

COMMISSION  
OF THE  
EUROPEAN COMMUNITIES

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**COMPARATIVE TABLES  
OF THE SOCIAL SECURITY SYSTEMS  
in the Member States of the European Communities**

TENTH EDITION

(Situation at 1 July 1978)

**GENERAL SYSTEM**

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C O N T E N T S

	Page
Introduction . . . . .	5
Organisation . . . . .	7
Financing . . . . .	17
Health Care . . . . .	27
Sickness - Cash Benefits . . . . .	39
Maternity . . . . .	47
Invalidity . . . . .	53
Old-Age . . . . .	65
Survivors . . . . .	75
Employment Injuries and Occupational Diseases . . . . .	85
Family Benefits . . . . .	107
Unemployment . . . . .	117



## INTRODUCTION

The Commission of the European Communities publishes a regular series of tables to facilitate comparisons between the social security systems of the various Member States.

The present set of tables covers the general schemes in effect on 1 July 1978 in the nine Member States of the Community. This publication is not intended to provide comprehensive documentation, but information to enable the reader to compare quickly and readily the basic features of the legislation of his own and the other countries (for more exhaustive information reference should be made to special studies). It has not, therefore, seemed necessary to give full details of the arrangements in each country or to adhere strictly to the national terminologies, whose purely formal differences are liable to exaggerate the basic differences.

The definition of social security corresponds to that found in ILO Convention N° 102 and includes all the contingencies provided for in the Convention. A set of tables has been drawn up for each of these risks and the first two sets of tables deal with the general organisation and the methods of financing of social security. Each table consists of a double page, the left hand page relates to the countries whose system of protection more or less covers the population as a whole, whilst the right hand page relates to those countries which have a specific scheme for the majority of employees. Apart from this, the present edition has the same format as the earlier edition.

However, in one field, that of family benefits, an attempt has been made to improve comparability by giving the amounts in European units of account as well as national currencies. It is hoped to pursue this approach in later editions.

For comparative statistics reference should be made to the statistical annexes to the Report on the Development of the Social Situation in the Community (published annually) and also to the specialised publications issued by the Statistical Office of the European Communities.



# **ORGANISATION**

ORGANISATION IN DENMARK

Ministry of Social Affairs

For unemployment and supplementary pensions: Ministry of Labour

For hospitals: Ministry of the Interior

TABLE I - 1

Sickness, Maternity			Invalidity, old-age, survivors, child allowances	Employment injuries and occupational diseases	Unemployment
Hospitals	Other benefits in kind	Cash benefits			
National Health Office	National Social Security Office (1)			Labour Directorate	
Regional authorities		Local municipalities		Registered private insurance companies	Unemployment funds

(1) The Labour Market Supplementary Pension Scheme (ATP) is administered centrally by an independent body managed jointly by the two sides of labour.



ORGANISATION IN IRELAND

Department of Social Welfare  
Department of Health

TABLE I - 2

H e a l t h S e r v i c e s	All cash benefits (Sickness, Maternity, Invalidity, Old-age, Survivors, Employment injuries and Occupational diseases, Family Allowances) except Unemployment, Supplementary Welfare Allowance and those mentioned under 'Health Services'	U n e m p l o y m e n t
Three Regional Health Boards  Eight Area Health Boards under the general supervision of the Department of Health. These also administer certain allowances (e.g. Disabled persons Maintenance Allowance, Blind Welfare Allowances, Maternity Grant, etc.)	Centrally administered by the Department of Social Welfare	Administered by local offices of Department of Social Welfare

ORGANISATION IN THE UNITED KINGDOM

Department of Health and Social Security (DHSS)

Administration of unemployment: Department of Employment

Also Welsh Office, Scottish Office and Northern Ireland Administration (1)

TABLE I - 3

M e d i c a l   c a r e	All cash benefits, (Sickness, Maternity, Invalidity, Old-age, Survivors, Employment injuries and Occupational diseases, child benefit) except Unemployment benefit	U n e m p l o y m e n t
National Health Service Regional and Area Health Authorities (under DHSS supervision)	Regional and local offices of DHSS	Regional and local offices of Department of Employment

(1) The structure of this Table relates to England and Wales; the Scottish Office and Northern Ireland Administration operate different structures.

ORGANISATION IN THE NETHERLANDS

TABLE I - 4

Ministry of Social Affairs

Benefits in kind : Ministry of Public Health and Environment

Sickness		Invalidity	Unemployment	Old-age, survivors', family allowances
Benefits in kind	Cash benefits			
COUNCIL OF SICKNESS FUNDS		COUNCIL OF SOCIAL INSURANCE		
Compensation fund and General Sickness Insurance Fund (serious risks)		Two Incapacity Funds	General Unemployment Fund	Social Insurance Bank, which also manages the old-age, survivors' and family allowances funds
Sickness funds	Occupational associations (some managed by a Joint Administrative Office), which are also responsible for collecting sickness, unemployment and incapacity insurance contributions of employees Local authorities (unemployment benefit)			Labour councils

ORGANISATION IN GERMANY

Federal Ministry of Labour and Social Affairs (1)

Federal Insurance Office (2)

Labour Ministers of the Länder (2)

TABLE I - 5

Sickness	Invalidity, old-age and survivors	Employment injuries and occupational diseases	Family allowances and unemployment
(Confederation of sickness funds)  Local funds or Funds operated by firms or Funds operated by trades or Licensed mutual health insurance funds	Federal Insurance Institute for non-industrial staff  or  Land insurance institutes for industrial staff	Trade cooperative associations or Federal, Land or local bodies (public employees)	Federal Labour Office   Land Labour Offices    Local Labour Offices

(1) For family allowances, responsibility is divided between the Ministry for Families and Youth (legislation) and the Ministry of Labour and Social Affairs (implementation).

(2) Bundesversicherungsamt: Supervisory body for insurance organs whose authority exceeds the geographical boundaries of a "Land"; in all other cases supervision is carried out by the "Länder", under the authority of the Labour Ministers.

ORGANISATION IN BELGIUM

Ministry of Social Security

TABLE I - 6

For unemployment: Ministry of Employment and Labour

Sickness and invalidity	Old-age and survivors	Employment injuries and occupational diseases	Family allowances	Unemployment
NATIONAL SOCIAL SECURITY OFFICE (Collection and distribution of contributions except for industrial injuries)				
<p>National Institute for Sickness and Invalidity Insurance (separate management for medical care and cash benefits (INAMI))</p> <p>National Associations of Federations of recognised mutual benefit societies</p> <p>or</p> <p>Auxiliary sickness and invalidity insurance fund</p> <p>Mutual benefit societies or offices of the auxiliary fund</p>	<p>National Pension Office for non-industrial staff (ONPTS)</p> <p>National Fund for retirement and survivors' pensions (paying-out body)</p>	<p>Occupational Diseases Fund (FMP)</p> <p>Industrial Injuries Fund (FAT)</p> <p>Registered communal private insurance funds or societies (for employment injuries)</p>	<p>National Family Allowances Offices for non-industrial staff (ONAFTS)</p> <p>Compensation funds for family allowances</p> <p>or</p> <p>Regional offices of the ONAFTS</p> <p>or</p> <p>Special funds (for some occupations)</p>	<p>National Employment Office (ONEM)</p> <p>Union funds</p> <p>or</p> <p>Auxiliary Fund for paying out unemployment benefit</p> <p>Local branches</p> <p>or</p> <p>Auxiliary Fund offices</p>

ORGANISATION IN FRANCE (1)

TABLE I - 7

Ministry of Social Affairs

Sickness, maternity, invalidity, survivors, and occupational risks	O l d - a g e	Family Allowances
Central Agency of Social Security Organs (responsible for the overall management of financial assets; the collection of contributions is carried out by associations for this purpose)		
National Sickness Insurance Fund  Regional funds  Primary funds	National Old-age Insurance Fund (2)	National Family Allowances Fund  Family allowances funds

(1) France has an unemployment benefit scheme operated through communal or department assistance agencies for unemployed workers, and a supplementary unemployment insurance scheme (Collective agreement of 31 December 1958) organised on an occupational basis by the associations for employment in industry and commerce, which are grouped in a national interoccupational association.

(2) There is a regional fund for the Haut-Rhin, Bas-Rhin and Moselle departments.

ORGANISATION IN ITALY

Ministry of Labour and Social Security

Ministry of Health

TABLE I - 8

Sickness (excl. tuberculosis)	Invalidity, Old-age, Survivors, Family Allowances, Unemployment (and tuberculosis (2))	Employment injuries and Occupational diseases
<p>Regions (only for hospitalisation)</p> <p>National Institute for Sickness Insurance (INAM) (1)</p> <p>INAM provincial offices (also authorised to collect contributions)</p> <p>Local branches and detached units</p>	<p>National Institute for Social Security (INPS) (3)</p> <p>INPS regional inspectorates</p> <p>INPS provincial offices (also authorised to collect contributions)</p> <p>(some offices in urban or suburban areas working for provincial offices)</p>	<p>National Institute for Insurance against Industrial Injuries (INAIL)</p> <p>INAIL regional inspectorates</p> <p>INAIL provincial offices (also authorised to collect contributions)</p> <p>(some local offices)</p>

(1) INAM is being wound up but still grants sickness benefit (except for hospitalisation) until the establishment of the planned National Health Service.

(2) Except for hospitalisation (see "Sickness").

(3) For social security pensions there is a "Social Fund" managed by INPS. Also managed by the INPS, a family allowances fund and one for supplementary benefits (partial unemployment).

ORGANISATION IN LUXEMBOURG

Ministry of Labour and Social Security (1)  
General Inspectorate for Social Security

TABLE I - 9

S i c k n e s s	Invalidity, old-age, survivors, employment injuries, occupational diseases, family allowances	U n e m p l o y m e n t
<p>Sickness fund for private non-industrial staff or National sickness insurance fund for industrial staff or Funds operated by firms</p>	<p>Social Insurance Office comprising:</p> <p>Association for Insurance against Accidents (industrial and non-industrial staff)</p> <p>and Establishment for Insurance against Old-age and Invalidity (industrial staff), also responsible for managing the Family Allowances Fund for industrial staff (2)</p> <p>Pension Fund for private non-industrial staff (invalidity, old-age, survivors, for non-industrial staff) also responsible for managing the Family Allowances Fund for non-industrial staff (2)</p>	<p>Employment Administration Local agencies for the Employment Administration and Secretariats in the local authorities</p>

(1) The Ministry for Family and Population Affairs is responsible for family allowances.

(2) The Fund also pays birth grants, for which the Birth Grants Fund is responsible.



