practitioners or the family doctors? Or do they have the possibility of a direct access?   |
| <b>E-II-14</b><br>• Payment of doctor  | This category does not refer to the remuneration of doctors (this is already dealt above), but to the question if the costs of treatment are directly paid from the social security system (benefits-in-kind system) or have to be paid first by the patient who will be reimbursed by the insurance (reimbursement system).   |
| <b>E-II-15</b><br>• Patient charges  | In many countries, the social security system does not cover the full cost but demands co-payments from the patient. If this is also the situation in your country, please describe the main co-payment regulations (amounts, any limitations etc.) for medical treatment. Please do not mention the exemptions or reductions for certain groups - this is our next question. And do also no mention the co-payments for hospitalisation - there will be a special category for hospitalisation below.   |
| <b>E-II-16</b><br>• Exemption or reduction of patient charges                    | Please indicate the groups or individuals who do not have to pay any contribution for medical treatment or have to pay less (for ex. children, pensioners, recipients of certain benefits, invalids).  |
| <b>E-II-17</b><br>2. Hospitalisation:<br>• Choice of and access to hospital      | Does the patient have a free choice of hospital or not? In case of a limited choice (for ex. among approved hospitals, or among local hospitals etc.) please specify the limitations.<br>How do patients have access to hospitals? Do they need a referral from a general practitioner and / or specialist?  |
| <b>E-II-18</b><br>• Patient charges  | Do patients contribute towards the costs of their hospital treatment? If not, please write "No patient charges". If yes, please indicate:  |

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|  | <ul style="list-style-type: none"> <li>• for which type of service (for ex. for the "hotel costs", for the treatment provided, for pharmaceutical products etc.);</li> <li>• the amount the patient pays;</li> <li>• any ceilings of this amount.</li> </ul>   |
| <b>E-II-19</b> <ul style="list-style-type: none"> <li>• Exemption or reduction of patient charges</li> </ul> | Please indicate if any groups or individuals have not to pay any charges or pay less in case of hospitalisation (for ex. children, recipients of certain benefits, pensioners, invalids etc.).   |
| <b>E-II-20</b> <p>3. Dental care:</p> <ul style="list-style-type: none"> <li>• Treatment</li> </ul>          | Please indicate who receives dental treatment that is covered (totally or partially) by the statutory social security system and if patients have to contribute to the costs of the treatment.   |
| <b>E-II-21</b> <ul style="list-style-type: none"> <li>• Dental prosthesis</li> </ul>                         | <p>Please indicate who can receive dental prosthesis from the social security system and if the patients contribute to the payment of the treatment.</p> <p>In case of patient charges please mention the amounts and if any groups of people or individuals are exempted or pay less.</p>   |
| <b>E-II-22</b> <p>4. Pharmaceutical products</p>   | <p>To what extent are the cost of pharmaceutical products covered by your health care scheme?</p> <p>Which co-payments have to be borne by the patient?</p> <p>If pharmaceutical products are classified according to different degrees of co-payments, please specify the categories and the criteria used.</p> <p>In case of patient charges please indicate the level of charges and if any groups of people or individuals are exempted or pay less.</p> |
| <b>E-II-23</b> <p>5. Prosthesis, spectacles, hearing-aids</p>  | Are these products provided or subsidised by the social security system? If yes, patients contribute to their cost? In case of patient charges please mention the amounts or percentages and possible ceilings and if any groups of people or individuals are exempted from co-payments or pay less.   |
| <b>E-II-24</b> <p>6. Other benefits</p>  | Please indicate any other health care benefit in kind (for ex. preventive measures, payment or subsidy for transport to and from the medical institutions, etc.).  |

## Table III: Sickness – cash benefits

The third of the 12 comparative tables deals with the cash benefits in case of sickness. Please be aware of fact that cash benefits in case of maternity should not be mentioned here since there is a special table (table IV) dedicated to these benefits. This table has seven main chapters:

- 1 Applicable statutory basis
- 2 Basic principles
- 3 Field of application
- 4 Conditions
- 5 Waiting period
- 6 Benefits
- 7 Taxation and social contributions

### Ad 1. Applicable statutory basis

In this chapter you should mention the basic legislation concerning this branch of social protection. Please deliver the official designation of the laws in your language and a translation into your working language for MISSOC (English, French or German).

### Ad 2. Basic principles

Try to describe the basic principles of your scheme in a way that a reader who is not familiar with the situation in your country will understand the underlying principles or philosophy. In order to achieve a maximum of comparability, see our definition on the following page.

### Ad 3. Field of application

This chapter deals with the following three categories:

- Beneficiaries
- Earnings ceiling for insurance coverage
- Exemptions from compulsory insurance

### Ad 4. Conditions

This chapter deals with three conditions for entitlement:

- Declaration of incapacity for work
- Qualifying period
- Other conditions

### Ad 5. Waiting period

This category deals with the question from which day of sickness the benefit payment or continued payment by the employer starts.

### Ad 6. Benefits

This chapter is divided into two main subjects, continued payment by the employer and benefits of social protection. The latter are structured into several sub-categories:

- 1 Continued payment by the employer
- 2 Benefits of social protection:
  - Amount of the benefit
  - Duration of the benefit
  - Special conditions for unemployed

- Death grant
- Other benefits

#### Ad 7. Taxation and social contributions

In order to make clear whether the mentioned benefits rates are gross or net benefits, all tables concerning cash benefits deliver information on taxation of benefits and social contributions from benefits:

- Taxation of cash benefits
- Limit of income for tax relief or tax reduction
- Social contributions from benefits

The following pages deliver detailed definitions for each of these categories illustrated by examples chosen from the last edition of MISSOC's comparative tables.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-III-01</b><br/><b>Applicable statutory basis</b></p>   | <p>This first field concerns the main legislation concerning the general system of cash benefits in case of sickness.</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (number and date of the law) in order to enable the reader to find the legislation for further details.</p> <p>Do not mention amendments to the basic laws - if readers need more information, they will have to access to the laws in force.</p>   |
| <p><b>E-III-02</b><br/><b>Basic principles</b></p>   | <p>Please describe the basic principles of the scheme granting cash benefits in case of sickness in your country.</p> <ol style="list-style-type: none"> <li>1. Is your system <ul style="list-style-type: none"> <li>• a compulsory social insurance scheme?</li> <li>• a tax-financed system?</li> </ul> </li> <li>2. What is the personal scope of the scheme, i.e. does it extend to: <ul style="list-style-type: none"> <li>• all those in employment (employees and self-employed)</li> <li>• employees only</li> <li>• other groups (please specify)</li> </ul> </li> <li>3. Are the benefits earnings-related or flat-rate?</li> <li>4. Does your system provide for a continuation of payment by the employer?</li> </ol> |
| <p><b>E-III-03</b><br/><b>Field of application</b></p> <ol style="list-style-type: none"> <li>1. Beneficiaries</li> </ol>            | <p>Please indicate the most important groups eligible for cash benefits in case of sickness covered by a compulsory system.</p> <p>Do not mention exceptions here. Please try to make the enumeration as short as possible – it is not necessary to mention all categories of persons assimilated to employees – just mention "and assimilated".</p> <p>Please indicate if there is also a possibility for a membership on a voluntary basis. If not, please write "<i>No possibility of voluntary insurance</i>".</p>   |
| <p><b>E-III-04</b></p> <ol style="list-style-type: none"> <li>2. Earnings ceiling for insurance coverage</li> </ol>                  | <p>In some countries, the sickness insurance does not cover persons with earnings above a certain ceiling. Please specify if such a ceiling exists in your system. If not, please write: "<i>No earnings ceiling for insurance coverage</i>".</p>  |
| <p><b>E-III-05</b></p> <ol style="list-style-type: none"> <li>3. Exemptions from compulsory insurance</li> </ol>                     | <p>Please indicate if certain groups of people who fall into the categories described above in "Beneficiaries" may be exempted from the system.</p> <p>This may for instance concern persons with earnings below a certain ceiling (please indicate the ceilings) or persons engaged in marginal employment.</p> <p>If you have a social insurance system with no such exemptions please indicate "<i>No exemptions</i>".</p>  |
| <p><b>E-III-06</b><br/><b>Conditions</b></p> <ol style="list-style-type: none"> <li>1. Declaration of incapacity for work</li> </ol> | <p>Please indicate if an official declaration of incapacity for work is needed and when such a declaration is due.</p> <p>If there are different obligations concerning the declaration towards the employer and towards the sickness insurance, please indicate the regulations.</p> <p>If a declaration is not needed please answer "<i>No declaration required</i>".</p>  |
| <p><b>E-III-07</b></p> <ol style="list-style-type: none"> <li>2. Qualifying period</li> </ol>  | <p>Are there any minimum periods of employment, residence or insurance that a person must complete before they are entitled to sickness benefit?</p> <p>If so, please state the exact periods required.</p> <p>If the answer is negative please indicate "<i>No qualifying period required</i>".</p>   |
| <p><b>E-III-08</b></p> <ol style="list-style-type: none"> <li>3. Other conditions</li> </ol>   | <p>Please indicate any other conditions (apart from declaration of incapacity for work and qualifying period) for the award of sickness benefits (age, family status, type of occupation, not in receipt of other benefits etc.). If there are no such conditions, please state: "<i>No other conditions</i>".</p>   |
| <p><b>E-III-09</b><br/><b>Waiting period</b></p>   | <p>Please indicate when the entitlement to cash sickness benefits and/or continued payment by the employer begins. If it coincides with the beginning of the incapacity please indicate</p>  |

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|   | "No waiting period".   |
| <b>E-III-10</b><br><b>Benefits</b><br>1. Continued payment by the employer                  | Please indicate if employers are obliged by law to continue payment of wages and salaries and specify the amount they pay and the duration of the payment. If there is no statutory regulation but (in a majority of cases) a continuation on the basis of collective agreements, you should mention this.<br>If employers are not obliged please indicate " <i>No continued payment by the employer</i> ".  |
| <b>E-III-11</b><br>2. Benefits of social protection<br>• Amount of the benefit              | Indicate the amounts of sickness benefit or the percentage of its reference basis. Please mention any minimum and/or maximum amounts of the benefit and/or of the reference basis.<br>Please make clear if the benefit is calculated per day, per week or per month.   |
| <b>E-III-12</b><br>• Duration of the benefit  | Please indicate the maximum period for which the sickness benefit can be granted.  |
| <b>E-III-13</b><br>• Special conditions for unemployed                                      | Please indicate if the unemployed receives sickness benefit and under what conditions.<br>If there are no special provisions, please indicate: " <i>No special conditions</i> ".   |
| <b>E-III-14</b><br>• Death grant  | Please indicate if any lump sums are provided under sickness insurance to cover the costs of a funeral or to support families in the difficult period of adapting to the new situation. Please specify: <ul style="list-style-type: none"> <li>• who is entitled;</li> <li>• under which conditions;</li> <li>• the amount of benefit.</li> </ul> If such a lump sum is paid under pension insurance or employment injury insurance, just include a reference to the relevant category of Table VII or VIII respectively.<br>If there is no benefit, write: " <i>No death grant</i> ". |
| <b>E-III-15</b><br>• Other benefits   | Please indicate any other benefits provided in case of temporary incapacity of work (e.g. benefit for care of a sick relative).<br>Please specify: <ul style="list-style-type: none"> <li>• the conditions;</li> <li>• the amount of benefit;</li> <li>• whether the benefit is paid on top of the basic benefit described above or instead of it, and</li> <li>• the duration for which the benefit is paid.</li> </ul> If there are no other benefits, please indicate: " <i>No other benefits</i> ".  |
| <b>E-III-16</b><br><b>Taxation and social contributions</b><br>3. Taxation of cash benefits | Please indicate whether the benefits are subject to income taxation or not. If there are taxable, please write: " <i>Benefits are subject to taxation</i> ".<br>If not: "Benefits are not subject to taxation".<br>If there are different regulations for different benefits, please mention them for each benefit.<br>If you have mentioned that there exists a continuation of payment by the employer, please do not forget to deliver information whether these payments are subject to taxation or not.   |
| <b>E-III-17</b><br>4. Limit of income for taxation of cash benefits                         | If there are any special regulations (limits, exemptions, relief etc.) for the taxation of benefits, please describe them in detail.<br>If cash benefits are treated like any other income, please write: " <i>General taxation rules. No limits of income for taxation of benefits</i> ".<br>If the cash benefits are not taxable at all, please write: " <i>Not applicable: benefits are not subject to taxation</i> ".  |
| <b>E-III-18</b><br>5. Social contributions on   | Please indicate if any social contribution have to be paid (or are deducted) from the cash benefits in order to finance social protection. If there are different regulations for different  |

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| benefits | benefits, please mention them for each benefit. If there are no contributions to be paid, just mention: " <i>No contributions</i> ". |
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## Table IV: Maternity/Paternity

This Table describes the social protection system in respect of maternity/paternity.

**Maternity benefits** cover the period directly associated with giving birth or adoption. Benefits can be provided in kind (e.g. pre-natal medical checks or spells in hospital during pregnancy or confinement) or in cash to replace income during absence from work.

**Maternity allowances**, i.e. benefits paid to mothers not eligible for maternity benefits, are also included here.

**Paternity benefits** are intended to cover a period of leave of absence from work of fathers directly after the birth or adoption of the child.

Summary information on **unpaid leave** should be provided, **but since** unpaid leave does not count as a social protection benefit, correspondents are not requested to provide detailed information on conditions, taxation rules etc. Instead, it is sufficient to mention that such unpaid leave exists and to specify the length of such leave. It should also be specified if taking unpaid leave has implications for the receipt of benefits, e.g., if periods of unpaid leave are treated as contributory (or if contributions are credited) for purposes of determining entitlement to old-age pension or the amount receivable.

**Family benefits**, which are those intended to meet, at least in part, the specific expenses of bringing up children, are not covered in this Table but are covered instead in Table IX.

Similarly, **parental allowances** and **one-off birth and adoption grants** are also not covered in this Table but are included in Table IX since they are considered to serve the same purpose as family benefits in meeting the costs of bringing up children. However, where birth and adoption grants are specifically referred to in legislation on maternity/paternity benefits, they can be included here and a cross-reference to them included in Table IX.

Where maternity and paternity benefit schemes are part of a single parental benefit scheme, information should be given here for the periods which are specifically reserved for mothers and fathers and equivalent to maternity/paternity benefits. If there are no such periods reserved, information should be provided here for the whole scheme and a cross-reference should be included in Table IX as appropriate.

Where legislation provides for different leave schemes and benefits for maternity, paternity and/or adoption, information should be provided separately for each, with maternity first, followed by paternity and/or adoption.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-IV-01</b><br/><b>Applicable statutory basis</b></p>  | <p>This field concerns the main legislation relating to the system of benefits (in kind as well as in cash) for maternity and paternity.</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (number and date of the law) in order to enable the reader to find the legislation for further details.</p> <p>Please do not include amendments to the basic legislation.</p> <p><i>Here and in the remainder of the Table, please provide information for each of the benefits described.</i></p>  |
| <p><b>E-IV-02</b><br/><b>Basic principles</b></p>  | <p>Please describe the basic principles of the scheme relating to benefits for maternity and paternity in your country. Please distinguish between maternity and paternity schemes if different provisions apply.</p> <ol style="list-style-type: none"> <li>1. Is your system a compulsory social insurance scheme or a tax-financed scheme?</li> <li>2. Are the cash benefits earnings-related or flat-rate?</li> <li>3. Is leave paid or unpaid?</li> <li>4. Is leave (paid and unpaid) taken into account for determining entitlement to old-age benefits and in the calculation of the amount payable?</li> </ol>  |
| <p><b>E-IV-03</b><br/><b>Field of application</b></p> <p>1. Benefits in kind –<br/>Medical care<br/><i>(e.g. pre-natal medical checks or spells in hospital during pregnancy or confinement)</i></p>   | <p>Please indicate the main groups eligible for benefits in kind :</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only (please indicate if there are any exceptions, e.g. those working short hours or on short-term contracts);</li> <li>• other groups, e.g. unemployed (please specify).</li> </ul> <p>Please indicate if membership of the scheme on a voluntary basis is possible.</p>   |
| <p><b>E-IV-04</b></p> <p>2. Maternity/Paternity leave and benefit<br/><i>covers the period directly associated with giving birth or adoption. Cash benefits replace income during absence from work.</i></p> <p><b>Maternity allowance</b><br/><i>Benefit paid to mothers not eligible for maternity benefit</i></p> | <p>Please indicate the main groups eligible for benefit. If different provisions apply to the different maternity and paternity benefits, please give the information for each:</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only (please indicate if there are any exceptions, e.g. those working short hours or on short-term contracts);</li> <li>• other groups, e.g. unemployed (please specify).</li> </ul> <p>If different provisions apply for adoptive parents, please indicate these.</p> <p>Please indicate if the same or different provisions apply to other family types (e.g. same-sex couples, registered partners, non-registered partners, stepparents).</p> <p>Please indicate if membership of the scheme on a voluntary basis is possible.</p> |
| <p><b>E-IV-05</b><br/><b>Conditions</b></p> <p>1. Benefits in kind –<br/>Medical care</p>  | <p>Please specify the main conditions that need to be fulfilled for entitlement to the benefits in kind, namely:</p> <ul style="list-style-type: none"> <li>• periods of employment;</li> <li>• periods of insurance;</li> <li>• periods of residence;</li> <li>• waiting periods;</li> <li>• other (please specify).</li> </ul> <p>If there are no conditions, please state: “<i>No qualifying conditions</i>”.</p>  |
| <p><b>E-IV-06</b><br/><b>Conditions</b></p> <p>2. Maternity/Paternity leave and benefit</p>  | <p>Please specify the main conditions that need to be fulfilled for entitlement to maternity and paternity benefits, namely:</p> <ul style="list-style-type: none"> <li>• periods of employment;</li> <li>• periods of insurance;</li> <li>• periods of residence;</li> <li>• waiting periods;</li> <li>• other (please specify).</li> </ul>  |

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|  | If different provisions apply for adoptive parents, please indicate these.  |
| <b>E-IV-07</b><br><b>Benefits</b><br>1. Benefits in kind – Medical care  | Please indicate if benefits in kind include: <ul style="list-style-type: none"> <li>• medical checks during pregnancy or after birth;</li> <li>• free stay in hospital for confinement;</li> <li>• exemption from or reduction in patient charges for health care related to pregnancy and childbirth;</li> <li>• other (please specify).</li> </ul>  |
| <b>E-IV-08</b><br>2. Maternity/Paternity leave <ul style="list-style-type: none"> <li>• Duration of leave</li> </ul> | For each type of paid and unpaid leave in respect of maternity and paternity) please indicate: <ul style="list-style-type: none"> <li>• the duration of leave (distinguishing between pre-natal and post-natal maternity leave);</li> <li>• whether the duration is fixed or whether it is affected by certain factors (such as multiple births, premature birth or complications with the birth);</li> <li>• whether or not a period of leave is compulsory (if so, please indicate the conditions which apply).</li> </ul> <p>If maternity and paternity schemes in your country are part of a single parental scheme, please provide the details above for the periods which are specifically reserved for mothers and fathers and equivalent to maternity/paternity leave. Please also include a cross-reference to Table IX as appropriate.</p> <p>If different provisions apply for adoptive parents, please indicate these.</p>  |
| <b>E-IV-09</b> <ul style="list-style-type: none"> <li>• Flexibility and transferability</li> </ul>                   | <u>Flexibility</u><br>For each type of leave in respect of maternity and paternity, please indicate whether: <ul style="list-style-type: none"> <li>• mothers have any flexibility over the duration of pre-natal and post-natal leave;</li> <li>• leave can be taken on a part-time basis and/or intermittently over a period of time – please indicate the conditions if any attached to this.</li> </ul> <u>Transferability</u><br>For each type of leave in respect of maternity and paternity, please indicate whether: <ul style="list-style-type: none"> <li>• periods of leave can be shared or transferred between parents;</li> <li>• some periods are reserved for use by one or other of the parents;</li> <li>• incentives (e.g. extra weeks or increased payments) exist to encourage both parents to take up their leave entitlement.</li> </ul> <p>If maternity and paternity schemes in your country are part of a single parental scheme, please provide the details above for the periods which are specifically reserved for mothers and fathers. Please also include a cross-reference to Table IX as appropriate.</p> <p>If different provisions apply for adoptive parents, please indicate these.</p> |
| <b>E-IV-10</b><br>3. Maternity/Paternity benefit<br>Amounts  | For each type of paid leave in respect of maternity and paternity, please indicate: <ul style="list-style-type: none"> <li>• whether the amount is flat-rate or calculated as a percentage of wages/salaries or of some other base (please specify the amount or percentage and the period which it relates to – i.e. per day, week or month);</li> <li>• whether or not there are minimum and/or maximum amounts payable (if, so, please give summary details);</li> <li>• the duration of the payment.</li> </ul> <p>If maternity and paternity schemes in your country are part of a single parental scheme, please provide the details above for the periods which are specifically reserved to mothers and fathers. Please also include a cross-reference to Table IX as appropriate.</p> <p>If different provisions apply for adoptive parents, please indicate these.</p>  |
| <b>E-IV-11</b><br><b>Continued payment by the employer</b>   | Please indicate whether or not employers are legally obliged to continue to pay wages or salaries to parents on paid leave. If they are, please specify: <ul style="list-style-type: none"> <li>• the amount to be paid (i.e. whether the full wage or salary, a percentage or a flat-rate - please give the amount);</li> <li>• the duration of payment;</li> </ul>  |