## **FINANCING**

FINANCING

TABLE II - 1

Rates and ceilings for employees in industry and commerce

	DENMARK	IRELAND	UNITED KINGDOM		NETHERLANDS	
			Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	Public health service: - Cash benefits: Ee pays 1% of taxable earnings	<u>Health Service</u> £ 0.50 paid by employer on behalf of persons with full eligibility (see Tables III); otherwise paid by insured  <u>Cash benefits</u> 1. <u>Weekly flat-rate contributions</u> covering all social insurance benefits <u>Employees:</u> men £ 3.42 women £ 3.35 <u>Employers:</u> men £ 5.26 women £ 5.21 2. <u>Pay-related contribution</u> <u>Employer:</u> 2% <u>Employee:</u> 1% of earnings up to a ceiling of £ 2 500	If fully participating in the new State old age survivors' pension scheme, making first payments from April 1979 : £ 16.50 Ee £ 6.50 Er £ 10.00 of weekly earnings provided that earnings are £ 17.50 or more. If members of approved occupational scheme, same rates as above for earnings up to £ 17.50 plus £ 9.50 Ee £ 4.00 Er £ 5.50 for that part of earnings above £ 17.50	£ 120 per week	8.2 (a) 2.86 (b) 7.8 (c) Ee 4.1 + 1.25 Er 4.1 + 2.86 + 6.55	(a) Fl 30 680 or Fl 118 per day (b) Fl 41 750 (c) Fl 55 900 or Fl 215 per day
Invalidity	Er: Dkr 50 per employee per year				11.4 (a) 2.5 (b) Ee 4.8 Er 6.6 + 2.5	Fl 55 900 or Fl 215 per day
Old age; Survivors	1. National pension: Ee pays 1% of taxable earnings. Supplementary pension: Dkr 36 per month of which Ee 1/3; Er 2/3				12 Ee 10.45 (old age) + 1.55 (survivors)	Fl 41 750
Employment injuries and occupational diseases	Insurance contribution varies according to the risk, paid by employer				See "Invalidity"	
Unemployment	Ee: Contributions fixed every year corresponding to 2.25 times the maximum rate of daily payment (generally Dkr 225 per day) made by the fund Er: Dkr 135 per year per employee				1.4 Ee: 0.7 Er: 0.7	Fl 55 900 or Fl 215 per day
Family allowance	-	-	-	-	Er: 3.2	Fl 41 750
NOTES: Ee: = Employee Er: = Employer			Sickness: Benefits in kind are almost entirely financed by general taxation		Sickness: a = benefits in kind b = general insurance against serious risks c = cash benefits (average rate) Unemployment : average rate Invalidity : (a) Employees insurance (Fl 34 per day free of contribution) (b) General insurance	

## FINANCING

Rates and ceiling for employees in industry and commerce

TABLE II - 1

GERMANY		BELGIUM		FRANCE		ITALY		LUXEMBOURG	
Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Average: 11.4 Ee : 5.7 Er : 5.7	DM 33.300	5.55 (a) 2.90 (b) Ee: 1.80 + 1.10 Er: 3.75 + 1.80	(a) - (b) Bfr 600 300	17.95 Ee: 4.5 Er: 13.45  Of this contribution 4% (Ee= 1.5% Er= 2.5%) is calculated without taking the ceiling into account	FF 48 000	16.27 (Industry) 14.55 (Commerce) Ee: 0.3 Er: 15.97 (Industry) 14.25 (Commerce)	-	8 Ee: 4 Er: 4	Lfr 832 176
18									
Ee: 9 Er: 9	DM 44 400	14 Ee: 6 Er: 8	-	11.15 Ee: 3.45 Er: 7.7	FF 48 000	Ee: 7.15 Er: 16.77 (Ind.) 16.62 (Comm.)	-	16  Ee: 8 Er: 8	-
Collective rates according to degree of risks in the various occupational branches. Contribution fixed by the trade cooperative association and calculated on the basis of the total gross earnings; low earnings have been brought into line with the earnings of the area Ceiling: DM 36 000; above this depends upon the regulations		Insurance premiums or contributions to employers' joint funds are fixed by contract for industrial injuries. Contribution to the Employment Injury Fund Er : 0.4 % and to the Occupational Diseases Fund Er : 0.7 %		Collective individual or mixed rates according to number employed in the concern and degree of risk. Contribution assessed on total of gross earnings with a ceiling of FF 48 000		Collective rates based on degree of risks in the various occupational branches. The rate, varying between 3% and 5% (average: 3.9%) is calculated on total earnings. Also an additional contribution equal to 20% of social security contributions		Collective rates based on a scale of risks. Contribution fixed by the insurance association and calculated on gross total earnings, with a minimum equal to the minimum earnings of an adult manual worker	
3 Ee: 1.5 Er: 1.5	DM 44 400	2.90 Ee: 1.20% Er: 1.70%	Bfr 363 000	2.2 Ee: 0.44 Er: 1.76	FF 192 000	Er: 2.61 (Ind.) 1.31 (Comm.)	-	0.25	-
-	-	Er: 7.75	-	Er: 9	FF 48 000	Er: 6.50	-	Er: 2.50	-
<b>Sickness:</b> The rate varies according to regulations of the fund concerned: the ceiling represents 75% of the pension ceiling for manual workers		<b>Sickness:</b> a = benefits in kind b = cash benefits In addition a 5% contribution is levied on car insurance premiums		<b>Unemployment:</b> System under the collective agreement of 31-12-1958, made generally applicable by the ordinance of 31-7-1967. <b>Sickness:</b> A further contribution of 3% is levied on car insurance premiums		<b>Sickness:</b> incl. maternity (0.53% Ind. 0.31% Comm.), 2.01% Tuberculosis, 3.8% pensioners' sickness insurance, 0.58% agricultural solidarity, 1.65% hospital fund. <b>Old age:</b> incl. 0.15% supplement pension funds (Industry), 0.15% assistance to orphans, 0.1% finance of local authority crèches 0.11% for basic contribution to old age and 0.01% for assistance to orphans <b>Family benefits:</b> lower contributions for certain types of employer. <b>Unemployment:</b> incl. 0.01% basic contribution, 1.1% (Ind.) for topping-up earnings (partial unempl.) and 0.3% supplement to unempl. insurance		<b>Family allowances:</b> rate applicable in commerce: 2.10% <b>Unemployment:</b> financing by an unemployment fund which is subsidised by solidarity taxes paid by individuals and various bodies together with local authority contributions	



FINANCING

Special rates and ceilings applicable to  
non-industrial staff in Belgium, Italy and Luxembourg  
(Otherwise Table II - 1 rates and ceilings apply)

TABLE II - 2

	B E L G I U M		I T A L Y		L U X E M B O U R G	
	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	Benefits in kind: see Table II - 1		14.27 (1) 12.94 (2)	-	4 Ee: 2 Er: 2	Lfr 47 677 per month
	Cash benefits		Ee: 0.30 Er: 13.97 (1) 12.64 (2)			
Invalidity	2.50 Ee: 0.70 Er: 1.80	Bfr 600 300	See Table II - 1	-	See Table II - 1	Lfr 798 000
Old age; Survivors	14 Ee: 6 Er: 8	Bfr 600 300				
Employment injuries and occupational diseases	Employment injuries Er: 0.4 Occ. diseases: 0.6	-	-	-	See Table II - 1	Lfr 798 000
Family allowances	See Table II - 1	See Table II - 1	See Table II - 1	-	Er: 1.45	Lfr 798 000
Unemployment	See Table II - 1	See Table II - 1	Er: 1.61 % (3)	-	See Table II - 1	Lfr 798 000

- (1) Industry: including 3.80% pensioners' sickness insurance, 2% tuberculosis, 0,58% agricultural solidarity, 0,53% maternity, 1,65% National hospital fund and 0.01% basic contribution for tuberculosis.
- (2) Credit sector : same as for industry except that the maternity contribution is 0.20 %.
- (3) Industry - no contributions for funds topping-up earnings (partial unemployment).

FINANCING

TABLE II - 3

Public authorities' contribution

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Sickness/Maternity Benefits in kind	Financed by local and central Government	State contributes 97% for benefits in kind (workers'/employers' contributions represent only 3% of cost)	Government contributes approx. 88%	Fixed annual subsidy (indexed for general insurance (serious risks))
Sickness/Maternity Cash benefits				
Invalidity	<u>Basic pensions:</u> State covers all costs apart from a small part covered by contributions  <u>Supplementary pensions:</u> No Government participation	State contribution: difference between amount of contributions and cost of benefits	Exchequer subsidy of about 18% of total contributions plus full cost of non-contributory Invalidity Pension, Attendance Allowance, Mobility Allowance, and Non-contributory Retirement Pension	Annual subsidy to cover expenditure on handicapped youth
Old age; Survivors				Annual and special subsidies granted to maintain pensions at minimum salary levels
Employment injuries and occupational diseases	-			-
Unemployment	The State pays expenditure not covered by the income from contributions			The State pays a sum equal to the total contributions for unemployment insurance and finances unemployment assistance
Family allowances	Financed by the Government	Financed by the Government	Financed by the Government	Budgetary contribution to uphold the law relating to family benefits for small businesses. A Budgetary subsidy to offset social charges

(1) Also Fl 200 million in funds for invalidity and old-age (in liquidation).

FINANCING

Public authorities' contribution

TABLE II - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
State contribution to cost of students' sickness insurance	Specific contributions ("social diseases": 95%; invalidity: 75%; funeral expenses grant: 70%)	-	The State covers any deficit by extraordinary subsidies and finances assistance to the aged and non-military invalids. Financing of the national hospital fund by the State and by insurance institutions, etc.	50% of administrative and staff costs (excepting funds operated by firms). The State finances certain benefits prescribed by law (e.g. maternity, certain accidents, mental and congenital illness, tuberculosis, cancer, poliomyelitis, etc.) The National Solidarity Fund intervenes for pensioners
The Federal Government refunds a lump sum of DM 400 for each maternity grant paid	General contribution: 27% of budget estimates for expenditure on medical care	-		
Annual Federation subsidies fixed according to variations in the general basic earnings	Annual State subsidies	-	Financing of Social Fund	State and local authorities: all costs for the flat rate part of pensions and they top up the minimum pension State: 50% of administrative costs
-	60% of expenditure on silicosis benefit	-	-	1/3 of cost of adapting and adjusting pensions; 50% of administrative costs
The Federal Government covers any insurance deficit and the cost of unemployment assistance	Cover for any deficit	Unemployment assistance financed by the public authorities (State, departments)	Annual State subsidies	Financing by an unemployment fund enhanced by local authority contributions amongst others
Financed by Federal budget	Annual subsidy	-	Annual subsidies	The State finances: - the difference between total amount of family allowances and total contributions; - birth grants; - administrative costs; - allowances for handicapped children

FINANCING

TABLE II - 4

Financing systems applicable to long-term benefits

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Invalidity	Contribution procedure	Contribution procedure plus Exchequer supplement	Contribution procedure plus Government supplement	Contribution procedure
Old age; Survivors	Contribution procedure (Supplementary old-age and survivors pensions: mixed system (pay as you go and capital cover))	Contribution procedure plus Exchequer supplement	Contribution procedure plus Government supplement	Contribution procedure
Employment injuries and occupational diseases	Mixed system (pay as you go and capital cover)	Contribution procedure	Contribution procedure plus Government supplement	See "Invalidity"



FINANCING

Financing systems applicable to long-term benefits

TABLE II - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Special contribution procedure Formation of reserve	Contribution procedure	Contribution procedure	Contribution procedure	Invalidity, old-age and survivors - annual formation of capital to cover pensions due and the rights being acquired by survivors of pension beneficiaries  - adjustment of pensions to the cost-of-living index calls for capital cover, but adjustment of pensions to the wage level does not
As for invalidity	Capital cover system	Contribution procedure	As for invalidity	
Contribution procedure Formation of a reserve	Employment injuries: capitalisation, financing systems of commercial insurance companies  Occupational diseases: contribution procedure	Contribution procedure	Mixed system (contribution procedure and capital cover system) Formation of mathematical reserves representing the current values of permanent pensions	- Capital cover for pensions granted during a financial year;  - Adjustment of pensions to cost of living and wage level made annually through contributions



**HEALTH CARE**

TABLE III - 1

HEALTH CARE

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law	1892	1911	1911	1 November 1941
2. Basic legislation	Public health: Law of April 1971 Hospitals : Law of 1974	Law of 1970	Act of 6 November 1946 and 1973 Act	Law of 15 October 1964; Law of 14 December 1967 introducing general insurance for serious risks
BENEFICIARIES Fields of application	All residents	- Full eligibility: all necessitous persons - Limited eligibility: all manual workers; non-manual whose annual earnings are less than £ 3 000; some other groups, e.g. self-employed persons whose yearly income is below a fixed amount.  (N.B. Other persons receive specific benefits in cases of certain serious or long term diseases and disabilities)	All residents	1. All persons in paid employment 2. Pensioners 3. Unemployed persons For general insurance : all residents
Membership ceiling	-	Non-manual employees: £ 3 000 p.a.	-	Fl 36 200 p.a.
Dependants	All residents	The insured person and his dependent family	All residents	Dependent members of the family
Special rules for pensioners	Same rules as for the rest of the population	Same rules as for the rest of the population	Same rules as for the rest of the population	Holders of incapacity pensions if the incapacity is over 45% and holders of widows' or orphans' pensions. Contributions are compulsory Provided that they were members of the compulsory scheme before the pension was granted

## HEALTH CARE

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
15 June 1883 "Versicherungsordnung" (Insurance Code) of 19 July 1911, amended and supplemented on many occasions General section of the Social Code, of 11 December 1975, prescriptions 23 December 1976	Decree law of 28 December 1944 Law of 9 August 1963, supplemented and amended Law of 23 December 1963 on hospitals	5 and 30 April 1930 Social Security Code - Book III, Decree of 29 December 1945, amended	27 October 1927 (TB) Law No 138 of 11 January 1943, amended and supplemented Law No 386 of 17 August 1974 (hospitalisation scheme)	31 July 1901 Books I and IV of Social Insurance Code, consequent upon the Law of 2 May 1974
1. All persons in paid employment and those receiving vocational training 2. Pensioners 3. Unemployed persons 4. Persons receiving transitional allowances under vocational training arrangements 5. Handicapped persons employed in sheltered workshops 6. Higher education students	1. All workers bound by a contract of service and categories assimilated thereto 2. Pensioners (including the disabled and orphans) 3. Unemployed persons 4. Handicapped persons 5. Higher education students 6. Persons otherwise unprotected	1. All employees or persons assimilated thereto 2. Pensioners 3. Unemployed persons	1. All employees in the private sector (sickness and TB) 2. Pensioners (sickness) 3. Unemployed persons (sickness for first 6 months of unemployment) 4. Old people receiving social pensions and persons receiving invalidity assistance other than war pensioners Hospitalisation scheme : All persons insured with a social insurance scheme ; persons with a low income and persons with voluntary insurance	1. All persons in paid employment 2. Pensioners 3. Unemployed persons 4. Persons whose sole remuneration is their keep
Non-industrial staff: DM 33 300 p.a. (1)	None	None	None	None
Dependent spouse and children, other dependants. In case of need (monthly income lower than DM 390)	Dependants, subject to certain conditions	Dependent members of family (also certain relatives)	Dependent members of family (direct relatives in the ascending and descending line to the second degree) for whom the insured person receives family allowances	Dependent members of family
Benefits in kind for themselves and their families Contributions are paid by the old-age insurance body under certain conditions	Those receiving pensions for a working life equal to at least 1/3 of a full working life are entitled to medical care without contribution (also free care if the household's gross annual income does not exceed Bfrs 213 438 + Bfrs 41 395 per dependant	Holders of an invalidity pension and members of their families: - exemption from all contributions - benefits in kind with full refund for the pensioner himself. Those receiving an old-age pension or non-contributory old-age allowance and members of their families: - exemption from all contributions; - benefits in kind with standard refund	Pensioners and members of their families: - exemption from all contributions; - benefits in kind. For persons receiving invalidity assistance, other than war pensions, only the insured person	Pensioners: compulsory contribution of 5% of the pension, half being paid by the body granting the pension (2) Benefits in kind for themselves and their families If the beneficiary carries on an occupational activity, membership is required by reason of those activities (except for those holding invalidity and retirement pensions). The contribution is calculated both on the pension and on the salary

(1) 75% of the contribution ceiling for pension insurance.

(2) The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 20%. If the pension is below the minimum, the pensioner pays the contribution in proportion to the pension he is actually receiving and the body granting the pension pays the difference.

TABLE III - 2

## HEALTH CARE

CONDITIONS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Conditions for grant of benefits - qualifying period	6 weeks for new residents	-	-	Period of work and membership required: none, subject to enrolment with a sickness fund in time
Commencement of benefits	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness
Duration of benefits	Unlimited	Unlimited	Unlimited	Unlimited
ORGANISATION				
1. Doctors:				
a. Approval	All doctors qualified to practise	Doctors participate in the General Medical Services on the basis of agreement reached by the Department with the Irish Medical Association and the Medical Union	Doctors under contract with the Local Family Practitioner Committee	"Approval by the sickness funds" by contract with the doctor. Rights and obligations and fees for assisting persons insured by sickness fund are fixed by agreement
b. Payment	Fees are fixed by agreement between the Doctors' Organisation and the social security services. In the Copenhagen area fees are calculated in proportion to the number of patients registered with the doctor; outside Copenhagen fees are calculated partly on this basis and partly as a flat-rate sum for each medical action Specialists are paid a flat-rate sum for each medical action	Doctors are paid on a fee per item basis in accordance with scale agreed with the Irish Medical Association and the Medical Union	In general - basic allowance - capitation fee - special allowance	Direct payment of fees by the sickness fund: flat-rate per insured person according to the system of registration on family doctor's list

HEALTH CARE

TABLE III - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Period of work and membership required: none	Period of work and membership required: 6 months, including 120 days of actual work or periods assimilated thereto (unemployment, annual holidays, etc.) Proof of payment of minimum contribution Proof of illness covered by the insurance	Period of work and membership required: 1 200 hours during the year	Period of work and membership required: none for sickness For TB: one year's contributions No conditions to be met for hospitalisation	Period of work and membership required: none, in principle
From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness
Unlimited; (when an employee withdraws from the insurance scheme, benefits cease to be paid 26 weeks after the date on which he ceases to be insured)	Unlimited; (or until the end of the 2nd quarter following that in which membership terminates)	Unlimited; (or one month after termination of membership)	6 months (180 days) per year; extension possible For TB: unlimited (or 6 months after termination of membership) Hospitalisation: unlimited	Unlimited
Doctors approved by the funds are formed into "associations of sickness fund doctors" at regional and national level. In certain cases, hospital doctors.	All doctors registered with the Order of Doctors	All doctors qualified to practise	All doctors qualified to practise In hospitals : all doctors working there	All doctors approved by the State
Payment in full to the association by the fund : a. lump sum, or fixed amount per medical act; b. fixed amount per head; c. fixed amount per sick case; d. combination of above. The association of sickness fund doctors distributes the comprehensive payment between the sickness fund doctors on the basis of a scale agreed with the sickness fund federations	Scales of fees fixed by agreement between the insuring bodies and doctors' organisations or, failing this, laid down officially These scales may be exceeded in the case of: a. a certain number of hours of consultations per week; b. patient's particular financial situation; c. patient's special requirements; d. practitioner's special qualifications	Scales of fees fixed by a national agreement or by ministerial decree These scales may be exceeded in the case of: a. patient's particular financial situation; b. patient's special requirements; c. practitioner's special qualifications	The fees are paid by INAM on a flat-rate basis per head depending on age of patient and experience of doctor. The scales are fixed by agreements between the Ministry of Health, Regions and Doctors' organisations. Maximum number of persons registered with a doctor: 1 500. Individual contracts for out-patient specialists with payment on fixed hourly rate and consultation basis. Doctors employed in hospitals receive a fixed monthly salary from their employers	<b>Fees:</b> pursuant to collective agreements; following arbitration by the Conciliation and Arbitration Committee subject to ministerial confirmation Scales of fees are linked to the cost-of-living index

TABLE III - 3

## HEALTH CARE

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
2. Hospitals	Public hospitals established by regional health authorities and by the State (mental diseases) Private hospitals: the regional health authorities conclude agreements with most of the private hospitals	Most hospitals	All the hospitals administered by the National Health Service (most hospitals in the country)	Special agreements between hospitals and regional sickness funds
BENEFITS Choice and payment of doctor	<u>Category 1</u> :unrestricted choice, but choice valid for one year  <u>Category 2</u> :free choice	Free choice from those doctors listed on special area registers Payment of fees by insured persons except for persons with full eligibility	Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16 No fees (National Health Service)	Free choice of doctor (twice a year) by registering with a sickness fund doctor Direct payment (flat-rate per insured person) by the sickness fund No fees
Patients' contributions towards costs	<u>Category 1</u> : No charges <u>Category 2</u> : Partial reimbursement	<u>General medical care</u> - Persons with full eligibility: no charge - Others pay the whole cost of services except in cases of certain serious or long term diseases and disabilities <u>Specialists</u> No charge for persons with full or limited eligibility	No charge	No share borne by insured person. But under the general insurance scheme (serious risks) a share must be borne by insured persons over 18 for hospitalization exceeding one year