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|   | <ul style="list-style-type: none"> <li>• whether the payment is made in addition to social security benefits or for periods for which there is no social security benefit;</li> <li>• whether the payment is made on behalf of the Social Security Administration by the employer who is then reimbursed in some way.</li> </ul> <p>If there is no statutory obligation, please indicate whether or not employers continue to pay in the majority of cases as a result of collective agreements, please state "continued payment by the employer based on collective agreements".</p> <p>If there is no payment or collective agreement affect only a minority of employees, please state: "no continued payment by the employer".</p> |
| <p><b>E-IV-12</b><br/> <b>Taxation and social contributions</b><br/> 1. Taxation of cash benefits</p> | <p>For each type of benefit (maternity and paternity), please indicate whether they are subject to income tax or not.</p> <p>If they are not taxable, please state: "<i>Benefits are not subject to tax</i>".</p> <p>If different provisions apply for adoptive parents, please indicate these.</p>  |
| <p><b>E-IV-13</b><br/> 2. Limit of income for taxation of cash benefits</p>                           | <p>If there are any special regulations (limits, exemptions, relief etc.) for the taxation of benefits, please describe them in detail.</p> <p>If cash benefits are treated like any other income, please write: "<i>General taxation rules. No limits of income for taxation of benefits</i>".</p> <p>If the cash benefits are not taxable at all, please write: "<i>Not applicable: benefits are not subject to taxation</i>".</p>   |
| <p><b>E-IV-14</b><br/> 3. Social contributions on benefits</p>  | <p>Please indicate whether social contributions are payable on (or are deducted from) each type of benefit.</p> <p>If different provisions apply for adoptive parents, please indicate these.</p> <p>If contributions are not payable, please state: "<i>No contributions payable</i>".</p> <p>If different rules apply to the different benefits, please give information for each of them.</p>   |

**Table V: Invalidity**

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| <p><b>E-V-01</b><br/><b>Applicable statutory basis</b></p>   | <p>This first field concerns the main legislation concerning the general system of benefits in case of invalidity.</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (number and date of the law) in order to enable the reader to find the legislation for further details.</p> <p>It is not necessary to mention amendments to the basic laws - if readers need more information, they will have access to the laws in force.</p>   |
| <p><b>E-V-02</b><br/><b>Basic principles</b></p>   | <p>Please describe the basic principles of the scheme granting cash benefits in case of invalidity in your country.</p> <ol style="list-style-type: none"> <li>1. Is your system <ul style="list-style-type: none"> <li>• A compulsory social insurance scheme?</li> <li>• Or a tax-financed universal system?</li> </ul> </li> <li>2. What is the personal scope of the scheme, i.e. does it extend to: <ul style="list-style-type: none"> <li>• all residents</li> <li>• all those in employment (employees and self-employed)</li> <li>• employees only</li> <li>• other groups (please specify)</li> </ul> </li> <li>3. Are the benefits earnings-related or flat-rate?</li> </ol> <p>Define your system as earnings-related if the benefits are depending on contributions which are earnings-related. Only in the case when the insured can choose between different contribution classes, call it "contribution-related".</p> <p>Please do not repeat information on financing (e.g. financed by contributions by employers and employees - this is already done in table I).</p> |
| <p><b>E-V-03</b><br/><b>Field of application</b></p>   | <p>Please indicate the most important groups eligible for benefits in case of invalidity by a compulsory or universal system. Do not mention exceptions here.</p> <p>Please try to make the enumeration as short as possible – it is not necessary to mention all categories of persons assimilated to employees – just mention "and assimilated".</p> <p>Please indicate if there is also a possibility for a membership on a voluntarily basis.</p>  |
| <p><b>E-V-04</b><br/><b>Exemptions from compulsory insurance</b></p>   | <p>Please indicate if certain groups of people who fall into the categories described above in "Field of application" may be exempted from the system. This may for instance concern persons with earnings below a certain ceiling (please indicate the ceilings), persons insured abroad etc.</p> <p>If you have a social insurance system with no such exemptions please indicate "<i>No exemptions</i>".</p> <p>If you have a universal system the category exemptions in general is not applicable. So answer "<i>Not applicable: universal system</i>".</p>   |
| <p><b>E-V-05</b><br/><b>Risk covered</b><br/><b>Definitions</b></p>  | <p>Please define exactly the risks covered by your scheme, i.e. the main conditions for entitlement. How is invalidity defined? Are there different classes or groups with different definitions?</p>  |
| <p><b>E-V-06</b><br/><b>Conditions</b></p> <ol style="list-style-type: none"> <li>1. Minimum level of incapacity for work</li> </ol> | <p>In most countries, invalidity benefits depend on the level of reduction of the capacity for work. Please indicate whether there exists a minimum level.</p> <p>In order to avoid confusion between the degree of reduction of capacity and the degree of remaining capacity, please express this minimum level as degree of reduction of capacity.</p> <p>If this is not possible, please make clear that your information concerns the remaining (reduced) capacity.</p>   |
| <p><b>E-V-07</b></p> <ol style="list-style-type: none"> <li>2. Possibility of review</li> </ol>                                      | <p>Is the recipient re-examined if circumstances change i.e. their condition improves or worsens? Is re-examination required at regular intervals?</p>   |
| <p><b>E-V-08</b></p>   | <p>Please define the period for which cover is given. Specify the start of benefits (e.g. expiration of sickness benefit) as well as maximum duration. Please indicate what</p>  |

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| 3. Period for which cover is given   | happens when reaching retirement age.  |
| <b>E-V-09</b><br>4. Qualifying period  | Are there any minimum periods of employment, residence or insurance that a person must complete before they are entitled to sickness benefit? If so, please state the exact periods required.<br>If the answer is negative please indicate " <i>No qualifying period required</i> ".   |
| <b>E-V-10</b><br><b>Benefits</b><br>1. Determining factors for the amount of benefits          | In order to make the basic philosophy of the benefits clear, please describe as short as possible the factors which determine the amount of benefits granted in case of invalidity, e.g. previous earnings, duration of insurance period, age of the claimant, degree of invalidity etc.   |
| <b>E-V-11</b><br>2. Calculation method, pension formula or amounts                             | Please describe in a comprehensive way the system of calculation the benefit amounts. Is there a pension formula or are there fixed flat-rate amounts? Are there different amounts for different groups or categories of invalidity?<br>If there are different benefits (e.g. basic pension and supplementary pension), please deliver the information for all of them.<br>Please indicate also whether the pension is paid more than twelve times a year (e.g. Christmas or holiday bonus).   |
| <b>E-V-12</b><br>3. Reference earnings or calculation basis                                    | If the benefits are related to earnings, please describe the details of the reference base e.g. average wage of the last five years, of the whole career, of the best ten years etc.<br>If your scheme is based on flat-rate benefits, this category does not make sense. So state: " <i>No reference earnings</i> ".  |
| <b>E-V-13</b><br>4. Non-contributory periods credited or taken into consideration              | If the benefits scheme is dependent on the duration of the insurance period, please indicate whether there are any non-contributory periods which are credited or taken into account as for instance periods of studies or further education, military service, childcare, unemployment, sickness etc.<br>Please indicate also whether any periods between the occurrence of invalidity and the normal retirement age are taken into account.  |
| <b>E-V-14</b><br>5. Supplements for dependants<br>• Spouse<br>• Children<br>• Other dependants | Please indicate whether the invalidity pension is increased by any supplements for dependant spouses and children.<br>If there are no such supplements, write: " <i>No supplements</i> ".  |
| <b>E-V-15</b><br>6. Minimum pension  | "Minimum pension" means:<br><ul style="list-style-type: none"> <li>• either a fixed minimum amount set by law in order to guarantee a minimum benefit to insured pensioners irrespective of their previous earnings or the duration of the insurance period, or</li> <li>• any other pension which is paid even though the claimant's pension would fall below this amount if strictly calculated according to the pension formula.</li> </ul> Pension amounts resulting from the pension formula which depend on reference earnings and the duration of the insurance period or on the duration of residence should not be regarded as "minimum pension". If for instance 40 years of insurance result in a pension of x% of the average earnings, this is <u>not</u> a minimum pension.<br>If there is no statutory fixed amount, please write: <i>No statutory minimum pension</i> .<br>If your system is based on flat-rate amounts, write " <i>Flat-rate benefits, same as maximum</i> ". |
| <b>E-V-16</b><br>7. Maximum pension  | "Maximum pension" means a fixed maximum amount set by law which limits the pension even though the claimant's pension would exceed this amount if strictly calculated according to the pension formula.<br>De facto maxima resulting from ceilings for the contribution base or for reference earnings should not be mentioned here.<br>If there is no statutory fixed amount, please write: <i>No statutory maximum pension</i> .   |

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|  | If your system is based on flat-rate amounts, write " <i>Flat-rate benefits</i> ".  |
| <b>E-V-17</b><br>8. Other benefits   | Please mention here any other supplements to pensions or special allowances in case of incapacity.<br>Please mention the benefits, the conditions for entitlement and the amounts.  |
| <b>E-V-18</b><br><b>Indexation</b>   | Please describe how the benefits are regularly increased. Indicate the base (prices, wages ...) and the frequency of adjustment.  |
| <b>E-V-19</b><br><b>Cumulation with other social benefits</b>                                | This field is concerned with whether or not invalidity pensions can be cumulated with other pensions (old-age, survivors, employment injuries) or unemployment benefits. If they can be cumulated, please indicate the benefits which they can be cumulated with.   |
| <b>E-V-20</b><br><b>Cumulation with earnings from work</b>                                   | Is it possible to combine invalidity benefits with earnings from work? Is the invalidity pension suspended or reduced? Are there any thresholds?  |
| <b>E-V-21</b><br><b>Return to active life</b><br>1. Rehabilitation, retraining               | Please describe (as short as possible) the measures and benefits to support the reintegration into the labour market as e.g. training, special equipment, special allowances etc.   |
| <b>E-V-22</b><br>2. Preferential employment of persons with disabilities                     | Are there any provisions or incentives for a preferential employment of handicapped employees? For instance: minimum quota, wage subsidies, reduction of social contributions, etc.   |
| <b>E-V-23</b><br><b>Taxation and social contributions</b><br>1. Taxation of pension benefits | Please indicate whether the benefits are subject to income taxation or not. If there are taxable, please write: " <i>Benefits are subject to taxation</i> ". If not: " <i>Benefits are not subject to taxation</i> ".<br>If there are different regulations for different benefits, please mention them for each benefit.   |
| <b>E-V-24</b><br>2. Limit of income for taxation of cash benefits                            | If there are any special regulations (limits, exemptions, relief etc.) for the taxation of benefits, please describe them in detail.<br>If cash benefits are treated like any other income, please write: " <i>General taxation rules. No limits of income for taxation of benefits</i> ".<br>If the cash benefits are not taxable at all, please write: " <i>Not applicable: benefits are not subject to taxation</i> ". |
| <b>E-V-25</b><br>3. Social contributions on pension  | Please indicate if any social contribution have to be paid (or are deducted) from the cash benefits in order to finance social protection. If there are different regulations for different benefits, please mention them for each benefit. If there are no contributions to be paid, just mention: " <i>No contributions</i> ".  |

## Table VI: Old Age

This table is concerned with the social risk of old age. Old-age pensions are long-term income replacement benefits for people who cease working on account of reaching a certain age and/or having completed a certain number of years of work or having accumulated a sufficient social insurance record.

Old-age pension provision is very diverse in MISSOC countries and is often multi-layered. In general, old-age pension systems are described in detail in MISSOC Table VI only insofar as they are **statutory** and **compulsory**. The statutory nature of pension systems refers to the principles of the scheme (including its scope and conditions of entitlement) being laid down by law or regulations stipulated by public authorities. A scheme is compulsory if affiliation is mandatory for the whole insured population or a significant part of it (e.g. for all those born after a certain year). Assistance-based systems providing minimum subsistence benefits to all people, irrespective of age, without sufficient resources (i.e. subject to a means test) are not dealt with in Table VI but rather in Table XI on Guaranteed minimum resources. Schemes that apply only to older people or that involve different levels of benefit, or have different conditions, for older people as distinct from other age groups should be reported in Table VI (though they can also be reported in Table XI).

This means in practice that MISSOC Table VI typically describes the basic first-pillar pension systems, though statutory second pillar or supplementary pension schemes that are also mandatory should also be described. If the country has a dual pension system which qualifies for inclusion in the Table, both parts should be described, the two being distinguished where necessary in each category.

The main different types of pension scheme are defined below:

**Defined-benefit (DB) schemes:** the amount of pension payable is guaranteed based on the years of employment and earnings over a given period.

**Defined-contribution (DC) schemes:** the amount of pension benefits payable depends on the amount of contributions and the performance of the fund into which they are paid

**Notionally defined-contribution (NDC) schemes:** contributions (from both employee and employer) are used to finance current pensions but they are also credited to notional accounts which build up over time to finance the future pensions of current workers.

**Points schemes:** workers earn pension points based on their earnings and years of contributions. At retirement, the sum of pension points is multiplied by the value of a pension-point to determine the amount payable.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-VI-01</b><br/><b>Applicable statutory basis</b></p>  | <p>This first field concerns the main legislation relating to the compulsory pension scheme(s).</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (number and date of the law) in order to enable the reader to find the legislation for further details.</p> <p>Please do not include amendments to the basic laws.</p> <p>Here and in the remainder of the Table, please provide information for each of the schemes described.</p>  |
| <p><b>E-VI-02</b><br/><b>Basic principles</b></p>  | <p>Please describe the basic principles of the compulsory pension scheme(s) in your country. If you refer to first, second or other pillars, please include a generic description of each of those mentioned.</p> <ol style="list-style-type: none"> <li>1. Is your system a social insurance scheme or a tax-financed universal system?</li> <li>2. How are resources managed? Is the system: <ul style="list-style-type: none"> <li>• pay-as-you-go basis (PAYG);</li> <li>• fully funded (through contributions building up in an individual account);</li> <li>• mixed (combination of PAYG and fully funded).</li> </ul> </li> </ol> <p><i>Please see glossary for definitions.</i></p> <ol style="list-style-type: none"> <li>3. How are benefits determined? Is the system based on: <ul style="list-style-type: none"> <li>• defined-benefits (DB);</li> <li>• defined-contributions (DC);</li> <li>• notional defined contributions (NDC);</li> <li>• hybrid (both defined-contribution and defined-benefit elements are present);</li> <li>• in transition (different provisions coexist during a limited period of time): please specify period.</li> </ul> </li> </ol> <p><i>Any of the above can include points schemes.</i></p> <p><i>Please see Introduction for definitions.</i></p> <ol style="list-style-type: none"> <li>4. Are benefits earnings-related or flat-rate?</li> </ol> <p>Please do not repeat details on how schemes are financed (e.g. by contributions by employers and employees) which is already in Table I.</p> |
| <p><b>E-VI-03</b><br/><b>Field of application</b></p>  | <p>Please indicate the main groups covered by the pension scheme(s) described above under 'Basic principles' as concisely as possible (i.e. do not list all the groups):</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only;</li> <li>• other groups (please specify).</li> </ul> <p>Please indicate if membership on a voluntary basis is possible.</p>   |
| <p><b>E-VI-04</b><br/><b>Exemptions from compulsory insurance</b></p>  | <p>Please indicate if certain groups of people who fall into the categories described above in "Field of application" are exempt from compulsory insurance on the basis of national (as opposed to international/EU) legislation. This may apply, for example, to those with earnings below a certain level (please indicate the level) or those insured abroad.</p> <p>If there are no exemptions please state "<i>No exemptions</i>".</p>   |
| <p><b>E-VI-05</b><br/><b>Conditions</b></p> <ol style="list-style-type: none"> <li>1. Qualifying period</li> </ol> | <p>Are there any minimum periods of insurance, (self-) employment or residence required in order to establish entitlement to pensions? If so, please state the periods required.</p> <p>If there are no minimum periods, please state "<i>No qualifying period</i>".</p>  |
| <ol style="list-style-type: none"> <li>2. Conditions for drawing full pension</li> </ol>                           | <p>A 'full' pension is typically payable after a certain number of years of membership of a social insurance scheme, residence or employment, which is regarded as corresponding to a full working career, but it may also depend on age conditions.</p> <p>The conditions for drawing a full pension should be distinguished from the <i>qualifying</i></p>  |

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|   | <p><i>period</i> for drawing a pension (which may or may not apply together). The qualifying period must be completed before any entitlement to pension at all exists (see “1. Qualifying period”). A person who has completed this first qualifying period but not the period required for a full pension, may be entitled to a reduced part of the full pension. In many cases, the amount concerned increases as the period for entitlement to a full pension is approached.</p> <p>In some cases, it may be possible to defer taking a pension when the conditions for full pension entitlement are met and to receive an additional amount for doing so (see Benefits, 11. Deferment).</p> <p>It should be noted that the full pension is not the same as a <i>maximum pension</i>. The amount of the maximum pension is determined by other factors, notably previous earnings, which may vary considerably from one person to another.</p> <p>If the concept of full pension exists in your country, please describe the relevant conditions (e.g. number of years of insurance, residence, employment service, or age). There is no need to set out the pension formula.</p> <p>If the concept of full pension does not exist, please state "<i>No concept of full pension</i>".</p> |
| <p><b>E-VI-07</b></p> <p>3. Legal retirement age</p> <ul style="list-style-type: none"> <li>• Standard pension</li> </ul> | <p>Please specify the ages at which a standard old-age pension is paid (irrespective of whether this is linked to any age condition for a full pension). If there are different ages for men and women, please specify.</p> <p>If the retirement age is being gradually increased, please indicate in all cases:</p> <ul style="list-style-type: none"> <li>• the legal retirement age at the reference date;</li> <li>• the period over which the process is occurring (or the year when the final retirement age will be reached);</li> <li>• the final retirement age when the process will be completed;</li> <li>• a brief description of the method adopted for the increase.</li> </ul> <p>It is recognised that in some cases it may not be possible to provide information on the final retirement age because it is not known. In such cases, please say so explicitly (e.g. “final retirement age unknown because open-ended or linked to changes in life expectancy”).</p>   |
| <p><b>E-VI-08</b></p> <ul style="list-style-type: none"> <li>• Early retirement</li> </ul>                                | <p>If it is possible to obtain a pension before the standard retirement age, please specify the age limit and the conditions (minimum periods of insurance, residence, employment, etc.). Please do not give here the amounts involved or the formula for pension reduction; these should be specified below, under “2. Benefits, 10. Early pension”.</p> <p>If performing arduous, wearing or hazardous jobs is one of the conditions for entitlement to early retirement, please mention it here but give any additional information on definitions and conditions in category VI-09 “Arduous job». If there is no provision for early pension in your country, please state "<i>No early pension</i>".</p>  |
| <p><b>E-VI-09</b></p> <ul style="list-style-type: none"> <li>• Arduous job</li> </ul>                                     | <p>If a formal recognition exists in your country of workers employed in arduous, wearing or hazardous jobs, please provide:</p> <ul style="list-style-type: none"> <li>• the definition of arduous, wearing or hazardous jobs;</li> <li>• the conditions for access to old-age benefit (if specific to such jobs)</li> </ul> <p>If no specific provisions exist relating to arduous, wearing or hazardous jobs, please state "<i>No specific provisions</i>".</p>   |
| <p><b>E-VI-10</b></p> <ul style="list-style-type: none"> <li>• Deferred retirement</li> </ul>                             | <p>Is it possible in your country to delay the claim for a pension after the standard retirement age is reached (or beyond fulfilment of the conditions for a full pension) and to continue working, regardless of whether or not this results in the accrual of additional pension entitlement? If this is the case, please specify the age limits and any other important condition.</p> <p>Please do not give the amounts involved or the formula for the additional pension payable; these should be specified below, under “2. Benefits, 11. Deferment”.</p> <p>If there are no age limits for a deferment, please state: "<i>Unlimited deferment possible</i>".</p> <p>If there is no provision for deferment in your country, please state: "<i>No deferred retirement</i>".</p>  |