## HEALTH CARE

TABLE III - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
The sickness funds conclude agreements with certain hospitals	Hospitals: establishments approved by the Minister of Health, scales of fees fixed by agreement or, failing this, by the public authorities	1. Public hospitals: rates fixed by the public authorities; 2. Private establishments: after approval by the regional committee partially by agreement on fees concluded with the sickness funds	Hospitals are administered on a regional base, both public hospitals and approved private clinics	Agreements with association of hospitals
Free choice among sickness fund doctors No fees paid by insured (Fees are paid by the association of sickness fund doctors)	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate	1. Direct assistance: For general medical care, free choice of doctor among those on the register for the area. INAM pays all costs directly, no advance on costs payable by insured persons. For attention by specialists given in clinics usually run directly by INAM, free choice among specialists attached thereto 2. Indirect assistance: Free choice of doctor. Insured person pays fees fixed by private agreement. INAM refunds according to scales approved by the ministerial supervisory bodies 3. For TB: only direct assistance	Free choice of doctor (treatment abroad subject to approval of sickness fund) Fees refunded to insured person by sickness funds
No share borne by insured person	Insured person's share must not exceed 25 % for general medical care No share borne for assistance by specialists or for treatment of "social" diseases No share borne in the case of the disabled, pensioners, widows, orphans, or handicapped persons whose income is less than a fixed maximum (normally Bfr 213 438 p.a. + Bfr 41 395 per dependants)	Share borne by insured person (statutory): 25% but: a. reduced to 20% for treatment given during hospitalisation or consultations given in hospitals; b. not required for expensive treatment, prolonged sickness or certain complaints	Share borne by insured person only in the case of "Indirect assistance"	Share borne by insured person : 20% of the ordinary tarif for visits for the first medical visit in any 28 day period. No change in cases of hospitalisation

TABLE III - 4

## HEALTH CARE

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Hospitalisation	<p><u>Public hospitals</u> No charge (except for private wards)</p> <p><u>Approved private hospitals and nursing homes</u> No charge (except for private wards)</p>	<p><u>Public hospitals</u> No charge (except for private wards) for manual workers and persons whose income is less than £ 3 000 p.a.</p> <p><u>Approved private hospitals and nursing homes</u> Patient pays excess over Health Act Payments</p>	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>	<p>Free choice among hospitals or psychiatric institutions which have an agreement with the sickness insurance fund and are located near the place of residence</p> <p>Health care is entirely free for injured persons and members of their families in the lowest category of room</p> <p>Duration of benefit: unlimited (after 1 year taken over by the general insurance scheme)</p>
Sanatoria	See Hospitalisation	Infectious diseases treatment given free of charge to all persons irrespective of income; unlimited duration	See Hospitalisation	TB sanatorium: refund of costs corresponding to the lower category of "approved" sanatorium Duration: unlimited (after 1 year taken over by general insurance scheme)
Courses of treatment	See Hospitalisation		See Hospitalisation	

H E A L T H C A R E

TABLE III - 4

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<p>Free choice among hospitals having a contract with the sickness fund Entirely free hospitalisation in a shared room Duration of benefit: unlimited, in principle</p>	<p>Free choice among hospitals approved by the minister Normal cost per day of hospitalisation fixed by the minister (variable according to class of hospital and price index) Complete refund (public ward) Duration of benefit: unlimited in principle but if hospitalisation is more than 40 days, reduced amount of insurances (1)</p>	<p>Free choice among: 1. Public, and 2. Private (approved) hospitals Generally up to 20% of costs borne by the insured person, but not in the case of any expensive treatment, prolonged illness or certain complaints Duration of benefit: unlimited in principle</p>	<p>Direct assistance: free choice of public or private hospital among those registered under the scheme with free treatment (sharing a room).</p>	<p>Free choice of hospital (hospital abroad subject to approval of sickness fund) Hospitalisation is entirely free</p>
<p>Free if necessary</p>	<p>See Hospitalisation</p>	<p>Subject to sickness fund's prior approval: no share borne by insured person</p>	<p>See Hospitalisation</p>	<p>(In principle as for hospitalisation)</p>
<p>Contribution to cost or if necessary payment of total cost Assistance to convalescents : settlement in conval. homes</p>	<p>Preventive health centres: underdeveloped children Flat-rate sum from insurance (maximum Bfr 630 per day); also fixed daily sums</p>	<p>Subject to sickness fund's prior approval: refund of medical fees and cost of treatment in a thermal centre No daily allowances in principle (except for the more needy)</p>	<p>Thermal cures : Subject to prior approval of the sickness fund concerned in the province (as "supplementary benefit") - Direct assistance: INAM bears costs of course of treatment; - Indirect assistance: share in costs based on fixed tariffs</p>	<p>Subject to approval</p>

(1) Reduction of Bfr 50 per day from 41st day. From 91st day, for single insured having regard to their economic situation, from Bfr 150 to 250.

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Dental treatment	<p><u>Category 1:</u> 2/3 reimbursement for most treatments</p> <p><u>Category 2:</u> partial reimbursement</p>	<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils</p> <p>In certain cases limited charges levied on insured persons</p>	<p>Range of charges up to a maximum of £ 5.50 for a course of treatment and £ 30 for treatment including dentures. No charge for children still at school, expectant mothers, mothers who have borne a child within the preceding 12 months and persons with low incomes. No charge except for dentures for persons over 16 but under 21 who have left school</p>	<p>Comprising: preservative treatment, extractions, dental prostheses, orthodontic treatment. Completely free treatment, conditional upon compulsory half-yearly examination</p> <p>Fund's contribution towards costs: dental plates, etc.</p>
Pharmaceutical products	<p>Two lists of products</p> <p>Most important products: 75% reimbursement;</p> <p>less important products: 50% reimbursement</p>	<p>No charge for persons with full eligibility</p> <p>No charge for persons suffering from mental diseases and handicaps (for persons under 16 years only) and from certain serious and long-term illnesses</p> <p>Insured persons: reimbursement for expenditure in excess of £ 4 in any month</p>	<p>Charge of £ 0.20 per prescribed medicine except for children under 16, men aged 65 or over and women aged 60 or over, pregnant women and mothers of a child under one year of age, certain war pensioners, persons with low incomes and persons suffering from certain chronic diseases</p>	<p>Registration with a chemist under contract chosen by the insured person: free prescribed drugs (official list of patent medicines)</p> <p>Direct settlement between chemist and fund</p>
Prostheses, spectacles, hearing-aids	<p>Partial reimbursement</p>	<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils</p> <p>In certain cases limited charges levied on insured persons</p>	<p><u>Spectacles:</u> Limited charges in accordance with National Health Service scale. No charge for children under 16, or persons over 16 still in full-time attendance at school. Financial help for persons with low incomes.</p> <p><u>Prostheses and Hearing aids:</u> No charge for provision and fitting of National Health Service appliances</p>	<p>(Excepting spectacles) subject to prior approval: cover of 70-100%</p>
Other benefits	<p>Free assistance and treatment given by nurse at home if recommended by a doctor</p> <p>Free transport to doctor or hospital for pensioners, who are insured in Category 1, and in certain other cases and circumstances</p> <p>For both categories, part of cost met for treatment by chiropractor</p>	<p>Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities</p> <p>A laboratory service for the detection of cancer of the cervix is available to all women through their local general practitioner</p> <p>Free home help service</p> <p>Free transport to hospital</p>	<p>Various additional benefits provided under the National Health Service and by Local authorities e.g. free transport to hospital, if essential</p>	<p>Transport for the sick.</p> <p>Within the general insurance framework: treatment in institutions for the mentally sick and for the handicapped; stay in a home; certain kinds of preventive medicines for children</p>

HEALTH CARE

TABLE III - 5

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Comprising :</p> <ul style="list-style-type: none"> <li>- All costs covered by the sickness fund</li> <li>- Cash grant towards costs for prostheses and dental crowns</li> </ul> <p>In certain cases, total or partial dental costs covered</p>	<p>Comprising: preservative treatment, extractions, dental prostheses, orthodontic treatment</p> <p>Refund: of cost of treatment, see medical care</p> <p>of costs of dental plates, etc., subject to sickness fund doctor's approval, up to 100 % if patient is 50 or over or if younger, affected by specific complaints</p>	<p>Comprising: preservative treatment, extractions, dental prostheses, orthodontic treatment</p> <p>Refund: according to fixed rate as for medical care</p> <p>The 25% share borne by the insured person is abolished in some exceptional cases</p>	<p>Comprising:</p> <p>Standard benefits: free treatment in the clinics run by the institute and by approved centres</p> <p>Supplementary benefits: if the prosthesis is approved refund of Lit 1 500 per tooth</p>	<p>Comprising:</p> <p>Standard benefits: preservative treatment, extractions, orthodontic treatment</p> <p>Refund according to collective agreements</p> <p>Contributions towards costs of prostheses cannot exceed 20 %</p>
<p>Insured persons: one DM for each medicament prescribed, except children and special cases. "Comfort" drugs should no longer be prescribed.</p> <p>Members of family: as for insured person</p>	<p>Share paid by insurance: 10% of public selling price</p> <p>Insured person's share nonetheless limited to Bfrs 70 for patent medicines and Bfrs 35 for made-up prescriptions</p> <p>No charge in the case of pensioners, the disabled, widows or orphans with low income for made-up prescriptions. For patent medicines charge limited to Bfrs 40</p>	<ol style="list-style-type: none"> <li>1. Made-up prescriptions</li> <li>2. Patent medicines (appearing in official list)</li> <li>3. Accessories and dressings</li> </ol> <p>Refund: 70 or 100 % but only 40 % for "Comfort" drugs</p>	<p>Free issue of made-up preparations and patent medicines appearing in official list</p> <p>Small charge for certain patent medicines</p>	<p>Classification of drugs:</p> <ul style="list-style-type: none"> <li>- non-refundable drugs and products</li> <li>- drugs subject to preferential reimbursement i.e at 100%;</li> <li>- drugs subject to normal reimbursement i.e. at 85%, (but if hospitalised : 100%)</li> </ul>
<p>Full refund</p>	<p>Full refund of fees fixed by agreement</p>	<p>Subject to sickness fund's prior approval: refund of established fees (70%) and for major fittings (100%)</p>	<p>Subject to prior approval, refund of costs as "supplementary benefit" and according to established scale which varies according to the benefit</p>	<p>Subject to sickness fund's prior approval: refunds at the tariff rates fixed by agreements</p>
<p><u>Treatment at home:</u> assistance and treatment given by nurse, etc. as supplementary benefit</p> <p><u>Examination for early symptoms:</u> children's diseases (up to 4 yrs); cancer annual examination after 30 yrs for women and after 45 yrs for men</p> <p><u>Assistance with domestic arrangements in cases of hospitalisation:</u> domestic or financial assistance</p>	<p>As laid down in the regulations</p>	<p>Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund</p>	<p>Convalescent treatment and care beyond the maximum of 180 days are also granted as supplementary benefit</p>	



**SICKNESS – CASH BENEFITS**

TABLE IV - 1

SICKNESS - CASH BENEFITS

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law 2. Basic legislation	1892 Law of 1972, effect from April 1973	1911 Laws of 1952 - 1976	1911 Act of 1975 (flat-rate benefits), 1966 Act (earnings related), 1971 and 1973 and regulations under these	1913 Law of 5 June 1913 on sickness insurance, amended and supplemented
BENEFICIARIES Field of application	All persons on the labour market	<u>Flat-rate benefit</u> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship  <u>Pay-related benefit</u> id.	<u>Flat-rate benefits</u> All employed and self-employed persons. (2)  <u>Earnings-related supplement</u> All employed persons under minimum pension age (65 for men; 60 for women) entitled to flat-rate sickness benefit	All persons in paid employment
Membership ceiling	-	-	-	-
Dependants other than insured person	-	-	-	-
CONDITIONS	Illness must entail total or partial incapacity for work	<u>Flat-rate benefit:</u> Incapacity for work; 26 contributions paid; 48 contributions paid or credited during the contribution year preceding the benefit year (1). If less than 48 but more than 26 contributions paid or credited, a reduced benefit is payable  <u>Pay-related benefit:</u> Have right to flat-rate benefits and have had reckonable earnings over £ 14.00 per week in the relevant income tax year	<u>Flat-rate benefit:</u> Incapacity for work; either at least 26 contributions paid before 6/4/75 or contributions paid in any tax year since 6/4/75 amounting to at least 25 times the minimum contribution for that year. For full benefit, contributions paid in the appropriate tax year of at least 50 times the minimum  <u>Earnings-related supplement:</u> Title to flat-rate benefit and for benefit year beginning 1 Jan.1978 at least £ 37.43 paid in contribs. in relevant tax year	Incapacity for work

(1) Contribution year runs from January or July for men and women respectively.  
Benefit year runs from June or December for men and women respectively.

(2) Except married women who opted before April 1977 not to be insured.



## SICKNESS - CASH BENEFITS

TABLE IV - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
See Table III "Health Care"	See Table III "Health Care"	See Table III "Health Care"	See Table III "Health Care"	See Table III "Health Care"
All persons in paid employment	All workers bound by a contract of service and categories assimilated thereto	All employees or persons assimilated thereto	Industrial staff (1) or persons assimilated thereto	All persons in paid employment
Non-industrial staff: DM 30 600 (2)				
In cases of hospitalisation, also members of the family	-	-	For TB: members of insured persons's family	In the event of hospitalisation, members of insured person's family
For incapacity for work	Fulfilment of the conditions imposed for health care: required registration period, minimum working period, minimum contributions, maintenance of rights acquired, origin of the complaint To have ceased all activities with at least a 66% reduction in earning capacity To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days	Incapacity for work: for the first 6 months, 200 hours during the 3 months prior to the date of treatment; for subsequent period, must have been registered for 12 months; able to prove having worked 800 hours during those 12 months, of which 200 working hours during the first of the 4 quarters preceding the cessation of work	Incapacity for work. For TB: TB in active phase	Incapacity for work

(1) In Italy non-industrial staff do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least three months.

(2) 75% of the contribution ceiling for pension insurance.

TABLE IV - 2

SICKNESS - CASH BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Waiting period	Wage earners : - Self-employed persons : 5 weeks (voluntary insurance may cover the first 5 weeks)	Flat-rate benefits: 3 days Pay-related benefits: 12 days	Flat-rate benefits: 3 days Earnings-related: 12 days	2 days No waiting period: if the employed person's occupational association has such a provision in its regulations
BENEFITS Duration of benefits	Unlimited. Pensioners not more than 13 weeks in a 12 month period	1. <u>Flat-rate benefit</u> : Unlimited if the claimant has paid 156 contributions and is aged under 67 Limited to 52 weeks if between 26 and 156 contributions paid 2. <u>Pay-related benefit</u> Limited to 381 days	1. <u>Flat-rate benefits</u> : 168 days in a period of interruption of employment then replaced by invalidity benefit 2. <u>Earnings-related supplement</u> : 156 days (not including Sundays)	12 months (52 weeks).
Amount of benefits	Calculated as a salary % 90% of average weekly earnings Maximum benefit : Dkr. 1349 per week (employer pays benefits for first 5 weeks but reimbursement of 4th and 5th week by State)	1. <u>Flat-rate benefits</u> £ 14.35 per week (married women who are dependants of their husbands: £ 12.50 <u>Family supplements</u> : 1 dependant adult £ 9.35 each of the first 2 children £ 4.15 each further child (under 18 years of age) £ 3.40 2. <u>Pay-related benefits</u> First 147 days 40% next 78 days at 30% followed by 78 days at 25% and 78 days at 20% of reckonable weekly earnings between £ 14.00 and £ 15.00. The combined sickness benefit and pay-related benefit may not exceed reckonable weekly earnings	1. <u>Flat-rate benefits</u> £ 14.70 per week <u>Family supplements</u> : 1 dependant adult £ 9.10 Each child £ 2.20 2. <u>Earnings-related supplement</u> One third of average weekly earnings between £ 13 and £ 30 plus 15% of earnings between £ 30 and £ 95. Maximum total benefit (flat-rate, increases for dependants and ERS); 85% of average weekly earnings	Calculated as a salary % 80% of the daily wage (maximum earnings taken as a basis: Fl 221.47 a day or Fl 107.35 a week. With the Ministers approval this percentage can be increased by the occupational associations

SICKNESS - CASH BENEFITS

TABLE IV - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
1 day No waiting period: if incapacity for work is the result of an employment injury or an occupational disease	1 working day No waiting period: if the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities: if the worker has been in contact with someone suffering from an infectious disease	3 days	3 days For TB: None	None
For the same illness, limited to 78 weeks over a 3-year period	Maximum of 1 year (= period of "primary incapacity for work")	Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36th month for "protracted sickness" Exception: until end of 48th month when insured person undergoes course of rehabilitation or vocational retraining	Maximum of 6 months (180 days) per year For TB: no limit during treatment Maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years)	52 weeks
Calculated as a salary % 80% of the normal salary but not exceeding the net salary Normal salary: salary used during the last 4 weeks for contributions up to the ceiling. The law on salary maintenance of 27.7.1969 foresees the continued payment of salary by the employer for 6 weeks. After 1 year adjustment as for pensions	Calculated as a salary % Without hospitalisation: 60 % (Maximum earnings taken as basis: earnings on which social security contribution is assessed) For industrial staff account must also be taken of the law on the minimum weekly wage (80%) (2) and for non-industrial staff the law on contracts of employment (100% for 1 month) With hospitalisation: ditto	Calculated as a salary % Without hospitalisation: 50%; with 3 children, 66 2/3% from 31st day (Maximum earnings taken as basis: earnings on which social security contribution is assessed) Minimum for protracted complaint after 7th month: 1/365 of minimum invalidity pension With hospitalisation: without dependants: 20% with 2 children: 50%	Calculated as a salary % Without hospitalisation: Sickness: 50%; from 21st day 66 2/3% (earnings taken as basis: real earnings) TB: daily allowance during treatment: insured person: as the sickness benefit for 180 days, then Lit 2 864 for members of the family Lit 1432; daily post-sanatorium allowance (1) insured person: Lit 4 773 treatment allowance; members of the family Lit 2 387 allowance for a cure (3): Lit 40 000 per month With hospitalisation: Sickness: allowances reduced 2/5 for insured person without dependants TB: as the daily allowance during treatment	Without hospitalisation: The gross salary which the insured person would have earned if he had continued to work With hospitalisation: without dependants a gratuity amounting to 1/3 of the cash-sickness benefit; with dependants a household allowance equal to the cash benefit for the first 10 days of hospitalisation and to 85% of this benefit for the subsequent period of hospitalisation

- (1) Provided that the treatment in sanatorium has lasted at least 2 months.
- (2) The collective agreements extend thus to a 30 days minimum wage and to 100%.
- (3) The allowance is granted after the post-sanatorium treatment is completed where earnings capacity is reduced by at least 2/3.

TABLE IV - 3

SICKNESS - CASH BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Other benefits	Death grant: see Table VIII (Other benefits)	Death grant : see Table VIII (Other benefits)	Death grant : see Table VIII (Other benefits)	Death grant: daily wage multiplied by the number of days between day of death and the last day of 2nd following month

## SICKNESS - CASH BENEFITS

TABLE IV - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>May be provided for in the regulations in addition to the statutory minimum benefits</p> <p>Sickness benefit (max. 5 days per year) if a child is ill</p> <p>Death grant: 20 times basic earnings (minimum DM 100)</p>	<p>Death grant: Bfrs 19 005</p>	<p>When incapacity exceeds 3 months: revision of sickness benefit to bring it in line with the general increase in wages</p> <p>Allowance for handicapped adults: FF 917</p>	<p>Death grant: Lit 20 000</p> <p>TB: special Christmas grants of Lit 25 000 to the insured (plus Lit 3 000 for dependants).</p> <p>Lit 15 000 for members of the insured's family</p>	<p>Death grant: Lfrs 7 000 (index number 100)</p> <p>For children under 6: 50%</p> <p>For children dead at birth: 20%</p>



**MATERNITY**

TABLE V - 1

## M A T E R N I T Y

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
FIELD OF APPLICATION	<p><u>Benefits in kind:</u> All residents</p> <p><u>Cash benefits:</u> All employed persons</p>	<p><u>Benefits in kind:</u> Persons with full or limited eligibility (1)</p> <p><u>Cash benefits:</u></p> <p><u>Maternity allowance and pay-related benefit:</u> Insured women</p> <p><u>Maternity grant</u></p> <p>a) Health services: persons with full eligibility</p> <p>b) Social insurance system: insured women or wives of insured persons</p>	<p><u>Benefits in kind :</u> All women residing in the United Kingdom</p> <p><u>Cash benefits:</u></p> <p><u>Maternity Allowance:</u></p> <p>Employed or self-employed insured women</p> <p><u>Earnings-related supplement:</u></p> <p>All employed women entitled to flat-rate maternity allowance</p> <p><u>Maternity grant:</u></p> <p>Employed, self-employed insured women, wives of insured persons and voluntary contributors</p>	<p>- Insured women</p> <p>- Wife and daughters of insured person (Benefits in kind)</p>
CONDITIONS	<p><u>Benefits in kind:</u></p> <p>6 weeks of residence</p> <p><u>Cash benefits:</u></p> <p>- Income during last 4 weeks before period of absence must at least give title to minimum cash benefit, and</p> <p>- income during previous tax year or income during at least 6 months during the previous 12 must at least give title to equivalent to minimum cash benefit</p>	<p><u>Maternity allowance:</u> 26 contributions paid;</p> <p>26 contributions paid or credited during the contribution year directly preceding the beginning of the benefit year or during a subsequent complete contribution year, if any, before the date of confinement (2)</p> <p><u>Pay-related benefit:</u></p> <p>See Table IV</p> <p><u>Maternity grant:</u> 26 contributions paid;</p> <p>26 contributions paid or credited during the contribution year directly preceding the benefit year or during a subsequent complete contribution year, if any, before the date of confinement (2)</p>	<p><u>Maternity allowance:</u></p> <p>(a) At least 26 paid contributions before 6 April 1975 or contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum contribution for that year</p> <p>(b) For full benefit, contributions paid or credited in the appropriate tax year amounting to at least 50 times the minimum contribution for that year</p> <p><u>Earnings-related supplement</u></p> <p>See Table IV</p> <p><u>Maternity Grant</u></p> <p>(a) At least 26 contributions paid before 6 April 1975 or contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum contribution for that year</p> <p>(b) Contributions paid or credited in the appropriate tax year amounting to at least 25 times the minimum contribution for that year</p>	None

(1) See Tables "Health Care".