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| <p><b>E-VI-11</b><br/><b>Benefits</b><br/>1. Determining factors</p>        | <p>Please describe as briefly as possible the factors which determine the amount of pension payable (e.g. previous earnings, duration of insurance period or age of the claimant, performance of pension funds, life-expectancy of the cohort or macroeconomic conditions).</p>  |
| <p><b>E-VI-12</b><br/>2. Calculation method, pension formula or amounts</p> | <p>Please describe the method of calculating the pension amount. If a pension formula is used, please define the various elements. If the calculation method takes account of developments in life expectancy, the ratio between the number of people economically active and retired or any other factors, please mention this.</p> <p>In cases where pensions are flat-rate, please specify what the amounts are.</p> <p>If there are different schemes (e.g. basic pension and supplementary pension), please give details for each of them.</p> <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• the frequency of payments (e.g. monthly, weekly);</li> <li>• whether there are additional payments (e.g. Christmas, Summer bonus, Winter fuel allowance);</li> <li>• whether any additional payments are discretionary (e.g. depending on macroeconomic conditions or the budget available).</li> </ul>   |
| <p><b>E-VI-13</b><br/>3. Reference earnings or calculation basis</p>        | <p>If pensions are related to previous earnings, please describe how these earnings are calculated – e.g. average wage over the last five years, over the whole working career, over the best ten years etc. Please also indicate any ceilings that are applied to the amount payable.</p> <p>If pensions are flat-rate, please state “Not applicable. Benefits are not based on previous earnings.”</p> <p>If there are no ceilings, please state “<i>No ceilings</i>”.</p>   |
| <p><b>E-VI-14</b><br/>Periods credited or treated as contributory</p>       | <p>(Credited periods are periods of absence from work during which no pension contributions were paid by the insured person or their employer but which are included in the pension calculation. Typical examples include periods of maternity, caring for children or an adult in need of care, military service, unemployment or sickness.)</p> <p>Please list here the periods of absence from work which are credited or taken into account for entitlement to pensions and the calculation of the amount payable.</p> <p>Please indicate any differences in the regulations applying to periods credited in respect of maternity and caring for children or an adult and those credited in respect of any other reason for absence from work (such as for unemployment or sickness). Please provide the information below for each type of period of absence.</p> <p>If periods credited or taken into account are linked to specific benefits (such as for parental leave or unemployment), please indicate this and the benefit(s) concerned.</p> <p>Please specify if each of the periods concerned is treated as contributory:</p> <ul style="list-style-type: none"> <li>• exclusively for the purposes of assessing entitlement to a pension (i.e. in determining the qualifying period);</li> <li>• only for the calculation of the amount of pension payable;</li> <li>• both.</li> </ul> <p>Please describe how such periods are actually taken into account and how they affect the base for calculating old-age pensions. (Credited periods may increase the accrual rate used in the calculation of the amount of pension, leaving the calculation base - e.g. relating to earnings from employment – unchanged, or specific amounts of insurance contributions may be credited for specific periods).</p> <p>Please specify if other methods exist for taking account of periods of absence from work (e.g. periods may be disregarded in the calculation of the period of contributions instead of being credited).</p> <p>Please also specify – if applicable – the maximum periods that may be credited or taken into account for the different purposes.</p> |
| <p><b>E-VI-15</b><br/>4. Back-purchase of insurance periods</p>             | <p>In some systems, people insured are able to pay contributions retrospectively so that these are taken into account in the assessment of entitlement to pension and/or the amount payable. If back-purchase of insurance periods is possible in your country, please</p>   |

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|   | <p>indicate:</p> <ul style="list-style-type: none"> <li>• for which periods contributions can be paid retrospectively (e.g. periods of study, career interruption or employment in another country);</li> <li>• the conditions applying to retrospective payment (e.g. a person's age or a minimum period of paying contributions), including any time limits for doing this and any maximum imposed on the number or/length of periods that can be purchased retrospectively.</li> </ul> <p>If back-purchase is exclusively to give entitlement to a pension, only for the calculation of the amount, or both, please indicate this.</p> <p>If back-purchase is not possible, please state "<i>Back-purchase of insurance periods not possible</i>".</p>  |
| <p><b>E-VI-16</b></p> <p>5. Supplements for dependants</p> <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Children</li> <li>• Other dependants</li> </ul> | <p>This section refers to additional payments on top of the amounts mentioned above which are granted to pensioners with dependants. If there are no such supplements, please state "<i>No supplements for dependants</i>".</p> <p>If there are no supplements but dependents are taken into account in the main pension calculation, please state "<i>No supplements for dependants. Dependants taken into account in '2. Calculation method, pension formula or amounts'</i>".</p> <p>If there are separate supplements for dependants, please indicate briefly the conditions which apply, the amounts involved and the duration of payment.</p>  |
| <p><b>E-VI-17</b></p> <p>6. Special supplements</p>   | <p>Please indicate any other supplements paid to pensioners, including those paid under other parts of the social security system.</p> <p>Please indicate the conditions for entitlement and the amounts involved.</p> <p>If there are no such supplements, please state "<i>No other supplements for pensioners</i>".</p>   |
| <p><b>E-VI-18</b></p> <p>7. Minimum pension</p>   | <p>'Minimum pension' means a fixed minimum set by law. In insurance-based systems, it ensures a minimum benefit to those whose pension would fall below this amount if calculated according to the pension formula.</p> <p>In countries with no statutory minimum benefit, a <i>de facto</i> minimum can still apply as a result of the calculation method (e.g. if there is a minimum level of earnings to which the calculation of pension is applied) or where a universal basic flat-rate system is in place.</p> <p>Minimum (and basic) pensions presuppose that the claimant is entitled to a pension (either contributory or non-contributory) and so has met the qualifying conditions.</p> <p>Minimum and basic pensions should be distinguished from other non-contributory, means-tested social assistance schemes aimed at providing a minimum level of income and available to everyone irrespective of their age; such schemes should be described in Table XI "Guaranteed Minimum Resources".</p> <p>Please indicate whether an insurance-based 'minimum pension' or a universal 'basic flat-rate pension' is in place.</p> <p>If there is a statutory minimum (or basic) pension, please indicate its amount (where applicable for different household compositions), the circumstances in which it is payable, and whether it is dependent on, or varies according to, the period over which contributions have been paid.</p> <p>Please also indicate if the basic or minimum pension is (partly) means-tested. If no means-test applies, please state "the minimum (basic) pension is not means-tested". If a means-test applies, please indicate the 'means' which are taken into account for determining entitlement (e.g. means tested against own income, or against income of the household, assets) and the amount receivable.</p> <p>If there is no statutory fixed minimum pension, please state "<i>No statutory minimum pension</i>".</p> <p>If there is no statutory minimum pension, but there is a de facto minimum amount, please state "No statutory minimum pension, but de facto minimum resulting from the calculation method".</p> |
| <p><b>E-VI-19</b></p> <p>8. Maximum pension</p>   | <p>"Maximum pension" means a fixed maximum amount set by law which limits the pension payable.</p> <p>If there is a statutory maximum pension, please indicate the amount.</p> <p>If there is no statutory fixed maximum amount, please write: "<i>No statutory maximum</i>".</p>  |

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|   | <p><i>pension</i>".</p> <p>If there is no statutory maximum pension as such but a <i>de facto</i> maximum as a result of the calculation method (e.g. capped reference earnings), please state "<i>No statutory maximum pension, but de facto maximum resulting from the calculation method</i>".</p> <p>If pensions are flat-rate amounts, please state "<i>Flat-rate benefits</i>".</p>  |
| <p><b>E-VI-20</b></p> <p>9. Early retirement</p>  | <p>If it is possible to receive an early retirement pension (i.e. before reaching the standard retirement age), please describe the method of calculation. In particular, please indicate if the amount of pension is reduced and if so by what percentage or amount. Please also indicate whether this reduction is permanent or applies only until the standard retirement age is reached.</p> <p>If no early retirement schemes exists, please state "<i>No early retirement possible</i>".</p>   |
| <p><b>E-VI-21</b></p> <p>10. Arduous job</p>  | <p>If a formal recognition exists in your country of workers employed in arduous, wearing or hazardous jobs, please provide the level of benefit (if specific to such jobs).</p> <p>If no specific provisions exist relating to arduous, wearing or hazardous jobs, please state <i>No specific provisions relating to the level of benefit</i>.</p>   |
| <p><b>E-VI-22</b></p> <p>11. Deferment</p>  | <p>If it is possible to defer receipt of the pension beyond the standard retirement age (or beyond fulfilment of the conditions for a full pension), please describe how the pension which is eventually payable is calculated, indicating whether or not the amount is increased and if so by how much (or by what percentage).</p> <p>If deferment is not possible, please state "<i>No deferment possible</i>".</p>   |
| <p><b>E-VI-23</b></p> <p><b>Indexation</b></p>  | <p>Please indicate whether or not pensions are adjusted automatically for inflation annually or at specified regular intervals according to legislation or Government edicts.</p> <p>If there is a legal regulation in force, please indicate the base used for adjustment (e.g. according to price inflation, wage developments or a combination of the two), and the frequency of adjustment.</p> <p>If there is no automatic indexation, please indicate whether pensions are adjusted for inflation on an ad hoc or occasional basis and, if so, the usual practice for adjustment</p> <p>If pensions are not adjusted, please state "<i>No adjustment for inflation</i>".</p>   |
| <p><b>E-VI-24</b></p> <p><b>Partial retirement</b></p>  | <p>Partial retirement refers to a situation where a person is able to reduce their working hours to less than full-time before reaching retirement age and to receive at the same time a reduced benefit – i.e. a partial pension. If such a scheme exists in your country, please describe the main conditions for entitlement (age, working hours, employer's consent etc.). Please also indicate the amount by which pensions is reduced (i.e. the partial pension amount) and whether it is proportional to the reduction in working hours.</p> <p>If there is no such scheme, please state "<i>No partial retirement</i>".</p> <p>If a reduced pension is a result of full retirement before retirement age, this should be reported under category VI-08 Early retirement.</p> <p>If a reduced pension is a result of a person working after reaching the standard retirement age, and being paid earnings while receiving a pension, this should be reported under category VI-23 Cumulation with earnings from work.</p> |
| <p><b>E-VI-25</b></p> <p><b>Cumulation:</b></p> <ul style="list-style-type: none"> <li>• with earnings from work</li> <li>• with other social benefits</li> </ul> | <p>Except in the case of partial retirement, please indicate if it is possible to combine receipt of a pension with earnings from work. If so, please indicate too if the pension is reduced, whether there are any limits to the amount which can be earned and whether specific cumulation conditions apply to early retirement pensions.</p> <p>Please indicate if it is possible to combine receipt of a pension with other social benefits and specify which benefits can be cumulated (e.g. invalidity, employment injuries). If so, please indicate too if the pension is reduced and whether specific cumulation conditions apply.</p> <p>If pensions cannot be cumulated with either earnings from work or other benefits, please state 'No cumulation possible with earnings from work' or 'No cumulation possible with other benefits' or 'No cumulation possible with both earnings from work and other benefits'.</p>   |
| <p><b>E-VI-26</b></p>   | <p>Please indicate whether pensions are subject to income tax or not. If different regulations</p>   |

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| <p><b>Taxation and social contributions</b></p> <p>1. Taxation of pension benefits</p> | <p>apply to different pensions or supplements, please indicate them for each. If pensions are not taxable, please state "<i>Benefits are not subject to tax</i>".</p>  |
| <p><b>E-VI-27</b></p> <p>2. Limit of income for taxation of cash benefits</p>          | <p>If there are any special regulations (limits, exemptions, reliefs etc.) which apply to the taxation of pensions, please indicate these. If pensions are treated like any other income for tax purposes, please state: "<i>General taxation rules apply. No limits of income for taxation of pensions</i>".</p> <p>If pensions are not taxable, please state "<i>Not applicable: pensions are not subject to tax</i>".</p> |
| <p><b>E-VI-28</b></p> <p>3. Social contributions on pension</p>                        | <p>Please indicate if social contributions are payable on (or are deducted from) pensions (such as health insurance contributions payable by pensioners). If contributions are not payable, please state "<i>No social contributions payable</i>".</p>   |

**Table VII: Survivors**

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| <p><b>E-VII-01</b><br/><b>Applicable statutory basis</b></p>   | <p>This first field concerns the main legislation relating to the general system of protection for survivors.</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (number and date of the law) in order to enable the reader to find the legislation for further details.</p> <p>Please do not include amendments to the basic laws.</p> <p>Here and in the remainder of the Table, please provide information for each of the schemes described.</p>   |
| <p><b>E-VII-02</b><br/><b>Basic principles</b></p>   | <p>Please describe the basic principles of the scheme for protection of survivors in your country.</p> <p>1. Is your system</p> <ul style="list-style-type: none"> <li>• a compulsory social insurance scheme, or</li> <li>• a tax-financed universal system?</li> </ul> <p>2. Are the benefits related to the pension of the deceased or are they flat-rate?</p>  |
| <p><b>E-VII-03</b><br/><b>Field of application</b></p>   | <p>Please indicate the main groups eligible for survivors' benefits:</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only;</li> <li>• other groups (please specify).</li> </ul>   |
| <p><b>E-VII-04</b><br/><b>Exemptions from compulsory insurance</b></p>   | <p>Please indicate if certain groups of people who fall into the categories described above in "Field of application" are exempt from the system. This may apply, for example, to those with earnings below a certain level (please indicate the level) or those insured abroad. If there are no exemptions, please state "<i>No exemptions</i>".</p>  |
| <p><b>E-VII-05</b><br/><b>Entitled persons</b></p> <ul style="list-style-type: none"> <li>• Surviving spouse</li> <li>• Divorced spouse</li> <li>• Surviving partner</li> <li>• Children</li> <li>• Other persons</li> </ul> | <p>Please indicate the groups of people entitled to survivors' benefit (conditions such as age limits should not be included here but later). In replying please specify if men and women survivors are treated differently (i.e. only men or only women are entitled).</p> <ul style="list-style-type: none"> <li>• Surviving spouse;</li> <li>• divorced or separated spouses;</li> <li>• surviving partners of opposite sex (please state whether they need to have been legal cohabitants);</li> <li>• separated partners of opposite sex (please state whether they need to have been legal cohabitants);</li> <li>• surviving partners of same sex (please state whether they need to have been legal cohabitants);</li> <li>• separated partners of same sex (please state whether they need to have been legal cohabitants);</li> <li>• children (please state whether these include adopted, foster and step children);</li> <li>• others (e.g. dependent parents, grandparents, brothers and sisters – please specify). Please state if no other groups are entitled.</li> </ul> |
| <p><b>E-VII-06</b><br/><b>Conditions</b></p> <p>1. Deceased insured person</p>   | <p>Please specify any conditions that must be fulfilled by the deceased for them to give entitlement to benefit e.g. insurance or residence for more than a given number of years. If there are no conditions, please state "<i>No qualifying conditions</i>".</p>   |
| <p><b>E-VII-07</b></p> <p>2. Surviving spouse</p>  | <p>Please specify any conditions that must be fulfilled by the surviving spouse of the deceased for them to be entitled to benefit, namely:</p> <ul style="list-style-type: none"> <li>• age;</li> <li>• age and/or number of dependent children;</li> <li>• length of marriage;</li> </ul>  |

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|   | <ul style="list-style-type: none"> <li>• level of own or household income (i.e. if the benefit is subject to a means-test);</li> <li>• other (please specify).</li> </ul> <p>Please indicate whether any conditions apply differently to men and women.</p>  |
| <b>E-VII-08</b><br>3. Divorced spouse   | Please specify any conditions that must be fulfilled by the divorced spouse of the deceased for them to be entitled to benefit, namely: <ul style="list-style-type: none"> <li>• age;</li> <li>• age and/or number of dependent children;</li> <li>• receipt of maintenance payments (or alimony);</li> <li>• length of marriage;</li> <li>• level of own or household income (i.e. if the benefit is subject to a means-test);</li> <li>• other (please specify).</li> </ul> <p>Please indicate whether any conditions apply differently to men and women.</p>  |
| <b>E-VII-09</b><br>4. Surviving partner or cohabitant   | Please specify any conditions that must be fulfilled by the surviving partner or cohabitant of the deceased for them to be entitled to benefit, namely: <ul style="list-style-type: none"> <li>• age;</li> <li>• age and/or number of dependent children;</li> <li>• length of cohabitation;</li> <li>• level of own or household income (i.e. If the benefit is subject to a means-test);</li> <li>• other (please specify).</li> </ul> <p>Please indicate whether any conditions apply differently to men and women.</p>   |
| <b>E-VII-10</b><br>5. Children  | Please specify any conditions that must be fulfilled by surviving children for them to be entitled to benefit, namely: <ul style="list-style-type: none"> <li>• age;</li> <li>• dependency (e.g. they are in full-time education or have disabilities);</li> <li>• other (please specify).</li> </ul> <p>Please indicate if their entitlement to benefit is affected by them marrying or becoming employed.</p>  |
| <b>E-VII-11</b><br>6. Other persons   | Please specify any conditions that must be fulfilled by the 'others' indicated above for them to be entitled to benefit.<br>If there are no others entitled, please state " <i>not applicable</i> ".   |
| <b>E-VII-12</b><br><b>Benefits</b><br>1. Surviving spouse, divorced spouse, surviving partner | Please indicate the monthly amount or the calculation formula for survivors' benefits paid to surviving spouses, divorced spouses and surviving partners. If the amount or formula differs for these groups, please give information separately for each.<br>If benefits are subject to a means-test, please indicate this and the 'means' which are taken into account (e.g. own income, household income, assets) when determining entitlement to benefit and the amount received.<br>If no means-test applies, please state: " <i>The benefit is not means-tested</i> ".<br>If benefits are flat-rate amounts, please state " <i>Flat-rate benefits</i> ".<br>Please indicate: <ul style="list-style-type: none"> <li>• the frequency of payments (e.g. monthly, weekly);</li> <li>• whether there are additional payments (e.g. Christmas, Summer bonus, Winter fuel allowance);</li> <li>• whether any additional payments are discretionary (e.g. depending on macroeconomic conditions or the budget available).</li> </ul> If applicable, please indicate maximum duration of benefit receipt. |
| <b>E-VII-13</b><br>2. Surviving spouse: remarriage  | Do survivors' benefits cease to be paid or is the amount reduced or converted into a lump-sum if the surviving spouse or partner remarries or enters into a new partnership?   |

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| <p><b>E-VII-14</b></p> <p>3. Bereaved children/Orphans</p> <ul style="list-style-type: none"> <li>• having lost one parent</li> <li>• having lost two parents</li> </ul> | <p>Please indicate the monthly amounts or the calculation formula for survivors' benefits paid to surviving children.</p> <p>Please give the amounts or formula separately for children who have lost one parent and those who have lost both, if they differ.</p> <p>If applicable, please indicate maximum duration of benefit receipt.</p> <p>If benefits are subject to a means-test, please indicate this and the 'means' which are taken into account (e.g. own income, household income, assets) when determining entitlement to benefit and the amount received.</p> <p>If no means-test applies, please state: "<i>The benefit is not means-tested</i>". If benefits are flat-rate amounts, please state "<i>Flat-rate benefits</i>".</p> <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• the frequency of payments (e.g. monthly, weekly);</li> <li>• whether there are additional payments (e.g. Christmas, Summer bonus, Winter fuel allowance);</li> <li>• whether any additional payments are discretionary (e.g. depending on macroeconomic conditions or the budget available).</li> </ul>  |
| <p><b>E-VII-15</b></p> <p>4. Other beneficiaries</p>   | <p>Please indicate the amounts or the calculation formula for survivors' benefits paid to 'others' indicated above.</p> <p>If there are no others entitled, please state "<i>not applicable</i>".</p> <p>If benefits are subject to a means-test, please indicate this and the 'means' which are taken into account (e.g. own income, household income, assets) when determining entitlement to benefit and the amount received.</p> <p>If no means-test applies, please state: "<i>The benefit is not means-tested</i>". If benefits are flat-rate amounts, please state "<i>Flat-rate benefits</i>".</p> <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• the frequency of payments (e.g. monthly, weekly);</li> <li>• whether there are additional payments (e.g. Christmas, Summer bonus, Winter fuel allowance);</li> <li>• whether any additional payments are discretionary (e.g. depending on macroeconomic conditions or the budget available).</li> </ul> <p>If applicable, please indicate maximum duration of benefit receipt.</p>   |
| <p><b>E-VII-16</b></p> <p>5. Maximum for all those entitled to benefits</p>  | <p>Is there a maximum limit set for the total of benefits payable to survivors of the deceased taken together? If so, please give details.</p>   |
| <p><b>E-VII-17</b></p> <p>6. Other benefits</p>  | <p>Please indicate any supplements, or separate benefits paid to survivors in addition to the benefits given above.</p> <p>Please specify whether these are paid in addition to the benefits given above or paid instead of these.</p>   |
| <p><b>E-VII-18</b></p> <p>7. Minimum pension</p>   | <p>The term 'minimum benefit' means a fixed amount set by law in order to guarantee a minimum benefit to survivors.</p> <p>Please indicate if a 'minimum benefit' exists including <i>de facto</i> as a result of the calculation method or in countries with a universal "basic flat-rate system. Please include non-contributory pensions.</p> <p>If there is no statutory minimum benefit, but a de facto minimum amount applies, please state "No statutory minimum benefit, but de facto minimum resulting from the calculation method" or "Flat-rate benefits".</p> <p>Please indicate the level of the minimum benefit, including if applicable for each of the different groups of survivors as listed above.</p> <p>Please also indicate if the minimum benefit is (partly) means-tested. If no means-test applies, please state: "the minimum (basic) benefit is not subject to means-test".</p> <p>If a means-test applies, please indicate the 'means' which are taken into account for determining entitlement and the amount receivable (e.g. own income, income of the household, assets).</p> <p>If there is no statutory minimum amount of benefit, please state "<i>No statutory minimum</i>".</p> |

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|  | <i>benefit</i> ".   |
| <b>E-VII-19</b><br>8. Maximum pension  | "Maximum pension" means a fixed maximum amount set by law which limits the pension even though the claimant's pension would exceed this amount if strictly calculated according to the pension formula.<br><br>De facto maxima resulting from ceilings for the contribution base or for reference earnings should not be mentioned here.<br><br>If there is no statutory fixed amount, please write: <i>No statutory maximum pension</i> . If your system is based on flat-rate amounts, write " <i>Flat-rate benefits</i> ".   |
| <b>E-VII-20</b><br><b>Indexation</b>   | Please indicate if benefits are adjusted automatically for inflation annually or at specified regular intervals according to legislation or Government edict (write " <i>legal regulation on indexation</i> ") or if not (write " <i>no legal regulation on indexation</i> ").<br><br>In cases where legal regulation applies, please describe briefly the basis used for adjustment (e.g. according to price inflation, wage developments or a combination of the two), and the frequency of adjustment.<br><br>If there is no automatic indexation, please describe briefly the usual practice for adjustment (e.g. " <i>no automatic indexation, but periodic raising of benefits subject to decision by the government</i> ").  |
| <b>E-VII-21</b><br><b>Cumulation:</b><br>• with earnings from work<br>• with other social benefits | Please indicate if it is possible to combine receipt of a survivor's benefit with earnings from work. If so, please indicate too if the benefit is reduced in such cases and whether there are any limits to the amount which can be earned.<br><br>Please indicate if it is possible to combine receipt of a pension with other social benefits and specify which benefits can be cumulated (e.g. invalidity, employment injuries, etc.). If so, please indicate too if the pension is reduced and whether specific cumulation conditions apply.<br><br>If pensions cannot be cumulated with either earnings from work or other benefits, please state "No cumulation possible with earnings from work" or "No cumulation possible with other benefits" or "No cumulation possible with both earnings from work and other benefits". |
| <b>E-VII-22</b><br><b>Taxation and social contributions</b><br>1. Taxation of benefits             | Please indicate whether benefits are subject to income tax or not. If they are not taxable, please state " <i>Benefits are not subject to tax</i> ".  |
| <b>E-VII-23</b><br>2. Limit of income for taxation of cash benefits                                | If there are any special regulations (limits, exemptions, relief etc.) which apply to the taxation of benefits, please indicate these. If benefits are treated like any other income for tax purposes, please state " <i>General taxation rules apply. No limits of income for taxation of benefits</i> ". If benefits are not taxable, please state " <i>Not applicable: benefits are not subject to tax</i> ".  |
| <b>E-VII-24</b><br>3. Social contributions on benefits   | Please indicate if social contributions are payable on (or are deducted from) benefits. If no contributions are payable, please state " <i>No contributions payable</i> ".  |

## **Table VIII: Accidents at work and occupational diseases**

This table is concerned with injuries and diseases caused by the employment environment. There are sections in this table relating to medical treatment (temporary incapacity benefits in-kind), sickness (temporary incapacity cash benefits), invalidity (permanent incapacity) and death. Some states do not distinguish between work and non-work related incapacity or death, they use the same conditions and provide the same benefits, if this is the case in your country then do not repeat what you have said in the other tables in this one, just write “see Table II ‘Health Care’”, “see Table III ‘Sickness Cash Benefits’”, “see Table V ‘Invalidity’” or “see Table VII ‘Survivors’”. If your system provides the same benefits for work and non-work related situations but requires different conditions then describe the conditions in this table and refer to the other tables in relation to the benefits. This allows the reader to rapidly compare and contrast work and non-work related incapacity/death.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on ‘Social protection for the self-employed’.**

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| <p><b>E-VIII-01</b><br/><b>Applicable statutory basis</b></p>                | <p>This first field concerns the main legislation concerning the general system of benefits in respect of accidents at work and occupational diseases.</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (number and date of the law) in order to enable the reader to find the legislation for further details.</p> <p>It is not necessary to mention amendments to the basic laws - if readers need more information, they will have access to the laws in force.</p>  |
| <p><b>E-VIII-02</b><br/><b>Basic principles</b></p>                          | <p>Please write a brief explanation of the founding philosophies behind the scheme. Please refer specifically to the following:</p> <ul style="list-style-type: none"> <li>• The nature of the scheme: is it based on compulsory social insurance or some other form of social protection?</li> <li>• How the scheme is financed, e.g. contributions of employers and/or employees, contributions from the self-employed, taxes.</li> <li>• Who is entitled to claim under the scheme: <ul style="list-style-type: none"> <li>○ all residents;</li> <li>○ all those in employment (employees and self-employed);</li> <li>○ employees only;</li> <li>○ other groups (please specify).</li> </ul> </li> <li>• The type of benefits, i.e. benefits in kind and cash benefits, and, for the latter, earnings-related or flat-rate benefits.</li> <li>• The branch of accidents at work and occupational diseases is particular in that it has links with several risks dealt with in different Tables (i.e. Tables II ‘Health care’, III ‘Sickness – cash benefits’, V ‘Invalidity’ and VII ‘Survivors’). Moreover, not all countries have separate schemes in place to cover the risk of accidents at work and occupational diseases. If this is the case for your country, you should mention it in this category, also specifying through which other schemes the risk of accidents at work and occupational diseases is covered. If specific provision is made for accidents at work and occupational diseases in (some of) these schemes, this should also be mentioned here.</li> </ul> <p>Throughout this Table, you are asked to make reference to information in other Tables, rather than to repeat/copy that information, in case the social security arrangements are identical for non-work related injuries and work-related injuries. Only the specific provisions for accidents at work and occupational diseases (e.g. no minimum length of marriage in case of benefits to surviving spouses) should be mentioned here in full. This especially concerns the categories of the subsections “2. Permanent incapacity”, “3. Death” and “4. Rehabilitation” of the section “Benefits”. When referring to other Tables, please make sure to refer to the name of the specific category (not the category code as this is invisible for MISSOC users) where the corresponding information can be found.</p> |
| <p><b>E-VIII-03</b><br/><b>Field of application</b><br/>1. Beneficiaries</p> | <p>Please list the categories of people covered for the risk of accidents at work and occupational disease. Just list the general categories here as there is no need to mention age limits, periods of insurance, length of service, duration of residence etc. because all conditions are covered below.</p> <p>This includes also voluntarily insured. Are any provisions made for those who are not compulsorily insured but wish to join the social security scheme voluntarily? Please provide information on:</p> <ul style="list-style-type: none"> <li>• who can join voluntarily;</li> <li>• whether they are entitled to the full range of benefits available under the compulsory scheme.</li> </ul>  |
| <p><b>E-VIII-04</b><br/>2. Exemptions from the compulsory insurance</p>      | <p>Are there any groups of people who fall into the categories described above in ‘Beneficiaries’ but are in fact exempt from the system. This means exempt from the payment of contributions AND the receipt of benefits, in other words they are not covered by the system at all. If someone is exempt from making contributions but still</p>   |

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|  | entitled to benefits then please describe this situation in the Table on 'Financing' above. Some states do not provide social coverage for their entire population but oblige those with high incomes to purchase private insurance coverage. These high-income earners are therefore exempt from compulsory insurance. If there is an income ceiling of this kind applied in your state please make this clear and indicate the income or earnings threshold applied.   |
| <b>E-VIII-05</b><br><b>Risks covered</b><br>1. Accidents at work   | Please provide a descriptive (legal) definition of an accident at work.  |
| <b>E-VIII-06</b><br>2. Travel between home and work  | If insured person is injured in an accident whilst travelling to or from work, can s/he claim under the accidents at work scheme? (simply write "Covered" or "Not covered") If the insured person is covered for any other journeys, e.g. between work and the bank on pay day or during a trip to a medical specialist as part of physical rehabilitation, please provide details.  |
| <b>E-VIII-07</b><br>3. Occupational diseases   | How are occupational diseases determined? Please select one of the options below: <ul style="list-style-type: none"> <li>• an official list of occupational diseases;</li> <li>• a definition (open system where occupational nature of disease must be proved);</li> <li>• a combination of both (mixed system).</li> </ul> In case of an official list, please specify which body creates and adjusts these lists.   |
| <b>E-VIII-08</b><br><b>Conditions</b><br>1. Accidents at work  | Please indicate any periods of insurance that are required before entitlement to benefits is granted. You may wish to distinguish between 'Temporary Incapacity: Benefits in-kind', 'Temporary incapacity: Cash benefits', 'Permanent incapacity' and 'Death'. Please specify any time-limit for declaring the accident at work.   |
| <b>E-VIII-09</b><br>2. Occupational diseases   | Please indicate any periods of insurance that are required before entitlement to benefits is granted. You may wish to distinguish between 'Temporary Incapacity: Benefits in-kind', 'Temporary incapacity: Cash benefits', 'Permanent incapacity' and 'Death'. Please specify any time-limit for declaring the occupational disease.<br>Exposure to risk: is the granting of benefits in your country subject to the condition that an activity likely to cause the disease in question was pursued for a certain length of time (e.g. at least 10 years of exposure before there is a presumption of occupational deafness)?<br>Period of liability: is the granting of benefits in your country subject to the condition that the occupational disease was diagnosed within a specific time-limit following cessation of the last activity which was likely to cause such a disease? |
| <b>E-VIII-10</b><br><b>Benefits</b><br>1. Temporary incapacity:<br>– Benefits in kind <ul style="list-style-type: none"> <li>• Choice of doctor or hospital</li> </ul> | Can the victim of an occupational disease or accident at work go to any doctor or is s/he obliged to go to a doctor of the employer's or insurer's choice?   |
| <b>E-VIII-11</b> <ul style="list-style-type: none"> <li>• Payment of costs and contribution by person involved</li> </ul>  | Who covers the medical costs, the normal medical insurance fund/health service or the accident at work insurer? Does the victim still have to make co-payments?  |
| <b>E-VIII-12</b><br>– Cash benefits <ul style="list-style-type: none"> <li>• Waiting period</li> </ul>   | How long, after the appearance of the incapacity does a person have to wait before the benefit is paid? If the employer is obliged to continue payments for a set period please make this clear.   |
| <b>E-VIII-13</b>   | What is the maximum duration for which temporary incapacity cash benefits for victims of accidents at work and occupational diseases are paid? If there are no specific limits,  |

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| <ul style="list-style-type: none"> <li>Duration of benefits</li> </ul>   | <p>please write "<i>Until recovery or permanent condition</i>". Please also specify at which point temporary incapacity turns into permanent incapacity.</p>  |
| <b>E-VIII-14</b> <ul style="list-style-type: none"> <li>Amount of the benefit</li> </ul>   | <p>Please do not forget to mention the frequency of payments e.g. per month, per week etc. If the benefit is based upon earnings please explain how the reference earnings are calculated.</p>  |
| <b>E-VIII-15</b> <p>2. Permanent incapacity</p> <ul style="list-style-type: none"> <li>Minimum level of incapacity giving entitlement to compensation</li> </ul> | <p>Does your legislation stipulate a minimum level of incapacity as a condition for entitlement to benefits in respect of permanent incapacity? If so, please state this level, expressed as a percentage of lost working capacity (even if your system defines incapacity by reference to remaining working capacity). If not, please write "<i>No minimum level</i>".</p> <p>Please also specify who assesses the level of incapacity (e.g. the person's family doctor or an insurance fund doctor).</p>  |
| <b>E-VIII-16</b> <ul style="list-style-type: none"> <li>Possibility of review</li> </ul>   | <p>Is the recipient re-examined if circumstances change i.e. their condition improves or worsens? Is re-examination required at regular intervals?</p>  |
| <b>E-VIII-17</b> <ul style="list-style-type: none"> <li>Reference earnings or calculation basis</li> </ul>   | <p>If the benefits are based upon previous earnings describe how these previous earnings are calculated. If benefits are not linked to earnings then write "<i>Not applicable. Benefits not based on earnings</i>".</p>   |
| <b>E-VIII-18</b> <ul style="list-style-type: none"> <li>Amount or formula</li> </ul>   | <p>If you use a formula to determine the level of benefits it is vital that you define all the elements in full, it should be understandable to people who know absolutely nothing about your system, so take nothing for granted. Please do not describe the earnings used in the formula in this section as this has already been done above.</p> <p>Frequency of payment: please clearly state whether the benefit is paid weekly, monthly, fortnightly etc.</p>   |
| <b>E-VIII-19</b> <ul style="list-style-type: none"> <li>Supplements for dependants</li> </ul>  | <p>It is very important to note that this section refers to 'Supplements' i.e. additional payments on top of those mentioned above.</p> <p>If there are no such supplements, please write "<i>No Supplements</i>".</p> <p>If there are no separate supplements but the family composition is taken into account in the main pension calculation (e.g. higher percentage of previous earnings in case of dependent family members), please write "<i>No supplements. Family composition taken into account in 'Amount of formula'</i>".</p> <p>If you have separate supplements, please describe them in full.</p> |
| <b>E-VIII-20</b> <ul style="list-style-type: none"> <li>Supplements for care by another person</li> </ul>  | <p>Are any additional amounts provided if the person requires assistance from a professional nurse, a member of the family or a designated friend to perform everyday tasks?</p>  |
| <b>E-VIII-21</b> <ul style="list-style-type: none"> <li>Redemption</li> </ul>  | <p>Is it possible to have the long-term periodic pension converted into a one-off lump-sum payment? If so, how is this lump-sum calculated?</p>   |
| <b>E-VIII-22</b> <ul style="list-style-type: none"> <li>Cumulation with new earnings from work</li> </ul>  | <p>This section is concerned with the impact of earnings on the continued payment and amount of the benefit. Is the permanent incapacity benefit suspended or reduced if a person receives earnings from employment/self-employment? If there are thresholds regarding how much can be earned before reduction or suspension occurs please provide these in full.</p> <p>If unlimited cumulation is possible, please write "<i>Full cumulation permitted</i>".</p>  |
| <b>E-VIII-23</b> <ul style="list-style-type: none"> <li>Cumulation with other social benefits</li> </ul>   | <p>The main question here is whether the permanent incapacity benefit can be combined with other social benefits. If yes, please indicate which benefits can be cumulated, (e.g. pensions or unemployment benefits, etc.).</p> <p>If unlimited cumulation is possible, please write "<i>Full cumulation permitted</i>".</p>   |
| <b>E-VIII-24</b> <p>3. Death</p>   | <p>This section is concerned with periodic benefits paid when a spouse dies as a result of an occupational disease or accident at work. If the claimant is only entitled to the same benefits as those whose bread-winner did not die of an accident at work or occupational</p>  |

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| <ul style="list-style-type: none"> <li>Surviving spouse</li> </ul>  | <p>disease, please refer to the corresponding category of Table VII. Please explain the following:</p> <ul style="list-style-type: none"> <li>whether the benefit is paid to male and female, married and unmarried partners;</li> <li>any conditions regarding age, duration of marriage/shared residence, dependency, employment status etc.;</li> <li>the amount of the benefit;</li> <li>the duration of the benefit.</li> </ul>   |
| <p><b>E-VIII-25</b></p> <ul style="list-style-type: none"> <li>Bereaved children/Orphans</li> </ul>             | <p>This section is concerned with periodic benefits paid when one of a child's parents dies or both a child's parents die as a result of an occupational disease or accident at work. If the orphan is only entitled to the same benefits as those whose parent(s) did not die of an accident at work or occupational disease, please refer to the corresponding category of Table VII. Please explain the following:</p> <ul style="list-style-type: none"> <li>any conditions regarding age, duration of marriage/shared residence, dependency, employment status etc.;</li> <li>the amount of the benefit, and</li> <li>the duration of the benefit</li> </ul>  |
| <p><b>E-VIII-26</b></p> <ul style="list-style-type: none"> <li>Dependent parents and other relatives</li> </ul> | <p>Please provide a list of all the other relatives who may be entitled to a periodic benefit should an insured person die of an accident at work or occupational disease. If the claimant is only entitled to the same benefits as those whose bread-winner did not die of an accident at work or occupational disease, please refer to the corresponding category of Table VII. Please explain the following:</p> <ul style="list-style-type: none"> <li>any conditions regarding age, duration of marriage/shared residence, dependency, employment status etc.;</li> <li>the amount of the benefit, and</li> <li>the duration of the benefit</li> </ul>  |
| <p><b>E-VIII-27</b></p> <ul style="list-style-type: none"> <li>Maximum for all beneficiaries</li> </ul>         | <p>Is there a maximum amount set for all survivors of the deceased? In many states this is the pension to which the deceased was or would have been entitled at the time of death.</p>   |
| <p><b>E-VIII-28</b></p> <ul style="list-style-type: none"> <li>Death grant</li> </ul>                           | <p>Are survivors entitled to a lump sum if an insured person dies as a result of an accident at work or occupational disease, if so please explain:</p> <ul style="list-style-type: none"> <li>who is entitled;</li> <li>any conditions regarding age, duration of marriage/shared residence, dependency, employment status etc.;</li> <li>the amount of the benefit.</li> </ul> <p>If such a lump sum is paid under sickness insurance or pension insurance regardless of the occupational origin of the death, just include a reference to the relevant category of Table III or VII respectively.</p>   |
| <p><b>E-VIII-29</b></p> <p>4. Rehabilitation</p>  | <p>You should take this opportunity to describe two types of measures: Firstly, rehabilitation and retraining, which is concerned with the measures directed at disabled persons. Please describe the cash and in-kind benefits aimed at either improving the patient's physical/mental capacity or re-integrating them into the labour market, e.g.:</p> <ul style="list-style-type: none"> <li>special medical treatment;</li> <li>providing or subsidising specialised equipment;</li> <li>vocational retraining;</li> <li>labour mediation;</li> <li>obligation/incentive for the employer to ensure the return to work of the victim of the accident at work/occupational disease (within the same company).</li> </ul> <p>Secondly, preferential employment of disabled persons. This section is interested in the</p> |