(2) See Tables "Sickness - Cash Benefits".



M A T E R N I T Y

TABLE V - 1

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<ul style="list-style-type: none"> <li>- Insured women</li> <li>- Wife and daughters of insured person (Benefits in kind)</li> </ul>	<ul style="list-style-type: none"> <li>- Insured women</li> <li>- Members of the family (Benefits in kind)</li> </ul>	<ul style="list-style-type: none"> <li>- Insured women</li> <li>- Wife and daughters of insured person (Benefits in kind)</li> </ul>	<ul style="list-style-type: none"> <li>- Insured women</li> <li>- Wife, daughters and sisters of insured person (Benefits in kind)</li> </ul>	<ul style="list-style-type: none"> <li>- Insured women</li> <li>- Wife of insured person (Benefits in kind)</li> </ul>
<p><u>Cash benefits</u> For maternity allowance: 12 weeks, insurance between the 10th and 4th month prior to confinement</p>	<p><u>Cash benefits</u> Contributions paid for 6 months</p>	<p>Employment in a post for 1,200 hours during the year. Registration under insurance scheme for at least 10 months at the expected date of confinement</p>	<p>None</p>	<p>Membership for 6 months during the year preceding confinement</p>

TABLE V - 2

## M A T E R N I T Y

BENEFITS	DENMARK	I R E L A N D	UNITED KINGDOM	NETHERLANDS
Benefits in kind	Free maternity services and hospital care	Maternity services and hospital care for infants under 6 weeks are free to fully eligible groups and groups with limited eligibility	Free health care under the National Health Service	(See Table III "Sickness - Health Care") Midwife Doctor in the event of complications Maternity hospital or payment for care at home for 10 days (up to a ceiling)
Cash benefits	Weekly payments for 14 weeks from not more than 8 weeks before expected birth (6 weeks in the case of an adoption)	<u>Maternity allowance and pay-related benefit:</u> (payable only under the insurance rights of the woman) is paid 6 weeks before the confinement and 6 weeks after (if confinement is earlier or later than predicted, the period of payment may be adjusted). <u>Maternity grant:</u> a) Health services, lump sum b) Social insurance system, Lump sum (if both spouses are insured, two grants payable)(1)	<u>Maternity allowance:</u> (payable only under the insurance rights of the woman): weekly payments for 18 weeks beginning 11 weeks before the expected confinement. May be extended if the confinement occurs later than expected <u>Earnings-related supplement:</u> payable from the 13th day of maternity allowance for duration of maternity allowance period (3) <u>Maternity grant:</u> Lump sum payable under the rights of insurance of the woman or her husband (but not both)	Confinement allowance (2): 12 weeks
Amount	See "Sickness - Cash benefits" (90% of average weekly earnings, not more than Dkr 1 349 per week)	<u>Maternity allowance:</u> £ 14.35 per week (pay-related benefit - see Tables "Sickness - Cash Benefits") <u>Maternity grants:</u> a) Health services : £ 8 per child b) Social insurance system: £ 8 per confinement	<u>Maternity allowance:</u> £14.70 per week Increases for dependants: One adult dependant £9.10 per week Each child £2.20 per week <u>Earnings-related supplement:</u> See Table IV "Sickness - Cash Benefits" <u>Maternity Grant:</u> £25	100% of earnings

(1) In addition, maternity grants for multiple births (see Tables "Family Benefits").

(2) Confinement allowance only if wage is discontinued.

(3) Unless right to benefit already exhausted.

M A T E R N I T Y

TABLE V - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
(See Table III "Sickness - Health Care") Midwife, doctor (incl. medical examinations, maternity hospital Drugs, etc..	(See Table III "Sickness - Health Care")	"See Table III "Sickness - Health Care") Midwife or doctor Maternity hospital (free for 12 days) Private clinic (flat-rate allowance covering stay of 12 days) Free drugs in a public hospital: lump sum if the confinement takes place at home or in private clinic	(See Table III "Sickness - Health Care") Midwife Doctor in the event of complications Free stay in a maternity hospital or approved clinic, charged to the hospital scheme Free drugs	(See Table III "Sickness - Health Care") Midwife and medical assistance Stay in maternity hospital, drugs and baby foods (1)
1. Maternity allowance: 14 - 18 weeks (2) 2. Maternity grant for confinement	1. Confinement allowance (2): 14 weeks (of which 8 after confinement) 2. Birth grant	1. Daily allowance (2): 16 weeks (of which 6 before confinement) 10 weeks in the case of adoption (5) 2. Other allowances (for confinement see family benefits): nursing allowance, 5 months; milk vouchers, 4 months; allowance for medical supervision of the child up to 6 years of age 3. Miscellaneous: e.g. contribution towards cost of domestic help	Maternity allowance (2): 2 months before the presumed confinement date and 3 months after (Optionally, 6 supplementary months) (4)	1. Maternity allowance (2): 16 weeks 2. Birth grant (see family benefits)
1. <u>Insured women</u> : equivalent of net wage (minimum DM 3.50 per day) or of sickness allowance or lump sum (in certain circumstances) of DM 150; <u>co-beneficiaries</u> : lump sum of DM 35 - DM 150 2. Lump sum of DM 100	1) 79.5% of lost earnings for a maximum of 14 weeks (3) followed by 60 % 2) See Table X, "Family Benefits"	1. 90% of earnings 2. Nursing allowance: FF 42.5 per month for 4 months  Milk vouchers: FF 5 per month for 4 months	80% of earnings for the compulsory period, and 30% for the supplementary period	1) Same amount as the sickness cash benefit 2) See Table X, "Family Benefits"

- (1) These benefits are covered by payment of a lump sum.
- (2) Confinement allowance only if wage is discontinued.
- (3) These extra benefits only paid for days when guaranteed earnings not received.
- (4) The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.
- (5) From 1st Oct. 1978.



**INVALIDITY**

TABLE VI - 1

I N V A L I D I T Y

LEGISLATION	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
1. First law 2. Basic legislation	1921 Law No 156 of 15 April 1970	1911 Laws of 1952 - 1976	1911 Act of 1975 and regulations thereunder	5 June 1913 (a) Law of 18 February 1966 (b) Law of 11 December 1975 setting up a national insurance system
RISKS COVERED	A person is considered to be an invalid when his capacity to work is reduced permanently because of a mental or physical illness	All insured persons who have been incapable of working for 12 months and whose incapacity is likely to continue for at least a further 12 months	Incapacity for work by reason of physical or mental illness or dis- ability in a period of interrupt- ion of employment where there has been entitlement to sickness bene- fit for 168 days (excluding Sun- days)	(a) and (b) A person considered completely or partially incapable of working when as a result of sickness or infirmi- ty he can no longer earn, from an activity corresponding to his strength and skill and with due allowance for his training and his previous position in his occupation, the same as that earned by someone normally earned in a similar occupation No distinction is made as regards the cause of the incapacity (invalidity or employment injury)
FIELD OF APPLICATION	All resident nationals	With few exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship	Employed and self-employed persons (1)	(a) All employees (b) All residents under 65 without considering income or nationality

(1) Except married women who chose before April 1977 not to be insured.

I N V A L I D I T Y

TABLE VI - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>22 June 1889 Industrial staff: Social Insurance Code (RVO) of 19.7.1911, version of 23.2.1957, with numerous amendments Non-industrial staff: Law of 20.12.1911 in the version of 23.2.1957, with numerous amendments. General section of the Social Code 11.12.1975. Prescriptions 23.12.1976</p>	<p>28 December 1944 Law of 9 August 1963, supplemented and amended</p>	<p>5 April 1930 RAP of 29 December 1945 - Social Security Code (Code SS) Decree of 12 September 1960 Decree of 28 March 1961</p>	<p>21 April 1919 Decree laws of 4 October 1935 and 14 April 1939. Decree of 27 April 1968 and Law of 30 April 1969 Laws of 11 August 1972 and of 3 June 1975</p>	<p>6 May 1911 Social Insurance Code, Book III, of 1925 (Industrial staff), with numerous amendments Law of 29 August 1951 (non-industrial staff), with numerous amendments</p>
<p>a) A worker who as a result of sickness or infirmity cannot earn more than half the normal earnings of a healthy insured person with similar training and equivalent skills in employment corresponding to his occupational position and skills (Occupational invalidity - Berufsunfähigkeit) b) A worker who as a result of sickness or infirmity is no longer able to work regularly or cannot earn more than a minimal income (General invalidity - Erwerbsunfähigkeit)</p>	<p>A worker who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category and with the same training</p>	<p>A worker who as a result of sickness or infirmity can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category, with the same training and in the same region. The worker is classified under Group 1 if he is nonetheless still considered capable of being gainfully employed, and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person</p>	<p>A worker whose earnings ability, in occupations suited to his capacity, is permanently reduced to less than one third as a result of sickness or infirmity</p>	<p>a) A worker (industrial staff) who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category, with the same training and in the same region and for whom no employment suited to his strength and skills and, to an acceptable degree, to his training, can be found b) A worker (non-industrial staff) who as a result of sickness or infirmity is unable to carry on the occupation which he had carried on in his last post or another occupation suited to his capacity and, to an acceptable degree, to his training</p>
<p>Industrial and non-industrial staff Handicapped persons</p>	<p>Industrial and non-industrial staff</p>	<p>Industrial and non-industrial staff. All employees</p>	<p>Industrial and non-industrial staff All employees</p>	<p>Industrial and non-industrial staff All employees or those considered as such</p>

TABLE VI - 2

INVALIDITY

CONDITIONS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Minimum period of membership giving entitlement to benefits	At least one year of residence after the age of 15	At least 156 contributions paid. At least 48 contributions paid or credited during the contribution year (1) preceding the permanent incapacity to work	Must have been entitled to sickness payments for 168 days in the period of interruption of employment	None
Minimum level of incapacity for work	50%	-	-	a) 15 % b) 25 %
Period for which cover is given	From the 1st of the month following the application Maximum age: 66 years	From the date when the state of invalidity is deemed to exist (normally after sickness period) Maximum age: none	<u>For the pension:</u> the day after the end of the primary period of incapacity until retirement age (2) <u>For the allowance:</u> as above, but to qualify the incapacity must begin at least 5 years before retirement age	(a) From the end of the period for which sickness benefit is paid until the age of 65  (b) After 52 weeks of incapacity until the age of 65.

(1) See Tables "Sickness - Cash Benefits".

(2) Deferment possible; maximum 5 years.