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|   | <p>measures directed at employers in order to encourage/oblige them to hire mentally and physically impaired employees? These measures may include:</p> <ul style="list-style-type: none"> <li>• minimum quota's;</li> <li>• reduced social contributions;</li> <li>• tax advantages;</li> <li>• grants for the adaptation of the working environment or specialised equipment;</li> <li>• subsidised wages for disabled employees.</li> </ul>   |
| <p><b>E-VIII-30</b><br/>5. Other benefits</p>   | <p>Are there any other benefits to which a person gains entitlement due to health damage (e.g. a benefit to compensate for health damage that does not actually reduce working capacity but may make social and domestic life harder, such as scarring)? Always make sure that you describe the conditions of entitlement, amount and duration of benefit.</p>   |
| <p><b>E-VIII-31</b><br/><b>Indexation</b></p>   | <p>This section is concerned with the increase (or perhaps reduction) of social benefits over time; when describing adjustment at least two elements must be dealt with:</p> <ul style="list-style-type: none"> <li>• <b>The basis of adjustment:</b> alterations to the rate of benefit may be based on a number of factors including consumer prices, wages, the minimum wage, a basket of goods specifically designed to reflect the needs of a certain category of the population, the funds available to the scheme etc. Adjustment may also be based simply upon a decision of government or a collective agreement.</li> <li>• <b>The frequency of adjustment:</b> benefit amounts may have to be altered at regular intervals. Adjustment may also be obligatory under certain circumstances e.g. if the consumer price index increases by a given percentage. Maybe there is no set frequency and discretion regarding when benefits are altered is vested in one or more administrative bodies.</li> </ul> <p>These are, of course, simply examples of how other systems operate. However your system may operate, please be sure to refer to the basis and frequency of adjustment.</p> |
| <p><b>E-VIII-32</b><br/><b>Taxation and social contributions</b><br/>1. Taxation of cash benefits</p> | <p>Please indicate whether the cash benefits described in this Table are subject to income taxation or not. If they are taxable, please write: "<i>Benefits are subject to taxation</i>". If not: "<i>Benefits are not subject to taxation</i>".</p> <p>If there are different regulations for different benefits, please mention them for each benefit.</p>   |
| <p><b>E-VIII-33</b><br/>2. Limit of income for taxation of cash benefits</p>                          | <p>If there are any special regulations (limits, exemptions, relief etc.) for the taxation of benefits, please describe them in detail.</p> <p>If cash benefits are treated like any other income, please write: "<i>General taxation rules. No limits of income for taxation of benefits</i>".</p> <p>If the cash benefits are not taxable at all, please write: "<i>Not applicable: benefits are not subject to taxation</i>".</p>   |
| <p><b>E-VIII-34</b><br/>3. Social contributions on benefits</p>                                       | <p>Please indicate if social contributions have to be paid (or are deducted) from the cash benefits in order to finance social protection. If there are different regulations for different benefits, please mention them for each benefit. If there are no contributions to be paid, just mention: "<i>No contributions</i>".</p>   |

## Table IX: Family Benefits

This Table describes the social protection system of family benefits.

Family benefits are defined as child-related cash transfers or in-kind benefits to families with children.

In the Table **four types** of family benefits are distinguished:

### 1) Child benefits (IX-02 -10).

Child benefits are benefits intended to meet the specific costs incurred by families in bringing up children. Child benefits may be paid to the mother, to the main carer, the head of the household or the main claimant.

### 2) Parental leave and benefit (IX-11-14)

Parental benefits are primarily intended to provide *replacement income* to parents taking time off work to take care of their children although in some cases they are payable to all parents irrespective of whether they were previously in employment and can be combined with a paid activity. They usually start after maternity/paternity benefits come to an end (for details of these, please see Table IV – Maternity/Paternity). Where parental leave and benefit is part of a single scheme which includes periods of leave and benefit for maternity and paternity and which is reported in Table IV, please include here a cross-reference to this.

Summary information on **unpaid leave** should be provided, but since unpaid leave does not count as a social protection benefit, correspondents are not requested to provide detailed information on conditions, taxation rules etc. Instead, it is sufficient to mention that such unpaid leave exists and to specify the length of such leave. It should also be specified if taking unpaid leave has implications for the receipt of benefits, e.g., if periods of unpaid leave are treated as contributory (or if contributions are credited) for purposes of determining entitlement to old-age pension or the amount receivable.

### 3) Child-care allowances (IX-15 - 18).

Child care allowances are benefits paid to cover all or part of the cost of *childcare*. They include:

- benefits paid to parents whose children are cared for while they go to work. The care may be in a crèche or childcare centre or provided by a professional child minder or someone else, such as a relative, friend or neighbour;
- benefits that sometimes follow parental leave and that typically allow at least one parent to remain at home to provide care for their children. In some cases it is conditional on not using a public childcare facility.

In some countries, these benefits are payable to all parents irrespective of whether they are in employment or not and can be part of a single scheme where parents are free to decide how to use the benefit (cash-for-care).

### 4) Other benefits (IX-19 - 23).

Other benefits may include:

- birth or adoption grants, i.e. usually one-off payments intended to help parents to meet the initial costs of having a child;
- allowances for lone parents i.e. unmarried, divorced or separated parents left with the sole charge of their child;
- special allowances for children with disabilities;
- advance on maintenance payments. All parents who are not living in the same household as their children are legally obliged to pay child support towards their financial expense. The majority of MISSOC countries make available advance maintenance payments to compensate for unpaid (or late) payments by “absent” (non-resident) parents;
- other benefits, such as education or back to school allowances.

Note that benefits which are part of Minimum income or social assistance schemes which are dependent on household income being below a certain amount should not be included here but in Table XI unless the schemes are intended specifically for families with children. If the latter applies, please include summary information here or a cross-reference to Table XI if details of the scheme are given there.

In order to provide a more complete picture of the schemes across the different countries, information is provided on whether in-work benefits (or tax credits) and tax concessions (allowances, deductions, etc.) specifically targeted at families with children exist or not in each country (though no details are given as these don't strictly fall within the scope of social protection).

**In-work benefits** (or tax credits) are benefits paid in cash to (usually working) parents with low earnings in order to bring their income up to a higher level. They should be included here only if their receipt is conditional on having children. Despite their name, tax credits are not to be confused with tax concessions (see below) which are linked to a person's tax liability.

**Tax concessions** are deductions from, or direct offsets against, the amount of tax due. Those specifically targeted to families with children could take the form, for example, of tax allowances for children and tax relief for childcare.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-IX-01</b><br/><b>Applicable statutory basis</b></p>   | <p>This first field concerns the main legislation relating to the different types of family benefits.</p> <p>Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information such as number and date of the law to enable the reader to find the legislation for further details.</p> <p>Please do not include amendments to the basic legislation.</p> <p><i>Here and in the remainder of the Table, please provide information for each of the benefit scheme described.</i></p>   |
| <p><b>E-IX-02</b><br/><b>Child benefit</b><br/><i>are benefits intended to meet the specific costs incurred by families in bringing up children</i><br/><b>Basic principles</b></p> | <p>Please indicate the basic principles of the child benefit scheme in your country.</p> <ol style="list-style-type: none"> <li>1. Is your system a compulsory social insurance scheme or a tax-financed universal scheme?</li> <li>2. Is the benefit amount flat-rate or does it depend on factors, such as the number of children the ages of the children, the household income)?</li> </ol> <p>If child benefits do not exist in your country, please state 'No child benefits'.</p>   |
| <p><b>E-IX-03</b><br/><b>Field of application</b></p>   | <p>Please indicate the main groups eligible for child benefits:</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only (please indicate if there are any exceptions, e.g. those working short hours or on short-term contracts);</li> <li>• other groups, e.g. unemployed (please specify).</li> </ul> <p>Please indicate if the same or different provisions apply to other family types (e.g. same-sex couples, registered partners, non-registered partners, stepparents).</p>   |
| <p><b>E-IX-04</b><br/><b>Conditions</b><br/>1. Residence requirements</p>   | <p>Please indicate whether benefits are dependent on residence in the country of the children or the carer claiming the benefit. If so, please give summary details; if not, please state '<i>Benefits not dependent on residence</i>'.</p>  |
| <p><b>E-IX-05</b><br/>2. Other conditions</p>   | <p>For each child benefit scheme, please indicate any other conditions that need to be fulfilled by either the children or the parents for them to be entitled to child benefit. (e.g. children must live with parents or carer claiming the benefit).</p> <p>If there are no other conditions, please state '<i>No other conditions.</i>'</p>   |
| <p><b>E-IX-06</b><br/><b>Age limits</b></p>   | <p>Please indicate the upper age limit for children to give entitlement to child benefit. Please also indicate if there are specific upper age limits for:</p> <ul style="list-style-type: none"> <li>• children in further education;</li> <li>• disabled children;</li> <li>• other (please specify).</li> </ul>   |
| <p><b>E-IX-07</b><br/><b>Benefits</b><br/>1. Amounts</p>  | <p>Please indicate:</p> <ol style="list-style-type: none"> <li>1. the amount of benefit payable: <ul style="list-style-type: none"> <li>• flat-rate per child (please give the amount payable);</li> <li>• related to age of children (please give the amount for each age group);</li> <li>• related to number of children (please give summary information);</li> <li>• related to family income (please give summary information);</li> <li>• related to other factors (please give summary information);</li> <li>• the frequency of payments (e.g. monthly, weekly).</li> </ul> </li> </ol> <p>Please also indicate whom the benefit is paid to, e.g. the mother, the father, the main carer, the head of household /main taxpayer or claimant.</p> |

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| <p><b>E-IX-08</b><br/>2. Means-testing</p>  | <p>If benefits are subject to a means-test, please indicate this and the 'means' which are taken into account (e.g. own income, household income, assets) when determining both entitlement to benefit and the amount received.<br/>If no means-test applies, please state: "<i>The benefit is not means-tested</i>".</p>  |
| <p><b>E-IX-09</b><br/><b>Parental leave and benefit</b><br/><i>are primarily intended to provide replacement income to parents taking time off work to take care of their children</i><br/><br/>1. Basic principles</p> | <p>Please describe the basic principles of the parental leave and parental benefit scheme in your country:</p> <ol style="list-style-type: none"> <li>1. Is your system a compulsory social insurance scheme or a tax-financed scheme?</li> <li>2. Are the cash benefits earnings-related or flat-rate?</li> <li>3. Is leave paid or unpaid?</li> <li>4. Is leave (paid and unpaid) taken into account for determining entitlement to old-age benefits and in the calculation of the amount payable?</li> </ol> <p>If the parental leave scheme in your country is part of a single scheme including provisions for maternity and paternity and reported in Table IV, please include a cross-reference here and in the cells below as appropriate.<br/>Please indicate if membership of the scheme on a voluntary basis is possible.</p> |
| <p><b>E-IX-10</b><br/>2. Field of application</p>   | <p>Please indicate the main groups eligible for parental leave and benefit:</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only (please indicate if there are any exceptions, e.g. those working short hours or on short-term contracts);</li> <li>• other groups, e.g. unemployed (please specify).</li> </ul> <p>If different provisions apply for adoptive parents, please indicate these.<br/>Please indicate if the same or different provisions apply to other family types (e.g. same-sex couples, registered partners, non-registered partners, stepparents).</p>  |
| <p><b>E-IX-11</b><br/>3. Conditions</p>   | <p>Please indicate the main conditions that need to be fulfilled in order for parents to be entitled to parental leave and benefit, namely:</p> <ul style="list-style-type: none"> <li>• periods of employment;</li> <li>• periods of insurance;</li> <li>• periods of residence;</li> <li>• waiting periods;</li> <li>• other (please specify).</li> </ul> <p>If different provisions apply for adoptive parents, please indicate these.</p>  |
| <p><b>E-IX-12</b><br/><b>Parental leave</b><br/>1. Duration of leave</p>  | <p>Please indicate the duration of parental leave, distinguishing between periods of paid and unpaid leave if applicable.<br/>If different provisions apply for adoptive parents, please indicate these.</p>   |
| <p><b>E-IX-13</b><br/>2. Flexibility and transferability</p>  | <p><u>Flexibility</u><br/>Please indicate whether leave can be taken on a part-time basis and/or intermittently over a period of time – please indicate the conditions if any attached to this.</p> <p><u>Transferability</u><br/>Please indicate whether:</p> <ul style="list-style-type: none"> <li>• leave is an individual or a family entitlement;</li> <li>• periods of leave can be shared or transferred between parents;</li> <li>• some periods are reserved for use by one or other of the parents;</li> <li>• leave can be transferred by parents to other persons (e.g. grandparents);</li> <li>• incentives (e.g. extra weeks or increased payments) exist to encourage both parents to take up their leave entitlement.</li> </ul> <p>If different provisions apply for adoptive parents, please indicate these.</p>      |
| <p><b>E-IX-14</b><br/><b>Parental benefit</b></p>   | <p>Please indicate for parental benefit whether:</p> <ul style="list-style-type: none"> <li>• the amount is flat-rate or calculated as a percentage of wages/salaries or of</li> </ul>   |

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| <p>Amounts</p>   | <p>some other base (please specify the amount or percentage and the period which it relates to – i.e. per day, week or month);</p> <ul style="list-style-type: none"> <li>• the amount is related to other factors, such as age of children, number and ranking of children, household income (please give summary details);</li> <li>• there are or not minimum and/or maximum amounts payable (if, so, please give summary information);</li> <li>• the frequency of payments (e.g. monthly, weekly).</li> </ul>  |
| <p><b>E-IX-15</b><br/><b>Child care allowances</b><br/><i>are benefits paid to cover all or part of the cost of childcare and include:</i></p> <ul style="list-style-type: none"> <li>• <i>benefits paid to parents whose children are cared for while they go to work in a crèche or childcare centre or provided by a professional child minder or someone else, such as a relative, friend or neighbour;</i></li> <li>• <i>benefits that sometimes follow parental leave and that typically allow at least one parent to remain at home to provide care for their children.</i></li> </ul> <p>1. Basic principles</p> | <p>Please indicate the basic principles of childcare allowances in your country, distinguishing between different schemes if applicable.</p> <ol style="list-style-type: none"> <li>1. Is your system a social insurance scheme or a tax-financed universal scheme?</li> <li>2. Is the amount flat-rate or is it dependent on factors, such as the age of children the number of children or household income (please specify).</li> </ol> <p>If these allowances do not exist in your country, please state 'No childcare allowances'.</p>   |
| <p><b>E-IX-16</b><br/>2. Field of application</p>  | <p>Please indicate the main groups eligible for child care allowances:</p> <ul style="list-style-type: none"> <li>• all residents;</li> <li>• all those in employment (employees and self-employed);</li> <li>• employees only (please indicate if there are any exceptions, e.g. those working short hours or on short-term contracts);</li> <li>• other groups, e.g. unemployed (please specify).</li> </ul> <p>Please indicate if the same or different provisions apply to other family types (e.g. same-sex couples, registered partners, non-registered partners, stepparents).</p>   |
| <p><b>E-IX-17</b><br/>3. Conditions</p>  | <p>Please specify the main conditions that need to be fulfilled for parents to be entitled to childcare allowances.</p>   |
| <p><b>E-IX-18</b><br/>4. Benefits<br/>Amounts</p>  | <p>Please indicate:</p> <ol style="list-style-type: none"> <li>1. the amounts of the childcare allowance payable: <ul style="list-style-type: none"> <li>○ flat-rate per child (please give the amount payable);</li> <li>○ related to childcare costs (please indicate proportion they cover and the maximum amount if applicable);</li> <li>○ related to the age and number of children (please give summary information);</li> <li>○ related to family income (please give summary information);</li> <li>○ related to other factors (please give summary information);</li> </ul> </li> <li>2. whether allowances are conditional on using or not using a free or subsidised public child-care facility;</li> </ol> |

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|  | 3. the frequency of payments (e.g. monthly, weekly).  |
| <b>E-IX-19</b><br>5. Means-testing   | If benefits are subject to a means-test, please indicate this and the 'means' which are taken into account (e.g. own income, household income, assets) when determining both entitlement to benefit and the amount received.<br>If no means-test applies, please state: " <i>The benefit is not means-tested</i> ".   |
| <b>E-IX-20</b><br>6. Free or subsidised childcare facilities   | If free or subsidised childcare facilities are provided in your country, please indicate: <ul style="list-style-type: none"> <li>• whether they are entirely free or subsidised;</li> <li>• whether every child has a right to free or subsidised care or whether access is related to household income or some other factor.</li> </ul> If such provisions do not exist in your country, please state " <i>No free or subsidised childcare facilities</i> ".   |
| <b>E-IX-21</b><br><b>Other benefits</b><br>1. Birth and adoption grants<br><i>are usually one-off payments intended to help parents to meet the initial costs of having a child</i>            | If birth and adoption grants exist in your country, please give summary information of the main conditions for entitlement and the amounts of benefit payable.<br>If these are specifically referred to in legislation on maternity/paternity benefits and reported in Table IV, please include here a cross-reference as appropriate.<br>If your system does not provide these benefits, please state ' <i>No birth and adoption grants</i> '.   |
| <b>E-IX-22</b><br>2. Allowance for single parents  | If specific family benefits are available for lone parents (i.e. unmarried, divorced or separated parents left with the sole charge of their child), please give summary information of the main conditions for entitlement and the amounts of benefit payable.<br>Please also indicate whether the benefit is paid in addition to the benefits and allowances described above or whether it replaces these.<br>If your system does not include specific benefits for lone parents, please state ' <i>No specific family benefits for lone parents</i> '. |
| <b>E-IX-23</b><br>3. Special allowances for children with disabilities   | If specific family benefits are available for disabled children, please give summary information of the main conditions for entitlement and the amounts of benefit payable.<br>Please also indicate whether the benefit is paid in addition to the benefits and allowances described above or whether it replaces these.<br>If your system does not include this type of benefit, please state ' <i>No special allowances for children with disabilities</i> '.   |
| <b>E-IX-24</b><br>4. Advance on maintenance payments   | Please indicate whether or not advances on maintenance payments exist in cases where absent parents do not fulfil their legal obligation to pay maintenance for their children.   |
| <b>E-IX-25</b><br>5. Other allowances  | Please give summary information about any other specific benefits or allowances (such as education or back-to-school allowances) for families or children which exist in your country.  |
| <b>E-IX-26</b><br><b>In-work benefits (tax credits)</b><br><i>Are benefits paid in cash to (usually working) parents with low earnings in order to bring their income up to a higher level</i> | Please also indicate whether tax credits (or in-work benefits) which are conditional on having children exist in your country or not (i.e. 'Tax credits for families with children exist' or 'No tax credits for families with children').  |
| <b>E-IX-27</b><br><b>Tax concessions</b>   | Please indicate whether tax concessions (e.g. in the form of tax allowances for families with children and/or tax relief for childcare expenses) exist or not in your country (i.e. 'Tax  |

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| <p><i>are deductions from, or direct offsets against, the amount of tax due</i></p>   | <p>allowances for families with children/Tax relief for childcare exist' or "No tax allowances for families with children/No tax relief for childcare expenses").</p>   |
| <p><b>E-IX-28</b><br/><b>Indexation</b></p>   | <p>For <b>each type of benefit or allowance</b> described above, if there are differences in the method used, please indicate:</p> <ol style="list-style-type: none"> <li>1. whether or not it is adjusted automatically for inflation annually or at specified regular intervals according to legislation or Government edict.</li> <li>2. If there is a legal regulation in force, please indicate the base used for adjustment (e.g. according to price inflation, wage developments, a combination of the two or some other method), and the frequency of adjustment.</li> <li>3. If there is no automatic indexation, please indicate whether benefits are adjusted for inflation on an ad hoc or occasional basis and, if so, the usual practice for adjustment.</li> </ol> <p>If benefits or allowances are not adjusted, please state "<i>No adjustment for inflation</i>".</p> |
| <p><b>E-IX-29</b><br/><b>Taxation and social contributions</b></p> <ol style="list-style-type: none"> <li>1. Taxation of cash benefits</li> </ol> | <p>For each type of benefit or allowance described above, please indicate whether they are subject to income tax or not.</p> <p>If they are not taxable, please state: "<i>Benefits are not subject to tax</i>".</p> <p>If different regulations apply to different benefits or allowances, please give information for each of them.</p>   |
| <p><b>E-IX-30</b></p> <ol style="list-style-type: none"> <li>2. Limits of income for taxation of cash benefits</li> </ol>                         | <p>For each type of benefit or allowance described above, please indicate if there are any special rules (limits, exemptions, relief etc.) for the taxation of benefits.</p> <p>If different provisions apply for adoptive parents, please indicate these.</p> <p>If cash benefits are treated like any other kind of income for tax purposes, please state: "<i>General taxation rules apply. No limits of income for taxation of benefits.</i>"</p> <p>If cash benefits are not taxable, please state "<i>Not applicable: benefits are not subject to tax</i>".</p>   |
| <p><b>E-IX-31</b></p> <ol style="list-style-type: none"> <li>3. Social contributions on benefits</li> </ol>                                       | <p>Please indicate whether social contributions are payable on (or are deducted from) family benefits or allowances.</p> <p>If different provisions apply for adoptive parents, please indicate these.</p> <p>If different rules apply to the different benefits or allowances, please give information for each of them.</p> <p>If contributions are not payable, please state: "<i>No contributions payable</i>".</p>   |

## Table X: Unemployment

This Table describes the social protection system in respect of unemployment.