I N V A L I D I T Y

TABLE VI - 2

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<p>Industrial and non-industrial Staff: 60 months Requirement considered to be fulfilled when the insured person has become incapable of working or has died as a result of certain occurrences (e.g. employment injury) or under certain circumstances Handicapped persons: 240 months of insurance</p>	<p>6 months, with 120 days worked</p>	<p>12 months, with 800 hours worked, of which 200 during the quarter prior to ceasing work</p>	<p>General invalidity: 5 years and at least 260 weekly contributions or 60 monthly contributions of which 52 and 12 respectively during the 5 years prior to the application for a pension Occupational invalidity (1): 1 year and at least 52 weekly contributions</p>	<p>Industrial staff: 270 days of insurance Non-industrial staff: 12 months of insurance (2)</p>
<p>Occupational invalidity: 50% General invalidity: 100%</p>	<p>66.66%</p>	<p>66.66%</p>	<p>66.66 %</p>	<p>Industrial staff: 66.66% Non-industrial staff: no level is laid down, but the worker must be incapable of carrying on his occupation in a permanent manner</p>
<p>From the end of the month in which the conditions are fulfilled At the age of 65 at the earliest the pension is converted into old-age pension provided that the minimum period of membership has been completed</p>	<p>The day after the end of the primary period of incapacity until retirement age</p>	<p>From the date when the state of invalidity is deemed to exist The pension is discontinued at the age of 60 and replaced by the old-age pension</p>	<p>From the month following the application by the party concerned Maximum age: none</p>	<p>For permanent incapacity - immediately, for temporary incapacity - from 7th month. At 65, takes form of old-age pension</p>

(1) Invalidity caused by circumstances of employment other than industrial injury.

(2) No qualifying period if invalidity is caused by employment injury.

TABLE VI - 3

## INVALIDITY

BENEFITS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Amount of pension	<p><u>Incapacity pension</u>            Incapacity level:            50-66%: 1/2 basic amount +            1/2 incapacity supplement;            67- about 100%: basic amount +            incapacity supplement;            about 100%: basic amount +            incapacity supplement + incapacity            for work supplement  <u>Basic amount</u>            Married persons: Dkr 16 548 per            year each if both are pensioners            Others: Dkr 19 428 (1)  <u>Incapacity supplement</u>            Married persons: Dkr 4 536 per            year each if both are pensioners            Others: Dkr 9 696  <u>Incapacity for work supplement</u>            Married persons: Dkr 9 192 per            year each if both are pensioners            Others: Dkr 12 876</p>	<p><u>Incapacity pension</u>            £ 14.35 per week except married            women dependent on their husbands            £ 12.50 per week</p>	<p><u>Incapacity pension</u>            Amount: £ 17.50 per week            reduced where recipient is in-            patient in hospital for more            than 8 weeks  <u>In addition: Incapacity allowance</u>            3 rates, varying according to the            age when total disability arose:            - persons under 35 yrs: £ 3.70            - persons over 35 but            under 45 yrs : £ 2.30            - persons over 45 but            under 60 (55 for            women) : £ 1.15            per week</p>	<p>(a) Allowance (2):            For incapacity level between:            15-25% : 10% E            25-35% : 20% E            35-45% : 30% E            45-55% : 40% E            55-65% : 50% E            65-80% : 65% E            80% and over : 80% E            E = daily earnings, subject to            ceiling (minimum earnings            Fl 97.42 per day (3))            (b) Daily allowance (2) for            incapacity level between            25-35% : 20%            35-45% : 30%            45-55% : 40%            55-65% : 50%            65-80% : 65%            80% + : 80% of            the basic amount, which is either            -for married persons (4) and for            non-married with children under            18: Fl 90.25            -for other single persons over            21: Fl 63.41            18-21: reduced amounts</p>
Earnings ceiling	-	-	-	Fl 57 582.20 p.a. (Fl 221.47 per day)

(1) If earnings from work are not above a certain level.

(2) In May a holiday allowance equal to 7% of the annual allowances is paid in respect of the preceding 12 months.

(3) Beneficiaries aged 23 years and over.

(4) Provisionally, no rights for married women.

I N V A L I D I T Y

TABLE VI - 3

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<p>Pension formula:                      a) for occupational invalidity  <math>1\% \times n \times E \times c</math>                      b) for general invalidity  <math>1.5\% \times n \times E \times c</math>                      n = Number of years of insurance (contribution periods, equivalent, credited (1) and supplementary periods). Supplementary periods = number of years to run until age of 55. These are added when the worker qualifies for invalid insurance before reaching that age, provided that the following are covered by contributions: either for at least 36 months during the 60 months prior to the risk incurred, or for at least half the period of membership (minimum 60 months).                      E = General basic earnings, i.e. average gross earnings in respect of which contributions are due from all insured persons during the 3 calendar years prior to the year of payment of pension. In 1978 = DM 21 608                      c = Individual coefficient - average ratio for each year of the earnings of the person concerned to general basic earnings (max. 2) (2)</p>	<p>Allowance: 65% of the lost earnings (subject to ceiling) if there are dependants; 43.5% if no dependants.                      Minimum (after 1 year):                      with dependants : Bfr 571 per day                      without dependants :                      Men Bfr 457 per day                      Women Bfr 447 per day</p>	<p>Pension:                      a) Group 1 (those still able to work): <math>30\% \times E</math>                      b) Group 2: <math>50\% \times E</math>                      c) Group 3 (those requiring help from another person): Class 2 pension + 40% supplement                      Minimum supplement: FF 26 379.96                      E = Average annual earnings for the 10 years of insurance prior to interruption of work or, where applicable, a shorter period</p>	<p>Pension formula:  <math>2\% \times n \times E</math>                      n = number of years of insurance (maximum 40)                      E = average annual earnings in respect of which contributions have been due for the best 3 years during the last 10 years                      Minimum: Lit 1 332 500                      Social security pension:                      Lit 156 000 (12 000 x 13) of the annual contributory pension is provided by the Social Fund as a social security pension</p>	<p>Pension: consisting of a fixed amount (3) + a supplement. Fixed amount: Lfr 15 000 p.a. (Index = 100; index at 1.7.78 = 288.80)                      Supplement: 1.6% of total earnings; earnings adjusted according to index and changes in wage level; for invalidity before age of 55, special supplement for each entire calendar month either from beginning of right to a pension or right to cash sickness benefit up to age of 55.                      This supplement is 1.6% of the minimum social pension for the period preceding the 35th birthday and 1.6% of the same salary enhanced by 20% for the subsequent period.                      Minimum pension when index = 100 is Lfr 30 000 (at least 2 700 days of insurance)                      Minimum pension when index = 100 is Lfr 60 000 (at least 35 years of insurance)</p>
<p>Industrial staff )                      Non-industrial staff ) DM 44 400</p>	<p>Bfrs 600 300 p.a.</p>	<p>Industrial staff )                      Non-industrial staff ) FF 48 000 p.a.</p>	<p>None</p>	<p>Industrial staff: none                      Non-industrial staff: Lfr 798 000</p>

- (1) Credited periods = periods of sickness (minimum 4 weeks), rehabilitation, unemployment, studies (over 16 years of age, up to 5 years) which are taken into account provided that at least half of the period of membership (minimum 60 months) is covered by contributions.
- (2) If exceeded, possibility of obtaining increases.
- (3) Condition: 180 months of residence to obtain the whole of the fixed amount. Otherwise a proportion of the fixed amount is paid. This condition is not required where an occupational accident has led to the invalidity.

TABLE VI - 4

## INVALIDITY

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Supplements for dependants - spouse	A spouse (not a pensioner) receives a married person's allowance of Dkr 2 652 p.a. payable to the pensioner. If a wife is 62-66 years old, her husband receives a wife's supplement of Dkr 18 576 yearly	£ 9.35 per week in respect of a dependent adult	£10.50 week	-
- children	See "Family benefits"	£ 4.15 per week for each of the first two children £ 3.40 per week for each further child under 18 years of age	Each child: £6.10 week	See "Family Allowances"
Other benefits	<p><u>Assistance allowance</u> . given for the personal aid of a third person and in cases of blindness or acute shortsightedness: Dkr 9 696 This allowance can be replaced by: <u>Constant surveillance allowance</u> When the claimant needs constant surveillance or care by a third person : Dkr 19 356 <u>Invalidity allowance</u> given when earnings are too high for a pension but when invalidity is medically certified, and in cases of deafness resulting in serious problems of communication: single person : Dkr 9 348 p.a. married persons: Dkr 7 176 each p.a. <u>General pensions supplement and Personal Allowance</u> (see "Old-age pensions")</p>	<p><u>Living alone allowance:</u> paid to pensioner aged 66 or over living alone. Amount : £ 1.10 per week</p> <p><u>Prescribed relative allowance:</u> is payable to an incapacitated pensioner who is receiving full-time care and attention from a prescribed relative Rate : £ 7.60 a week</p>	<p><u>Non contributory Invalidity Pension</u> can be paid to those not qualifying for invalidity benefit Rate: £10.50 a week plus increases for dependants</p> <p><u>Attendance Allowance</u> given when the nature of the invalidity necessitates treatment or constant attendance. Amount: £14.00 per week for a person who requires attendance or supervision by day and night, or £ 9.30 week for a person who needs the attendance by day or by night (1) <u>Mobility Allowance</u> can be claimed by persons who are unable or virtually unable to walk. Rate : £ 10.00 a week (2)</p>	<p><u>Death Allowance:</u> a) <math>\frac{100}{107}</math> of daily earnings b) 100% of basic amount</p> <p>From the day of death until the last day of the second month which follows this (3)</p>

(1) People who cannot work because they have to stay at home to care for a severely disabled relative receiving attendance allowance can be paid invalid care allowance at the rate of £ 7.90 a week.

(2) From 5 July 1978.

(3) As long as incapacity rate is 80%.

TABLE VI - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
-	-	-	-	-
DM 1 834.8 p.a. until 18 (25 if studying or in occupational training)(1)	(General family allowance scheme)	(General family allowance scheme)	(General family allowance scheme)	Lfr 3 200 p.a. per child (with index = 100) (2)
-	-	-	-	-

(1) No accumulation with family allowances, supplements for children from accident insurance or orphans pension from old-age insurance and allowances where there are vocational contracts, etc. provided these exceed a certain sum.

(2) Accumulation of supplements for children with family allowances.

I N V A L I D I T Y

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
ADJUSTMENT	Automatically twice a year, following changes in prices Rates are regularly adjusted following rises in wages	Invalidity pensions are normally increased once a year	Adjustment by legislation at least annually in line with movements in the general level of earnings or prices, whichever is more beneficial	(a) and (b) Compulsory adjustment on 1 January and 1 July which is pegged to the earnings index during the period 30 April to 31 October or preceding 31 October to 30 April. In particular cases additional adaptations can be made between these dates
ACCUMULATION WITH OTHER SOCIAL SECURITY BENEFITS (1)	Cash benefits can be accumulated	Not payable with any pension under the Social Welfare Acts	Attendance allowance can be paid in addition to any other benefit except other allowances paid for the same purpose	(a) and (b) Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work (a) Deduction of amount of general insurance indemnity
PREVENTION AND REHABILITATION	Measures to lessen the consequences of invalidity by: - assistance for special medical care; - maintenance allowances during vocational rehabilitation; - appliances and aids supplied by local authorities under the Social Assistance Act of 1974(2)		Preventive medical care and medical rehabilitation are provided by the National Health Service. Industrial rehabilitation and vocational training, sheltered employment and a specialised placement service are provided by the Department of Employment under the Disabled Persons (Employment) Acts 1944 and 1958 Allowances are payable during training	(a) - (b) Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or retraining. Measures may also be taken to improve his living conditions

(1) In any case invalidity pensions and old-age pensions are mutually exclusive.