The unemployment compensation included in Table X covers cash payments only. These are of two kinds:

- **unemployment insurance benefits** provided to the unemployed who satisfy the conditions for receipt (see Types of benefit below) which are usually dependent on a minimum number of contributions having been paid over a specified period of time and are usually limited in terms of duration. Unemployment insurance is typically mandatory though voluntary schemes exist in many countries while in some, those not mandatorily covered can voluntarily join the mandatory scheme. Some groups of people who are not insured (e.g. young graduates, first-time jobseekers) or are insured but have not yet paid contributions are also eligible for benefits in some countries.
- **unemployment assistance** payable to the unemployed to enable them to maintain a minimum standard of living for them and their families. Recipients are usually unemployed with an insufficient contributions' record or who have exhausted entitlement to unemployment insurance. Unemployment assistance is usually means-tested and so dependent on the claimant's income and other specified resources being below a certain level. Other schemes providing minimum means of subsistence to all people in need of income support irrespective of the cause should be reported in Table XI – Guaranteed minimum income with a cross-reference in this Table.

Where applicable, information needs to be given for both kinds of payment and for the different types of unemployment described below. [*Repetition. Already on next page*]

### Types of benefit

**Full unemployment benefits** are those normally payable to someone who is wholly unemployed, as defined under national legislation, which usually means that they are below a certain age (typically the legal retirement age), are not regularly working but are capable of working and are available for work as well as actively seeking work. In some countries too, they are payable to those in marginal employment whose earnings are below a certain level.

**Temporary or partial unemployment benefits** are those which compensate for the complete or partial loss of earnings from employment for a temporary period of time as a result of short-time working arrangements and/or intermittent work schedules irrespective of their cause (business recession or slow-down, breakdown of equipment, adverse climatic conditions, accidents etc.), and where the employer-employee relationship continues.

**Part-time unemployment benefits** are those which compensate for part-time working as a result of the loss of a full-time job or an additional part-time one where the person concerned is seeking to work more hours (including where part-time employment is the only alternative to full unemployment).

**Redundancy compensation** relates to sums paid from public funds, or from funds financed by levies on employers, to employees who have lost their job through no fault of their own as a result of their employer ceasing or reducing activities. The compensation reported relates to sums paid from public funds, or from funds specifically set up for the purpose, which are typically financed by levies on employers. [*After consultation with ESSPROS officials, it is suggested to exclude bankruptcy because any compensation paid can be regarded as payment for work done and therefore a replacement for earnings rather than a social benefit as such, but to include redundancy compensation. The compensation, however, is restricted to that paid from public funds or from funds financed by levies on employers. Correspondents should not, therefore, describe the normal system of redundancy payments.*]

**Other specific cash benefits or allowances** paid to the unemployed to assist them to find work or to improve their chances of doing so should be included as well, but not any payments to employers as part of active labour market policies.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-X-01</b><br/><b>Applicable statutory basis</b></p>  | <p>This should indicate the main legislation relating to the different kinds of unemployment benefits.</p> <p>Please specify the main (or most important) pieces of legislation and/or regulation currently in force, with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (i.e. number and date of the law) to enable the reader to find the legislation for further details.</p> <p>Please do not include amendments to the basic legislation.</p>  |
| <p><b>E-X-02</b><br/><b>Basic principles</b></p>  | <p>Please describe briefly the basic principles of the unemployment compensation system in your country:</p> <ol style="list-style-type: none"> <li>1. Is the system social-insurance based, tax-financed or a mix of the two?</li> <li>2. Does it also include a specific unemployment assistance scheme (as opposed to the unemployed having to have recourse to the general social assistance or minimum income guarantee scheme)?</li> <li>3. How is the unemployment insurance scheme financed? <ul style="list-style-type: none"> <li>• Contributions of employers</li> <li>• Contributions of employees</li> <li>• State contributions</li> </ul> </li> <li>4. Are the insurance benefits earnings-related or flat-rate?</li> <li>5. Does unemployment assistance vary with the level of income?</li> </ol>   |
| <p><b>E-X-03</b><br/><b>Full Unemployment insurance benefits</b><br/><i>are normally payable to someone who is wholly unemployed, as defined under national legislation, which usually means that they are below a certain age (typically the legal retirement age), are not regularly working but are capable of working and are available for work as well as actively seeking work. In some countries too, they are payable to those in marginal employment whose earnings are below a certain level.</i></p> <p>1. Field of application</p> | <ol style="list-style-type: none"> <li>1. Please indicate which of the groups listed below are eligible for unemployment insurance benefits: <ul style="list-style-type: none"> <li>• Employees only</li> <li>• All people in employment (i.e. employees and self-employed). If self-employed are covered, please include a reference to the Self-employment Table for more details.</li> <li>• First-time jobseekers</li> <li>• Students in full-time education</li> <li>• Other groups, e.g. young university graduates (please specify).</li> </ul> </li> <li>2. Is entitlement to unemployment insurance benefits dependent on residence and/or citizenship?</li> <li>3. Are citizens living abroad also covered?</li> <li>4. Is voluntary insurance possible? If so, please specify for which groups this is the case (e.g. self-employed, citizens working temporarily abroad).</li> </ol> |
| <p><b>E-X-04</b><br/>2. Main conditions</p>   | <p>This category relates only to full unemployment benefits. The other types of unemployment benefit are covered below in separate categories. The qualifying period in terms of employment and/or contribution payments is covered in X-05 – “Qualifying period”.</p> <p>Please indicate which of the main conditions listed below need to be fulfilled for someone to be entitled to unemployment insurance benefits:</p> <ul style="list-style-type: none"> <li>• To be above and/or below a certain age (please specify)</li> <li>• To be not working or working for a limited number of hours or for limited earnings (please indicate if this is the case and give details in E-X-31 Cumulation with income)</li> </ul>  |

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|   | <ul style="list-style-type: none"> <li>To be able to work</li> <li>To be available for work</li> <li>To be searching for work</li> <li>To be registered with the Public Employment Services (PES)</li> <li>To have signed an individual action plan with the PES</li> <li>To have left previous employment through no fault of their own (if those leaving their job voluntarily are also entitled to benefits please specify this and indicate whether they become eligible after a period of time and what this is)</li> <li>To have submitted their claim for benefit within mandatory deadlines (please specify if no deadlines apply)</li> <li>Other conditions (please specify)</li> </ul>   |
| <b>E-X-05</b><br>3. Qualifying period               | <p>1. Is there any minimum period of employment, payment of insurance contributions or residence that a person must complete before being entitled to unemployment insurance benefits? If so, please indicate what this period is and whether it needs to be fulfilled within a certain period of time.</p> <p>2. If the qualifying period is expressed in terms of employment or contribution payments, are particular periods of absence from work (e.g. sickness leave, maternity/paternity/parental leave, military service etc.) treated as equivalent periods of employment or are contributions credited for these periods? If so, please indicate what periods count for this purpose and if there is a limit to them.</p> <p>3. Does the qualifying period vary with age? If so, please specify how.</p> <p>4. Do the same conditions apply irrespective of the number of previous periods of unemployment benefit receipt? If different conditions apply, please specify what these are.</p> <p>If there is no qualifying period, please write 'No qualifying period'.</p> |
| <b>E-X-06</b><br>4. Waiting period                  | <p>1. How long must a person wait after becoming unemployed before receiving their first unemployment insurance benefits?</p> <p>2. Does the waiting period vary according to the number of previous periods of unemployment benefit receipt?</p> <p>3. Does the waiting period vary according to the circumstances surrounding unemployment (e.g. redundancy, end of fixed-term contract, dismissal for misconduct, leaving a job voluntarily)? Please give details.</p>  |
| <b>E-X-07</b><br>5. Reference basis for calculation | <p>1. If unemployment insurance benefits are related to previous earnings (or the contributions paid), please indicate the basis on which these are calculated:</p> <ul style="list-style-type: none"> <li>whether they are based on gross or net earnings, and</li> <li>over what period of time (e.g. average weekly or monthly earnings over the last year).</li> </ul> <p>2. Is there a ceiling for the reference earnings on which the benefit is calculated? If unemployment insurance benefits are not earnings-related please write 'Unemployment insurance benefits not earnings-related'.</p> <p>If there is no ceiling on reference earnings, please state "No ceiling on reference earnings".</p>  |
| <b>E-X-08</b><br>6. Amounts                         | <p>Please indicate:</p> <ul style="list-style-type: none"> <li>The rate of benefit if related to earnings (or contributions) or the amount if flat-rate.</li> <li>Whether the rate or amount diminishes over time with the duration of unemployment (please give details or specify if it does not vary)</li> <li>Whether there is a minimum and/or maximum amount of benefit which is payable; please give details or specify if they do not exist.</li> <li>Whether the rate, amount, maximum and minimum vary according to age or other factors (e.g. household composition, length of employment; please give details or specify if it does not vary).</li> </ul>  |

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|   | <ul style="list-style-type: none"> <li>• Whether the rate, amount, maximum and minimum vary according to the reasons for unemployment (e.g. redundancy, end of fixed-term contract, leaving a job voluntarily, dismissal for misconduct). Please specify if it does not vary.</li> <li>• The frequency of payment (weekly, monthly).</li> </ul>   |
| <p><b>E-X-09</b><br/>7. Duration of benefits</p>  | <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• The duration of payment.</li> <li>• Whether the duration varies according to the contribution period or periods of employment, age, the number of previous periods of unemployment benefit receipt, or other factors (please specify).</li> <li>• Whether duration varies according to the reasons for unemployment (e.g. redundancy, end of fixed-term contract, leaving a job voluntarily, dismissal for misconduct).</li> </ul> |
| <p><b>E-X-10</b><br/><b>Temporary/Partial and part-time unemployment</b><br/><i>Temporary or partial unemployment benefits compensate for the complete or partial loss of earnings from employment for a temporary period of time as a result of short-time working arrangements and/or intermittent work schedules irrespective of their cause (business recession or slow-down, breakdown of equipment, adverse climatic conditions, accidents etc.), and where the employer-employee relationship continues.</i><br/><b>Part-time unemployment benefits</b> compensate for part-time working as a result of the loss of a full-time job or an additional part-time one where the person concerned is seeking to work more hours (including where part-time employment is the only alternative to full unemployment).</p> <p>1. Description</p> | <p>If benefits for temporary/partial and/or part-time unemployment exist, please describe the circumstances which need to apply for these to be payable:</p> <ul style="list-style-type: none"> <li>• Temporary/partial unemployment benefits</li> <li>• Part-time unemployment benefits.</li> </ul> <p>If the benefits do not exist, please write for each of them 'Benefits do not exist' and 'Not applicable' in the following two categories.</p>   |
| <p><b>E-X-11</b><br/>2. Conditions</p>  | <p>Please indicate the conditions for entitlement to:</p> <ul style="list-style-type: none"> <li>• Temporary unemployment benefits</li> <li>• Part-time unemployment benefits.</li> </ul> <p>Please indicate the conditions which are specific to these benefits and differ from</p>  |

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|   | <p>those applying to full unemployment benefits.</p> <p>If these benefits do not exist, please write for each of them 'Not applicable'.</p>  |
| <p><b>E-X-12</b></p> <p>3. Amounts</p>  | <p>Please indicate for temporary/partial and part-time unemployment benefits:</p> <ul style="list-style-type: none"> <li>• the amount of the benefit</li> <li>• the frequency of payment</li> <li>• the duration of payment.</li> </ul> <p>If the benefits do not exist, please write for each of them 'Not applicable'.</p>   |
| <p><b>E-X-13</b></p> <p><b>Unemployment assistance</b></p> <p><i>payable to the unemployed to enable them to maintain a minimum standard of living for them and their families. Recipients are usually unemployed with an insufficient contributions' record or who have exhausted entitlement to unemployment insurance. Unemployment assistance is usually means-tested and so dependent on the claimant's income and other specified resources being below a certain level.</i></p> <p>1. Field of application</p> | <p>1. Please indicate which of the groups listed below are eligible for unemployment assistance:</p> <ul style="list-style-type: none"> <li>• Employees only</li> <li>• All people in employment (i.e. employees and self-employed)</li> <li>• First-time jobseekers</li> <li>• Students in full-time education</li> <li>• Other groups, e.g. young university graduates (please specify).</li> </ul> <p>2. Is entitlement to unemployment assistance dependent on residence and/or citizenship?</p> <p>If unemployment assistance does not exist in your country, please write 'No unemployment assistance'.</p>  |
| <p><b>E-X-14</b></p> <p>3. Main conditions</p>  | <p>Please indicate whether the conditions that need to be fulfilled for entitlement to unemployment assistance are the same as for unemployment insurance benefits or different.</p> <p>If they are the same, simply state '<i>Conditions the same as for unemployment insurance benefits</i>'.</p> <p>If they are different, please briefly indicate the differences. (Note that the income or resource conditions are covered in E-X-17 - Means-testing.)</p>  |
| <p><b>E-X-15</b></p> <p>4. Qualifying period</p>  | <p>1. Is there any minimum period of employment, payment of insurance contributions or residence that a person must complete before being entitled to unemployment assistance? If so, please indicate what this period is and whether it needs to be fulfilled within a given period of time.</p> <p>2. If the qualifying period is expressed in terms of employment or contribution payments, are particular periods of absence from work (e.g. sickness leave, maternity/paternity/parental leave, military service etc.) treated as equivalent periods of employment or are contributions credited for these periods? If so, please indicate what periods count for this purpose and if there is a limit to them.</p> <p>3. Does the qualifying period vary with age? If so, please specify how.</p> <p>If there is no qualifying period, please write '<i>No qualifying period</i>'.</p> |
| <p><b>E-X-16</b></p> <p>4. Waiting period</p>   | <p>1. Is there a waiting period before receipt of unemployment assistance? If so, please indicate what this is and when it applies.</p> <p>2. Does the waiting period for the receipt of unemployment assistance vary according to the circumstances surrounding unemployment?</p>   |

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| <p><b>E-X-17</b><br/>5. Means-testing</p>   | <p>1. Is unemployment assistance subject to means-testing? If so, please indicate this and the means which are taken into account (e.g. own income, household income, assets, property) when determining both entitlement to assistance benefits and amounts received.</p> <p>2. If a person's means exceed a maximum amount, does this result in no assistance being given or the amount being reduced?</p>  |
| <p><b>E-X-18</b><br/>6. Amounts</p>   | <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• The amount</li> <li>• Whether the amount diminishes over time with the duration of unemployment (please give details or specify if it does not vary)</li> <li>• The frequency of payment (weekly, monthly)</li> <li>• Whether the amount varies according to certain factors (e.g. age or reasons for unemployment). Please specify if it does not vary</li> </ul>   |
| <p><b>E-X-19</b><br/>7. Duration of benefits</p>  | <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• The duration of payment.</li> <li>• Whether the duration varies according to given factors (e.g. age or reasons for unemployment).</li> </ul>  |
| <p><b>E-X-20</b><br/><b>Supplements for dependants</b></p>                                    | <p>Please indicate any additional payments on top of the amounts mentioned above which are paid to recipients of unemployment benefits or assistance with dependants (other than 'normal' child benefits).</p> <p>If there are differences between different types of benefits, please give the information for each of them.</p> <p>If there are no Supplements for dependants, please write '<i>No supplements for dependants</i>'.</p>   |
| <p><b>E-X-21</b><br/><b>Other cash supplements</b></p>  | <p>Please indicate any other supplements (other than supplements for dependants or supplements to assist the unemployed into work, which are covered below) in addition to the amounts mentioned above which are payable to recipients of unemployment benefits or unemployment assistance.</p> <p>If there are no such supplements, please write '<i>No other supplements</i>'.</p>  |
| <p><b>E-X-22</b><br/><b>Specific arrangements for older unemployed</b><br/>1. Description</p> | <p>If any specific arrangements exist for the older unemployed (such as an extension of the duration of unemployment benefit, an increase in the amount of the benefit, a lowering of the retirement age), please indicate the age group to which these apply and briefly describe the arrangements concerned (in the case of a lower retirement age, please include a reference to the categories of Table VI "Pensions" dealing with early retirement).</p> <p>Benefits specifically aimed at assisting older unemployed into work are covered below and should not be included here.</p> <p>If there are no specific arrangements, please write '<i>No specific arrangements</i>' in this category and '<i>Not applicable</i>' in the following one.</p> |
| <p><b>E-X-23</b><br/>2. Conditions</p>  | <p>Please describe the main conditions (e.g. age, length of service, insurance period, length of time out of work) that need to be satisfied for the older unemployed to be entitled to the provisions described above.</p>   |
| <p><b>E-X-24</b><br/><b>Specific arrangements for young unemployed</b><br/>1. Description</p> | <p>If any specific arrangements (such as a shorter qualifying period or special allowances) exist for young people who have just left full-time education or who do not yet satisfy the normal qualifying conditions for entitlement to unemployment benefits, please indicate the age group to which these apply and briefly describe the arrangements concerned.</p> <p>Benefits specifically aimed at assisting young unemployed into work (including training allowances) are covered under "Cash payments to assist the unemployed into employment" and should not be included here.</p> <p>If there are no specific arrangements, please write '<i>No special provision</i>' in this category and '<i>Not applicable</i>' in the following one.</p>   |

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| <p><b>E-X-25</b><br/>2. Conditions</p>   | <p>Please describe the main conditions (e.g. age, length of time unemployed) that need to be satisfied for a young person to be entitled to the special provisions indicated above.</p>  |
| <p><b>E-X-26</b><br/><b>Specific arrangements for long-term unemployed (LTU)</b><br/>1. Description</p>  | <p>If any specific arrangements exist for long-term unemployed (such as an extension of the duration of unemployment benefit, an increase in the amount of the benefit, the tapering off of benefits when taking up work), please briefly describe the arrangements concerned.<br/>If there are no specific arrangements, please write '<i>No specific arrangements</i>' in this category and '<i>Not applicable</i>' in the following one.</p>  |
| <p><b>E-X-27</b><br/>2. Conditions</p>   | <p>Please indicate the length of time out of work and any other conditions that need to be satisfied for the unemployed to be entitled to the specific LTU provisions described above.</p>   |
| <p><b>E-X-28</b><br/><b>Redundancy compensation</b><br/><i>relates to sums paid to employees who have lost their job through no fault of their own as a result of their employer ceasing or reducing activities. The compensation reported relate to sums paid from public funds, or from funds specifically set up for the purpose, which are typically financed by levies on employers.</i><br/>1. Description</p> | <p>1. Please briefly describe the circumstances which need to apply for redundancy compensation financed from public funds or funds specially set up for the purpose to be payable.<br/>2. Please specify if redundancy compensation is additional to or a replacement for unemployment benefit.<br/>If no compensation exists, please write 'No compensation exists' in this category and 'Not applicable' in the following two categories.</p>   |
| <p><b>E-X-29</b><br/>2. Conditions</p>   | <p>Please indicate the conditions that employees need to fulfil in order to be entitled to redundancy compensation, focusing on those that differ from those for unemployment insurance benefits.<br/>If the conditions are the same, please write 'conditions the same as for unemployment insurance benefits'.</p>   |
| <p><b>E-X-30</b><br/>3. Amounts</p>  | <p>Please indicate how the amount of redundancy compensation is calculated.</p>  |
| <p><b>E-X-31</b><br/><b>Cash payments to assist the unemployed into employment</b></p>   | <p>1. Please briefly describe any cash payments or allowances from public funds which are specifically intended to help the unemployed find work or to improve their chances of doing so. Please include only payments made to the unemployed (and not those made to employers as an incentive, for example, to take on workers), such as special allowances to help them move to another place to take up a job or to look for work, or incentives to start-up as self-employed.<br/>2. Please indicate the main conditions which apply, the amount payable, the duration and whether the payments relate to a specific group (such as older unemployed, young unemployed or long-term unemployed).<br/>If there are no specific payments, please write '<i>No cash payments of this type</i>'.</p> |
| <p><b>E-X-32</b><br/><b>Sanctions</b></p>  | <p>If sanctions exist for not meeting the conditions for receipt of unemployment benefits or unemployment assistance (such as failure to take up a suitable job offer or to cooperate with the PES), please indicate:</p> <ul style="list-style-type: none"> <li>• The circumstances which might initiate sanctions.</li> <li>• The form of the sanctions – e.g. loss or reduction in benefit – and their duration.</li> </ul>   |

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|   | <p>If there are differences between different types of benefit, please indicate them.</p> <p>Note that penal and other sanctions for defrauding the system (such as claiming unemployment benefits while working) should not be reported here.</p>   |
| <p><b>E-X-33</b><br/><b>Indexation</b></p>  | <p>1. For unemployment insurance benefit, please indicate:</p> <ul style="list-style-type: none"> <li>• Whether or not it is adjusted automatically for inflation annually or at specified regular intervals according to legislation or Government edict.</li> <li>• If there is a legal regulation in force, the base used for adjustment (e.g. according to price inflation, wage developments, a combination of the two or some other method), and the frequency of adjustment.</li> <li>• If there is no automatic indexation, whether benefits are adjusted for inflation on an ad hoc or occasional basis and, if so, the usual practice for adjustment.</li> </ul> <p>2. Please give the same information for unemployment assistance (if it exists).<br/>If benefits are not adjusted, please write '<i>No adjustment for inflation</i>'.</p> |
| <p><b>E-X-34</b><br/><b>Cumulation with other social benefits</b></p>                       | <p>1. Please indicate whether it is possible to combine receipt of <b>unemployment insurance benefit</b> with other social benefits (e.g. invalidity pension, survivors' benefit). If so, please indicate the benefits for which it is possible and how this affects the amount of benefit received.</p> <p>If there are differences between different types of benefit, please indicate them.</p> <p>2. Please provide the same information for <b>unemployment assistance</b>.</p> <p>If benefits cannot be cumulated with other social benefits, please write '<i>No cumulation possible with other social benefits</i>'.</p>   |
| <p><b>E-X-35</b><br/><b>Cumulation with earnings from work</b></p>                          | <p>1. Please indicate whether it is possible to combine receipt of <b>unemployment insurance benefits</b> with earnings from work. If so, please indicate the limits to the daily/weekly/monthly amount which can be earned or the maximum number of hours which can be worked and whether the benefit is reduced and if so by how much.</p> <p>If there are differences between the different types of benefit, please indicate them.</p> <p>2. Please provide the same information for <b>unemployment assistance</b>.</p> <p>If benefits cannot be cumulated with earnings from work, please write '<i>No cumulation possible with earnings from work</i>'.</p>   |
| <p><b>E-X-36</b><br/><b>Taxation and social contributions</b></p> <p>1. Income taxation</p> | <p>1. Please indicate whether <b>unemployment insurance benefits</b> are subject to income tax.</p> <p>If there are differences between different types of benefit, please indicate them.</p> <p>2. Please provide the same information for <b>unemployment assistance</b>.</p> <p>If benefits are not subject to taxation, please write '<i>Benefits are not subject to tax</i>'.</p>   |
| <p><b>E-X-37</b></p> <p>2. Tax relief and limits on income tax relief</p>                   | <p>1. Please indicate whether there are special regulations (limits, exemptions, reliefs etc.) which apply to the taxation of <b>unemployment insurance benefits</b>.</p> <p>If there are differences between different types of benefits, please indicate them.</p> <p>2. Please provide the same information for <b>unemployment assistance</b>.</p> <p>If cash benefits are treated like any other income, please write '<i>General taxation rules. No special relief for unemployment benefits</i>'.</p> <p>If cash benefits are not taxable at all, please write '<i>Not applicable</i>'.</p>   |
| <p><b>E-X-38</b></p> <p>3. Social contributions on benefits</p>                             | <p>1. Please indicate whether social contributions have to be paid from the <b>unemployment insurance benefits</b>.</p> <p>If social contributions are payable on benefits, please indicate if they are paid by the unemployed or by the State or unemployment insurance scheme (either directly or deducted from the benefit).</p> <p>If there are differences between different types of benefit, please indicate them.</p> <p>2. Please provide the same information for <b>unemployment assistance</b>.</p> <p>If social contributions are not payable on benefits, please write '<i>No social</i></p>   |

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|  | <i>contributions payable</i> . (NEW) In this case, please indicate if contributions are credited for periods of unemployment. |
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## Table XI: Guaranteed Minimum Resources

This Table describes the social protection system in respect of guaranteed minimum resources, or what in some countries is called 'social assistance'. The schemes concerned are wide-ranging but have in common that they are intended to provide a minimum level of income to people and their dependents whose other means of support are considered insufficient to ensure an acceptable standard of living. As such, they provide assistance of last resort to those who are not entitled to other kinds of social benefit to cover a particular risk that they are subject to (such as old-age or unemployment) or whose entitlement has been exhausted or who do not receive a sufficient amount from these to bring their income up to the minimum level.

Two main types of scheme can be distinguished:

- **General schemes** which provide benefits (which may be in kind as well as in cash) to all those whose income falls below a minimum specified level. General schemes tend to be household-based, in the sense that they are designed to bring the income of a household up to a minimum level.
- **Specific schemes** which provide benefits to particular groups of people who are not able to work and earn income and who are not in receipt of other kinds of social benefit or for whom the amount is not sufficient from the benefits they do receive. The groups concerned may be unemployed, in old age or people with disabilities. Information should be given for each specific scheme. Specific schemes tend to be individually-based, in the sense that entitlement is based on the circumstances of individuals rather than households, though any dependents that the individuals might have might be taken into account in the determination of the amount of support to which they are entitled.

The main focus of the present Table should be on general schemes of guaranteed minimum resources or social assistance, which can be considered as providing support of last resort. If, however, the effective minimum support available is provided as part of specific schemes for particular groups – the elderly, those with disabilities or the unemployed – and there is not a general scheme as such, then these should be covered here.

Normally, however, specific schemes should be reported in the Table covering the particular risk concerned and the details given there, with a cross-reference to that Table in the present Table. However, details of specific schemes can be given in the present Table if the national correspondent believes that it is more appropriate (with a cross-reference being given in the specific Table to the present Table).

Receipt of support from minimum resource or social assistance schemes includes in many countries free or subsidised entitlement to particular goods or services, such as housing, electricity and heating, healthcare treatment, public transport, childcare, school meals and education. Such entitlement should be reported too, together with an indication of whether this is restricted to those in receipt of support from minimum resource schemes or it applies more generally to those on low income.

Access to minimum resources schemes is means-tested in all countries and is usually financed from general taxation. It is provided on either a rights basis (i.e. on the basis of criteria set out in legislation, particularly in relation to the level of income or resources that people need to have in order to be eligible for support) or a discretionary basis (where the authority responsible use their discretion to determine whether or not individual applicants are entitled to receive support). In most countries, the system is a mixed one under which benefits are paid predominantly on a rights basis but where there is some discretion available to the authority concerned.

In a number of countries, schemes are operated at a regional or local level rather than the national level. Where this is the case and where the conditions for receipt of support and/or the amounts payable differ, information on one or two representative examples should be given or as a minimum an indication should be given of how schemes vary across the country. Where different schemes co-exist at regional or local level as well as at national level, the national scheme should be described and an indication given of the differences in the regional or local schemes.

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| <p><b>E-XI-01</b><br/><b>Applicable statutory basis</b></p>                         | <p>This should indicate the main legislation relating to guaranteed minimum resources or social assistance (or, more generally, schemes which ensure a minimum level of subsistence).</p> <p>Please specify the main (or most important) pieces of legislation and/or regulations currently in force, with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (i.e. number and date of the law) to enable the reader to find the legislation for further details.</p> <p>Please do not include amendments to the basic legislation.</p>   |
| <p><b>E-XI-02</b><br/><b>Basic principles</b></p>                                   | <p>Please describe briefly:</p> <ul style="list-style-type: none"> <li>• how entitlement to guaranteed minimum resource support, or social assistance, is identified in your country, indicating whether there is a specific definition of entitlement included in legislation;</li> <li>• how the minimum resource level which schemes are intended to ensure is decided (e.g. in relation to the cost of a specific basket of goods and services, as a proportion of average income or largely arbitrarily);</li> <li>• whether guaranteed minimum resource schemes are organised centrally, regionally or locally.</li> </ul> <p>If there is no national scheme and schemes differ between regions or local areas, please select a representative regional or local scheme as an example and describe it throughout this table. If benefits are organised both regionally and locally and nationally please indicate here that there is a national scheme which is supplemented by regional or local schemes and then describe the national scheme, indicating differences in the regional or local schemes where they exist.</p> <p>For each scheme (i.e. general and specific ones), please indicate:</p> <ul style="list-style-type: none"> <li>• whether the scheme is tax-financed, in whole or in part, or funded from other sources, in whole or in part;</li> <li>• whether entitlement is based on a subjective right or is discretionary or is a combination of the two;</li> <li>• whether the amount received varies with the claimant's income (i.e. it brings their income up to a certain level) or it is a fixed sum unrelated to their income.</li> </ul> |
| <p><b>E-XI-03</b><br/><b>Field of application</b></p>                               | <p>Please indicate who is eligible for guaranteed minimum resource support, under:</p> <ul style="list-style-type: none"> <li>• the general scheme (e.g. all people living in the country)</li> <li>• or if there is no general scheme, the specific schemes which provide support of last resort (please list the categories of people – e.g. unemployed; people with disabilities; those in old age; lone parents).</li> </ul> <p>Is entitlement to support determined on an individual or household basis in the case of i) the general scheme; ii) specific schemes?</p> <p>How is the household defined in the case of those schemes where entitlement to support is determined on a household basis?</p> <p>Please indicate for the general scheme who can claim the support (e.g. only the head of household or any household member).</p>   |
| <p><b>E-XI-04</b><br/><b>Conditions</b><br/><b>1. Nationality and residence</b></p> | <p>Please indicate whether entitlement to support from minimum resources or social assistance schemes is conditional on (legal) residence or nationality or both.</p> <p>If conditional on residence, is there a minimum period which applies (if so what is this)?</p> <p>Is a distinction made between permanent and temporary residence (if so in what cases)?</p> <p>Is there a requirement for residence at local or regional level (if so what is it)?</p> <p>Please indicate whether the following groups are eligible for support and, if so, whether or not special provisions apply:</p> <ul style="list-style-type: none"> <li>• Refugees authorised to reside in the country</li> <li>• Asylum seekers</li> </ul>   |

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| <p><b>E-XI-05</b><br/><b>2. Age</b></p>   | <p>Please indicate whether there are any minimum or maximum age limits that claimants need to satisfy in order to be eligible for support (please indicate also if there is a difference between general and specific schemes).</p>   |
| <p><b>E-XI-06</b><br/><b>3. Other conditions</b></p>                            | <p>Apart from those listed above and other than having resources below the guaranteed minimum level, please indicate any other conditions that need to be satisfied for entitlement to support from minimum resource or social assistance schemes:</p> <ul style="list-style-type: none"> <li>• not being in receipt of other social security benefits</li> <li>• having exhausted entitlement to other social security benefits</li> <li>• not being in work or working less than a specified amount of time or earning below a certain level (please give summary details)</li> <li>• other (please specify)</li> </ul>   |
| <p><b>E-XI-07</b><br/><b>4. Conditions specific to those of working age</b></p> | <ul style="list-style-type: none"> <li>• In the case of those of working-age, please indicate which of the conditions listed below need to be satisfied in order to receive support under the minimum resource or social assistance scheme. In the case of schemes for specific categories of people, it is sufficient to refer to the specific Table concerned (i.e. either Table X on unemployment or Table V on invalidity):</li> <li>• to be actively looking for work</li> <li>• to be registered with the public employment services</li> <li>• to have signed an integration contract or employment plan</li> <li>• to participate in activation measures, such as training or job experience programmes</li> <li>• to accept job offers</li> <li>• to be certified as being incapacitated for work</li> <li>• other (please specify).</li> </ul> <p>Are there any groups of people of working-age for whom these conditions do not apply, such as, for example, drug addicts, lone mothers or students?</p> <p>Are those of working-age who are incapable of working because of being incapacitated expected to participate in rehabilitation programmes? Is it a condition of receipt of benefit that they do so?</p> <p>If recipients of support fail to satisfy these conditions, does this result in a complete or partial loss of benefit and, if so, over what time period?</p>   |
| <p><b>E-XI-08</b><br/><b>5. Means-related conditions</b><br/><b>Income</b></p>  | <p>Please indicate any sources of income (and give summary details) which are <b>excluded from</b> the assessment of resources when determining entitlement to support under the minimum resource or social assistance scheme, in particular:</p> <p><b>Income from work and transfers</b></p> <ul style="list-style-type: none"> <li>• income below a threshold or a certain % of income</li> <li>• income from casual or temporary work</li> <li>• 13<sup>th</sup> and/or 14<sup>th</sup> month salaries</li> <li>• bonuses (e.g. profit-related payments)</li> <li>• income in kind (e.g. production of food for own consumption)</li> <li>• income of students (from work, grants, loans, etc.) income of minors</li> <li>• old-age and survivors' pensions, invalidity benefits</li> <li>• other social security benefits (sickness, maternity, unemployment, housing, family and child, including childcare)</li> <li>• financial support for training or other labour market programmes</li> <li>• maintenance allowances, alimony</li> <li>• other private transfers (e.g. from relatives abroad)</li> </ul> <p><b>Income from capital and rent</b></p> <ul style="list-style-type: none"> <li>• income from capital (e.g. interest on bonds, bills and loans, dividends)</li> <li>• income from property (i.e. rental income)</li> <li>• income in kind from property (i.e.. imputed rent on main dwelling and on</li> </ul> |

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|   | <p>second and other homes)</p> <ul style="list-style-type: none"> <li>• other income (please specify)</li> </ul>   |
| <p><b>E-XI-09</b><br/><b>Definition of income and deductions allowed</b></p>                      | <p>How is income defined for the purpose of the means-test? Is it defined:</p> <ul style="list-style-type: none"> <li>• before deducting taxes and social contributions (i.e. in gross terms)</li> <li>• after deducting taxes and social contributions (i.e. in net terms).</li> </ul> <p>Is income defined to exclude any basic costs, such as:</p> <ul style="list-style-type: none"> <li>• rent</li> <li>• interest paid on mortgages and other loans</li> <li>• energy costs</li> <li>• other housing costs and/or other essential costs of living (please specify).</li> </ul> <p>Over what period is income calculated for this purpose (i.e. over how many weeks or months is income measured)?</p>  |
| <p><b>E-XI-10</b><br/><b>5. Means-related conditions</b><br/><b>Property and other assets</b></p> | <p>Please specify the property, assets and other items that are taken into account in determining entitlement to support, in respect of the minimum resource or social assistance scheme, such as:</p> <ul style="list-style-type: none"> <li>• Main residence</li> <li>• Second and other residences</li> <li>• Financial assets, including accumulated savings</li> <li>• Durable goods (e.g. car, furniture)</li> <li>• Gifts and inheritance income</li> <li>• Other assets (please specify)</li> <li>• Debts (e.g. bank and other loans, mortgages)</li> </ul> <p>How is the value of these assets determined, (i.e. by market value or by some other means)?</p> <p>Is the full value of the assets taken into account or only a proportion (please specify if the latter)?</p> <p>Does the proportion depend on the number of members of the household or dependents?</p> <p>Are assets which belong to minors included in the calculation?</p> <p>Are claimants obliged to sell, rent or resize their property, to sell assets or to change their lifestyle as a condition for receipt of support?</p> |
| <p><b>E-XI-11</b><br/><b>Support payable</b><br/><b>1. Determination of minimum resources</b></p> | <p>What factors enter into the determination of the level of guaranteed minimum resources or social assistance which schemes are intended to raise the level of income to (e.g. the number of dependents or household members, their age).</p> <p>What method is used to calculate the amount (e.g. reference budgets).</p> <p>How is the minimum level of income which particular households or individuals should have calculated in practice in order to determine the amount of support payable? (For example, by attributing notional amounts to each household member according to their age or by defining an income level for different types of household – such as a couple with two children under 5 or a lone parent with a child under 5).</p> <p>Please indicate whether there are any supplements or increased notional amounts for specific categories of people in the calculation of the minimum income level or the amount of support payable.</p>  |
| <p><b>E-XI-12</b><br/><b>2. Amounts</b></p>   | <p>Please indicate, if possible:</p> <p>a) the level of minimum income that a couple not in work with two children aged 8 and 4 is considered to be entitled to;</p> <p>b) the level of minimum income that a single person aged 35 who is unemployed with no dependents is considered to be entitled to.</p> <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• the frequency of payment (weekly, monthly)</li> <li>• whether there are additional payments (e.g. for Christmas, holidays or particular kinds of purchase, such as for children's clothing, back to</li> </ul>  |

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|  | school costs).  |
| <b>E-XI-13</b><br><b>3. Duration and time limits</b>                           | <p>Please indicate:</p> <ul style="list-style-type: none"> <li>• whether there is a maximum duration of payment, and if so, what this is, or whether claimants have to renew their claim for support after a time, and, if so, after how long;</li> <li>• whether there is a periodic assessment of entitlement and how often this occurs;</li> <li>• whether the amount paid is reduced over time, assuming no change in the circumstances of recipients;</li> <li>• whether the duration of payment, the interval between reviews or the need to reclaim varies according to the number of previous periods of receipt of assistance.</li> </ul>  |
| <b>E-XI-14</b><br><b>Supplements</b><br><b>1. allowances</b><br><b>Housing</b> | <p>Are housing allowances payable to all those entitled to income support from the minimum resource or social assistance scheme?</p> <p>Are they operated as a separate scheme or as part of the guaranteed minimum resource or social assistance scheme?</p> <p>How is entitlement to housing allowances determined? Are they payable only to those on minimum income support or social assistance, or are they also payable to others on low income or other social benefit recipients (the unemployed, those with disabilities or those receiving old-age pensions)?</p> <p>Are housing allowances payable to home owners (i.e. those with mortgages) as well as to tenants (i.e. those living in rented accommodation)?</p> <p>How are housing allowances calculated (e.g. in relation to the actual rent or mortgage interest paid, in relation to the perceived market rent, as a fixed amount or by some other means)?</p> <p>Are the number of household members and the location of the housing concerned taken into account in determining the housing allowance payable?</p> |
| <b>E-XI-15</b><br><b>2. Healthcare</b>   | <p>Are recipients of minimum income support (or social assistance) entitled to special access to healthcare (such as exemption from co-payment for treatment or pharmaceuticals)? If so, please indicate what this includes.</p> <p>Is this an integral part of receipt of minimum income support or does it need to be claimed separately?</p> <p>Is such entitlement restricted to recipients of minimum income support or is it available to others on low income, recipients of other social benefits, in particular?</p>   |
| <b>E-XI-16</b><br><b>3. Other supplements – cash</b>                           | <p>Are recipients of minimum income support (or social assistance) entitled to other kinds of allowance (such as to cover the cost of energy, transport or education)? Please give summary information and indicate how the allowances are calculated and whether they cover all or part of the costs concerned.</p> <p>Are the allowances an integral part of minimum income support or do they need to be claimed separately?</p> <p>Is entitlement to them restricted to those in receipt of minimum income support or is it available to others on low income, recipients of other social benefits, in particular?</p>  |
| <b>E-XI-17</b><br><b>Assessment of claims</b>                                  | <p>Please describe briefly the procedure for claiming minimum income support or social assistance and how claims are assessed.</p> <p>Is there a right of appeal for claimants whose request for support has been rejected or who disagree with the amount of support assessed as being payable?</p> <p>Do those in receipt of minimum income support have an obligation to report any change in their circumstances?</p>   |
| <b>E-XI-18</b><br><b>Recovery of benefits</b>                                  | <p>Please indicate the circumstances under which a request can be made for minimum income support or social assistance to be repaid (e.g. administrative error, a re-assessment of circumstances, a non-declared change in situation, the wrong information provided), distinguishing where necessary between the general scheme and specific schemes.</p> <p>After how long a period can recovery of income support be made?</p>   |

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|   | Are there any special circumstances in which recipients of minimum income support are exempt from repayment (e.g. death of the household head, a new situation of need arising)?  |
| <b>E-XI-19<br/>Indexation</b>   | <p>Please indicate</p> <ul style="list-style-type: none"> <li>• Whether or not the guaranteed minimum resource level, or social assistance level, is adjusted automatically for inflation annually or at specified regular intervals according to legislation or Government edict.</li> <li>• If there is a legal regulation in force, the base used for adjustment (e.g. according to price inflation, wage developments, a combination of the two or some other method), and the frequency of adjustment.</li> <li>• If there is no automatic indexation, whether the level at which support becomes payable is adjusted for inflation on an <i>ad hoc</i> or occasional basis and, if so, the usual practice for adjustment.</li> </ul> <p>If the guaranteed minimum resource or social assistance level is not adjusted, please write '<i>No adjustment for inflation</i>'.</p> |
| <b>E-XI-20<br/>Cumulation of benefits with earned income</b>                          | <p>Please indicate whether arrangements are in place to enable someone in receipt of guaranteed minimum income support or social assistance to continue receiving support for a transitory period after they take up work and start earning income, or after they increase their earnings in cases where support is given to someone already in work? (i.e. whether tapering arrangements are in place to give an incentive to recipients of support to become employed or to get a better job.)</p> <p>If so, please give summary information about the arrangements and the length of the period concerned.</p>   |
| <b>E-XI-21<br/>Cumulation with other social security benefits</b>                     | <p>Please indicate whether it is possible to combine receipt of guaranteed minimum income support or social assistance with receipt of other social security benefits.</p> <p>If so, please give summary information and specify which benefits it can be combined with.</p>  |
| <b>E-XI-22<br/>Taxation and social contributions<br/>1. Taxation of cash benefits</b> | <p>Please indicate whether <b>minimum income support or social assistance is</b> subject to income tax (please distinguish between general and specific schemes if necessary).</p> <p>If so, please indicate whether there are special regulations (limits, exemptions, reliefs etc.) which apply to the taxation.</p> <p>If income support is not subject to taxation, please write '<i>Support is not subject to tax</i>'.</p> <p>If income support is treated like any other income, please write '<i>General taxation rules. No special relief for minimum income support.</i>'</p>   |
| <b>E-XI-23<br/>2. Social security contributions on benefits</b>                       | <p>Are social contributions payable by recipients of minimum income support or social assistance or are contributions credited for periods of receipt of such support or assistance? (Please distinguish between general and specific schemes if necessary).</p> <p>If social security contributions are not payable on benefits, please write '<i>No social contributions payable</i>'.</p>  |

## Table XII: Long-term care

The scope of Table XII extends to all benefits provided to people who, as a result of frailty related to old age or mental or physical disability, have a reduced degree of functional capacity, physical or cognitive, and are consequently dependent on help to perform the basic activities of daily living (ADL) and/or instrumental activities of daily living (IADL) over an extended period of time. The benefits can take the form of benefits in kind, i.e. the direct provision of a range of services and/or assistance which the person requires, including nursing care as well as personal care, or cash benefits which are either paid to the person concerned to enable them to obtain these services or which are paid directly to the carer providing them.

The focus of this Table is on the social aspect of long-term care. Accordingly, benefits included in this Table, are those specifically related to the need for long-term care and its provision. Benefits aimed at providing replacement income for people who are unable to work are not included here. Similarly, as far as possible medical care or treatment (even if provided at the home of the person in need of care), as distinct from nursing care, is not reported here but under Table II - Healthcare.

Palliative care is included either here or in Table II – Healthcare depending on whether this is considered part of long-term care in the country concerned.

Only a minority of MISSOC countries have a specific system of long-term care. Very often, benefits matching the above definition are included under sickness, invalidity, old age, survivors and/or minimum resources benefits. Such benefits should be described in this Table even if they might already be included in other Tables. Where several benefits or schemes match the above definition of long-term care, please describe all of these in the various categories of the Table, distinguishing between them as relevant.

In line with the general scope of MISSOC, only statutory schemes which give an entitlement to benefits should be included in the Table. The statutory nature refers to the way the scheme is established: the fundamentals of the scheme (including scope and conditions) should be laid down by law or regulations imposed by public authorities. The benefit entitlement conferred by the scheme should also be legally enforceable. This is the case when the institution responsible is obliged to pay the benefit to anyone satisfying the conditions set out in the legislation.

In the MISSOC Tables, informal care is defined as Care provided without formal contractual arrangements, for which some form of compensation or support is available (i.e. through a carers' benefit, paid or unpaid leave, credited social contributions, respite care, training). Informal care may be provided by spouses or partners, other household members, relatives, friends or someone outside the family if on an informal basis (i.e. without a contract). Only care which is compensated and/or supported through the social protection system is relevant here. Care for which there is a formal contract of employment should be reported as formal care. Care provided informally, such as within the family, which is not compensated or for which no other support is available under the social protection system, should not be reported.

**Note that where the provisions or conditions for the self-employed are different from those for employees, which may often be the case, this should be noted with the comment that details of the difference are set out in a special MISSOC table on 'Social protection for the self-employed'.**

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| <p><b>E-XII-01</b><br/><b>Applicable statutory basis</b></p>  | <p>This first field concerns the main legislation relating to long-term care benefits. Please indicate the main laws and regulations with the full name in your working language (DE, EN, FR) and in the original language. Please give sufficient information (number and date of the law) to enable the reader to find the legislation for further details.</p> <p>It is not necessary to include details of amendments to the basic laws - if readers need more information, they will be able to obtain it from the legislation currently in force.</p>   |
| <p><b>E-XII-02</b><br/><b>Basic principles</b></p>  | <p>Please describe briefly the basic principles underlying the scheme by answering the following questions in the order set out:</p> <ol style="list-style-type: none"> <li>1. Is there a separate system for long-term care? Or is long-term care provided under other parts of the social security system, such as old age, invalidity, survivors, sickness or healthcare?</li> <li>2. Are benefits for long-term care organised centrally, regionally or locally? If they are provided only on a regional or local basis please select a representative regional or local scheme as an example and describe it throughout this table. If long-term care is organised both regionally or locally and centrally please indicate here that there is a central scheme which is supplemented by regional or local schemes and then describe the central scheme, indicating differences in the regional or local schemes where they exist.</li> <li>3. Is long-term care provision based on: <ul style="list-style-type: none"> <li>o social insurance principles (entitlement linked to economic activity and/or payment of contributions)</li> <li>o universal entitlement (based on residence)</li> <li>o social assistance principles (entitlement based on financial means)?</li> </ul> </li> <li>4. What types of benefit are provided for long-term care? Are they benefits in <ul style="list-style-type: none"> <li>o kind</li> <li>o cash</li> <li>o both?</li> </ul> </li> <li>4. Are specific benefits provided for informal carers? Please indicate here only whether such benefits exist or not and if they do, include details in XII-21 'Benefits for informal carers'.</li> </ol> |
| <p><b>E-XII-03</b><br/><b>Risk covered</b><br/><b>Definition</b></p>  | <p>Please describe how the need for long-term care is defined in your country, indicating whether there is a specific definition included in legislation (a legal definition) or an implicit definition derived from other provisions of the legislation.</p> <p>Please indicate the main aspects of the definition in a concise way and, so far as possible, try to avoid duplicating the detailed information provided in the specific categories below.</p> <p>Where the need for long-term care is met under a number of different parts of the system, please list each of the definitions insofar as they differ.</p>   |
| <p><b>E-XII-04</b><br/><b>Field of application</b></p>  | <p>Please list the categories of people covered by long-term care schemes. Please give only general details (e.g. all residents or all those receiving a particular benefit), without including specific details given in the fields below, such as level of dependency or age.</p> <p>Please also state whether or not voluntary insurance against the risk of the need for long-term care is possible and if so, which groups it applies to (it is not necessary to describe the voluntary schemes themselves).</p>   |
| <p><b>E-XII-05</b><br/><b>Conditions</b></p> <ol style="list-style-type: none"> <li>1. Qualifying period</li> </ol> | <p>Are there any minimum periods of residence, employment or insurance contributions required to establish entitlement to long-term care benefits (whether in cash or in kind)? If so, please indicate the periods concerned. If the conditions vary for different types of long-term care benefit, please give the information for each of them.</p>   |
| <p><b>E-XII-06</b></p> <ol style="list-style-type: none"> <li>2. Minimum level of dependency</li> </ol>             | <p>Is there a minimum level of dependency required to qualify for long-term care benefits (whether in cash or in kind)? If so, please specify how this minimum level is expressed (e.g. minimum number of hours of care needed per month or inability to carry out certain essential activities or a certain degree of incapacity).</p>   |

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| <p><b>E-XII-07</b><br/>3. Age</p>  | <p>Are there any lower or upper age conditions applied for entitlement to long-term care benefits (whether in cash or in kind, whether for the dependent person or for the carer)? (This could be the case, for example, for long-term care benefits provided under the old-age or invalidity benefit system.) If so, please specify what these conditions are. If not, please state “<i>No age conditions</i>”.</p> <p>If the conditions vary for different types of long-term care benefit, please give the information for each of them.</p>  |
| <p><b>E-XII-08</b><br/><b>Organisation</b><br/>1. Evaluation of dependency</p> <ul style="list-style-type: none"> <li>• evaluators</li> </ul>                              | <p>Who can assess whether someone is in need of long-term care and/or the extent of this need? Please indicate whether this assessment has to be undertaken by a medical doctor or whether other people or institutions who are specialised, qualified or trained can also carry out the assessment?</p>   |
| <p><b>E-XII-9</b></p> <ul style="list-style-type: none"> <li>• indicators and categories of need</li> </ul>  | <p>Please indicate what means are used to determine whether someone is in need of long-term care or not. (It is usually the case that account is taken of a range of daily activities that a person needs to perform every day, such as eating, dressing, washing, using the toilet, cleaning the house, shopping, ironing, managing finances and moving between bed and chair. The activities concerned and the way of taking account of them, however, can vary.)</p> <p>Please indicate whether different levels, or degrees, of need for long-term care are provided for in your legislation</p>   |
| <p><b>E-XII-10</b></p> <ul style="list-style-type: none"> <li>• review</li> </ul>  | <p>Is there a regular review of the need for care that people require?</p>   |
| <p><b>E-XII-11</b><br/>2. Providers</p> <ul style="list-style-type: none"> <li>• professional providers</li> </ul>   | <p>Please specify who provides long-term care benefits in kind (as referred to in categories XII-14 to XII-16) on a professional basis (such as specialist public or private sector organisations or independent care professionals)</p> <p>Please also indicate the requirements that need to be met for these to be able to provide long-term care services that are publicly funded or subsidised.</p>  |
| <p><b>E-XII-12</b></p> <ul style="list-style-type: none"> <li>• informal carers</li> </ul>   | <p>Please specify who, according to the legislation in place in your country, can provide long-term care on an informal basis (as defined in the Introduction) and be entitled to receive compensation or other forms of support for doing this?</p> <p>If no compensation or support for informal care exists, please simply state “<i>Not applicable: no informal care</i>”.</p>   |
| <p><b>E-XII-13</b><br/><b>Benefits</b><br/><b>Benefits for dependent persons</b><br/>1. Benefits in kind</p> <ul style="list-style-type: none"> <li>• home care</li> </ul> | <p>Home care corresponds to long-term care provided to people in their home, including home help, personal care and nursing care. Please specify the providers and types of home care services which are available.</p> <p>Please indicate if there are any limits to the duration of home care and specify what these are.</p>  |
| <p><b>E-XII-14</b></p> <ul style="list-style-type: none"> <li>• semi-residential care</li> </ul>   | <p>Semi-residential care refers to long-term care services for people living at home which cannot be provided in their own home environment. This may include care provided in facilities during (part of) the day (i.e. day care) or only at night (i.e. night care). Semi-residential care may also be provided to give carers some respite, by temporarily taking over the care required from them. Please indicate services provided in the facilities concerned and the number of hours that those needing care can receive there.</p> <p>Please indicate if there are any limits to the duration of these services and specify what these are.</p> |
| <p><b>E-XII-15</b></p> <ul style="list-style-type: none"> <li>• residential care</li> </ul>  | <p>Residential care relates to long-term care provided in a care home or similar institution, which also provides accommodation to people in need of care. Please indicate what types of institution are involved (e.g. old-age homes, nursing homes, service apartments.) as well as the services that they provide in addition to accommodation.</p> <p>Please indicate if there are any limits to the duration of these services and specify what these are.</p>  |

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| <p><b>E-XII-16</b></p> <ul style="list-style-type: none"> <li>• other benefits in kind</li> </ul>            | <p>Other benefits in kind refer to services provided to those in need of long-term care other than those covered above, such as home improvements, telecommunication services, the provision of wheelchairs and technical aids.</p> <p>If these types of service are available, please specify them.</p>  |
| <p><b>E-XII-17</b></p> <ul style="list-style-type: none"> <li>• cost sharing for benefits in kind</li> </ul> | <p>Are those who receive benefits in kind required to make a contribution to help cover the costs of the various different services or items described above?</p> <p>If they are not, please state “<i>No cost sharing</i>”.</p> <p>If they are required to, please indicate:</p> <ul style="list-style-type: none"> <li>• the types of service or item for which this is the case;</li> <li>• the amount that needs to be paid;</li> <li>• any limits to the amount.</li> </ul> <p>Please indicate if certain categories of recipient are exempted from this contribution or pay less and state which categories these are (give a few examples if there are many categories).</p> <p>Please also describe the means tests, if any, which are applied to benefits in kind, giving summary details of all the relevant aspects (the types and sources of the resources taken into account, any disregards and the maximum levels – see the guideline for category XII-19 for details), including the relationship between resources or means and the amount of contribution which needs to be paid.</p> |
| <p><b>E-XII-18</b></p> <p>2. Cash benefits</p>   | <p>Please indicate the amount of cash benefits paid to those in need of long-term care or describe the formula used for their calculation.</p> <p>Please indicate whether the benefit is conditional on obtaining the services of a carer specifying whether the carer must be a formal provider or not.</p> <p>If the amount of benefit varies according to specific factors, such as the degree of dependency or family situation, please give details of these variations.</p> <p>Please indicate if there are any limits to the duration of the benefits and specify what these are.</p>  |
| <p><b>E-XII-19</b></p> <p><b>Means test of cash benefits</b></p>   | <p>Are there maximum levels of income, earnings and/or other resources which entitlement to cash benefits is withdrawn or benefit amounts are reduced? If so, please specify:</p> <ol style="list-style-type: none"> <li>1. what resources are taken into account: <ul style="list-style-type: none"> <li>○ own income from all sources or only specific ones?</li> <li>○ assets (movable or immovable or both)?</li> <li>○ other people’s income and/or assets? If so, specify the people concerned (e.g. other household members, and/or relatives) and the income and/or assets involved, the maximum level for each type of resource and whether the levels vary according to circumstances (e.g. family composition);</li> </ul> </li> <li>1. the effect of resources exceeding the maximum level i.e. whether benefit entitlement is withdrawn completely or is reduced gradually as resources increase (and if so, up to what point).</li> </ol> <p>Means tests applied to entitlement to benefits in kind should be described in XII-17 (“cost-sharing for benefits in kind”).</p>              |

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| <p><b>E-XII-20</b><br/><b>User choice</b></p>  | <p>The concern here is with the extent to which those in need of long-term care have a choice over the benefits and services they receive. A distinction is made between the following categories:</p> <ol style="list-style-type: none"> <li>1. in cases where formal care is received, do the people concerned have a free choice between professional providers?</li> <li>2. in cases where a cash benefit is received, do the people concerned have a free choice over whether to use it to pay a professional provider or an informal carer? Are there any restrictions on how the cash benefit should be spent?</li> <li>3. in cases where the legislation includes the provision of both benefits in kind and cash benefits, do the people in need of long-term care have the option of choosing which type of benefit to receive? Do they have to choose one or the other or can they receive both?</li> </ol> <ol style="list-style-type: none"> <li>2. is it possible to cumulate different types of benefit in kind and/or different types of cash benefit and if so to what extent?</li> </ol>  |
| <p><b>E-XII-21</b><br/><b>Benefits for informal carers</b></p>   | <p>If legislation in your country includes provision for benefits for carers, please give details of:</p> <ol style="list-style-type: none"> <li>1. the cash benefits paid directly to informal carers indicating the amount and duration;</li> <li>2. any other benefit for the informal carer, such as: <ul style="list-style-type: none"> <li>o any entitlement to paid leave, indicating the amount of payment and duration;</li> <li>o any benefits to provide temporary relief for informal carers, in the form of professional help to look after the person being cared for, the provision of residential, or semi-residential, care for them or the payment of a cash benefit. Please describe the relevant aspects, including schedule, duration and amount (where applicable);</li> <li>o any provision of social security coverage, such as the payment of social contributions on behalf of carers;</li> <li>o any other benefits (such as entitlement to training).</li> </ul> </li> </ol> <p>Please indicate if those in need of long-term care receive a cash benefit enabling them to pay informal carers and if this is the case, refer to category XII-18.</p> |
| <p><b>E-XII-22</b><br/><b>Indexation</b></p>   | <p>Please indicate whether long-term care cash benefits (whether for those in need of care or carers) are regularly adjusted for inflation and give details of the basis on which this is done (i.e. in relation to prices, wages or some other basis) as well as the frequency of adjustment.</p>  |
| <p><b>E-XII-23</b><br/><b>Cumulation</b></p> <ul style="list-style-type: none"> <li>• with other social benefits</li> <li>• with earnings from work</li> </ul> | <ol style="list-style-type: none"> <li>1. Can long-term care benefits be cumulated with other social benefits? If, yes, please and specify which benefits can be cumulated (e.g. old-age, invalidity, and survivors).</li> <li>1. Can long-term care benefits for informal carers be cumulated with income from employment?</li> </ol>  |
| <p><b>E-XII-24</b><br/><b>Taxation</b></p>   | <p>Please indicate whether or not long-term care cash benefits (whether for those in need of care or for carers) are subject to income tax.</p> <p>If they are not, please state "Benefits are not subject to income tax".</p> <p>If they are subject to tax, please give details of any special regulations (limits, exemptions, concessions etc.) which apply. If cash benefits are treated like any other income for tax purposes, please state: "<i>General taxation rules apply. No limits of income for taxation of benefits</i>".</p>  |