(2) Came into effect on 1st April 1976.

INVALIDITY

TABLE VI - 5

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Twofold adjustment to economic situation:</p> <p>1. by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed</p> <p>2. by adjustment of the pension according to a coefficient which is fixed once a year by law</p>	<p>Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02% in relation to the preceding index</p> <p>Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat rate charge via benefit grant.</p>	<p>Annual adjustment on 1 January and 1 July by statutory instrument fixing the coefficient of increase</p>	<p>Annual automatic adjustment of pensions by decree. Reference indices:</p> <p>i) Pensions above minimum</p> <p>a) Cost of living</p> <p>b) Difference between this and minimum wage level in industry</p> <p>ii) Minimum pension</p> <p style="padding-left: 20px;">Minimum wage level in industry (1)</p>	<p>1. Automatic adjustment of pensions wherever the index varies by 2.5% in relation to the preceding index</p> <p>2. Adjustment of pensions to earnings level (most recent adjustment at 1.1.1976 to the 1974 earnings level). The special supplements are linked to the adjustments made to the minimum social salary</p>
<p>If combined with an employment injuries or occupational diseases pension, the invalidity pension is reduced when the total exceeds 85% of the earnings taken as basis for assessment</p>	<p>Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum</p>	<p>Accumulation with an employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category</p>	<p>Accumulation of general invalidity pension with an employment injuries' or occupational diseases' pension (within the limit of annual earnings and subject to the ceiling, when the pensions are granted for the same invalidity)</p>	<p>A reduction of the invalidity pension is possible in certain cases when combined, for example, with an employment injuries' pension</p>
<p>Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits (80% of the normal salary provided it does not exceed the net salary)</p>	<p>Functional and occupational retraining, in accordance with decision of panel of doctors, in specialised establishments</p>	<p>Vocational retraining in specialised vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued</p>	<p>The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work</p> <p>Hospitalisation is free and charged to the Region</p>	<p>The insurance may require that curative treatment be given to restore a pensioner's capacity for work or avert an insured person's imminent incapacity; the pension may be entirely or partially suspended during this treatment</p>

(1) Pensions below minimum : indexed to cost of living.





**OLD-AGE**

TABLE VII - 1

## O L D - A G E

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law  2. Basic legislation	1. National pension: 1891 2. Supplementary pension: 1964  1. Law of 3 Feb. 1976 2. Law of 7 March 1964	1908  Old-age contributory pension: Law of 1960 - 1978 Retirement pension: Laws of 1971 - 1978	1908  Act of 1975 and the regulations thereunder	5 June 1913  General old-age insurance: Law of 31 May 1956
FIELD OF APPLICATION	1. <u>National pension</u> All resident nationals 2. <u>Supplementary pension</u> All employees aged 18-66 working 15 hours or more per week	With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship	1. <u>Flat-rate pension</u> All persons over school age, resi- dent in the U.K. (1)  2. <u>Graduated pension</u> All employed persons in the scheme who earned more than £ 9.00 a week between 6.4.1961 and 5.4.1975  3. <u>Non-contributory pension</u> Persons aged 80 or over resident in the United Kingdom not quali- fying for a contributory retire- ment pension	All residents between the ages of 15 and 65 whatever their income or nationality
CONDITIONS Minimum period of membership	1. <u>National pension</u> At least 1 year of residence after the age of 15 2. <u>Supplementary pension</u> At least 5 years of membership	1. <u>Retirement pension</u> - must have become insured before the age of 55 - at least 156 contributions paid - annual average of at least 24 weekly contributions paid or credited 2. <u>Old-age pension</u> - must have become insured before the age of 60 (56 in certain cases) at least 156 contributions paid - an annual average of at least 20 weekly contributions paid or credited	1. <u>Flat-rate pension</u> - At least 50 flat-rate contribu- tions paid at any time before 6 April 1975, or contributions paid in any tax year amounting to at least 50 times the minimum contri- bution for that year - Requisite number of reckonable years with contributions amount- ing to at least 50 times the mini- mum contribution for that year; the required number varies accord- ing to the length of working life 2. <u>Graduated pensions</u> : none 3. <u>Non-contributory pension</u> : none	None

(1) Except married women who opted before April 1977 not to be insured.

GERMANY	BELGIUM	FRANCE (1)	ITALY	LUXEMBOURG
22 June 1889 Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments Non-industrial staff: Law of 20 December 1911, version of 23 February 1957, with numerous amendments General section of the social code (11 Dec.75) Prescriptions (23 Dec. 76)	10 May 1900 Royal Decree of 24 October 1967	5 April 1910 Law of 5 April 1928, Social Security Code (Code SS), Books I-III - Decree of 29 December 1945, amended. Law of 31 December 1971 Law of 3 January 1975 Law of 30 December 1975	21 April 1919 Decrees of 4 October 1935 and 14 April 1939 Decree of 27 April 1968, Law of 30 April 1969, Laws of 11 August 1972 and 3 June 1975	6 May 1911 Industrial staff: Social Insurance Code, Book III, 1925, with numerous amendments Non-industrial staff: Law of 29 August 1951, with numerous amendments
Industrial and non-industrial staff	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees or those considered as such
180 months of insurance	None	None	15 years of contributions	1 350 days of insurance of industrial staff (2) 60 months of insurance for non-industrial staff (2)

(1) In addition to the statutory old-age insurance scheme there are the supplementary retirement schemes which, pursuant to the agreement of 8 December 1961 between the French National Employers' Council (CNPF) and the trade union organisations, must be set up in all occupational sectors covered by the CNPF.  
 (2) An allowance is granted to insured persons who at 65 do not fulfil the conditions laid down but have paid contributions for 1 080 days (i.e. 4 years of insurance).

TABLE VII - 2

## O L D - A G E

	DENMARK	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
Legal retirement age:				
a) men	1. a) 67 years b) 62 years (1)	1. a) 65 years b) 65 years	65 years	65
b) women	2. a) 67 years b) 67 years	2. a) 66 years b) 66 years	60 years	65
<b>BENEFITS</b>				
Amount of pension	<p>1. <u>National pension</u> Married persons: Dkr 16 548 p.a. each if both are pensioners others: Dkr 19 428 A full pension is paid if 40 years of residence after the age of 15 or if 10 years of residence of which at least 5 years immediately preceding the age of 67, otherwise reduced <u>General pension supplement</u> Married persons Dkr 4 536 p.a. each; others Dkr 4 176 p.a. <u>Personal allowance</u> Under special circumstances</p> <p>2. <u>Supplementary pension</u> Dkr 4 008 p.a. if 40 years of membership. Otherwise reduced proportionally</p>	<p>1. <u>Retirement pension</u> £ 16.05 per week (£17.05 where the pensioner is age 80 or over) if average of annual contributions is 48 or more Where average is less than 48 but 24 or more, a reduced pension is payable</p> <p>2. <u>Old-age pension</u> £ 16.05 per week (£17.05 where the pensioner is aged 80 or over)(3) if average of annual contributions is 48 or more. Where average is less than 48 but 20 or more, a reduced pension is payable.</p>	<p>1. <u>Flat-rate pension</u> £ 17.50 per week (reduced if number of years is less than maximum but at least a quarter of the requisite figure)</p> <p>2. <u>Graduated pension</u> £ 0.025 per week for every £ 7.50 (men) or £ 9 (women) contributed (matched by the same amount from the employer)</p> <p>3. <u>Non-contributory pension</u> £ 10.50 and £ 0.25 per week (married women £ 6.30 + £ 0.25 a week)</p>	<p>Annual amount: Single persons: 1/50 of Fl 10 782 married persons: 1/50 of Fl 15 774 (2) for each year of insurance</p>
Earnings ceiling	-	-	-	-
Supplement for dependants: - spouse	<p>1. Married person's allowance of Dkr 2 652 p.a. if the spouse does not receive a pension. If a wife is between 62-66 years of age husband receives a wife's supplement of Dkr 18 576</p> <p>2. None</p>	<p>1. and 2. Spouse aged under 66: £ 10.25 p.w. Spouse aged 66 or over: £ 12.10 per week (4)</p>	<p>1. £ 10.50 a week 2. None 3. None</p>	(Varying amounts - see above)

(1) Single women are entitled to an old-age pension from the age of 62 years. Reduced pension if her income is higher than about Dkr 21 400.

(2) During May a "holiday allowance" equal to 7% of the pension due for the preceding 12 months is paid.

(3) An extra allowance of £ 1.10 per week is granted to a pensioner aged 66 or over living alone.

(4) A pensioner who is so incapacitated as to require full-time care and attention may receive an increase in pension of £ 7.60 per week in respect of a prescribed relative who is looking after the pensioner.

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
The beneficiary can choose between 63 and 67; in principle otherwise 65	65  60	60  60	60 (1)  55 (1) (5)	65  65
<p>Pension formula: <math>1.5\% \times n \times E \times c</math>.</p> <p>n = Number of years of insurance (cf. invalidity)</p> <p>E = the general basic earnings, i.e. the average gross earnings in respect of which contributions are due from all insured persons during the 3 calendar years prior to the year of payment of pension. In 1978 DM 21 608</p> <p>c = Individual coefficient - average ratio for each year of the earnings of the person concerned to the general basic earnings (maximum 2) (2)</p>	<p>Pension formula: for a single person or married man without dependent wife:  <math>1/45 \times 60\% \times E \times n</math>;                      for a married man (dependent wife)  <math>1/45 \times 75\% \times E \times n</math>;                      for women: <math>1/40 \times 60\% \times E \times n</math></p> <p>n = Number of years during which remuneration has been paid</p> <p>E = 1. For years prior to 1-1-55: the factor representing 60% E (or 75% E) is fixed at a flat-rate of Bfrs 235 532                      2. For the years after 1-1-55: Industrial staff: gross wage without ceiling ; Non-industrial staff: 1955-57: flat rate 1958-67: earnings ceiling + 10% After 1968: earnings ceiling</p>	<p>Pension formula: (at 60)  <math>E \times 20\% \times \frac{n}{30}</math></p> <p>E = Average earnings over the best 10 years</p> <p>n = Number of years up to 37 1/2</p> <p>Minimum pension (means tested): FF 5 800 (3)</p>	<p>Pension formula: <math>2\% \times n \times E</math></p> <p>n = Number of years of insurance (maximum: 40)</p> <p>E = Average annual earnings in respect of which contributions during the best 3 of the previous 10 years                      Minimum: Lit 1 332 500</p> <p>Social security pension: Lit 156 000 (12 000 x 13) of the annual contributory pension is provided by the Social Fund in the form of a social security pension                      Persons aged over 65 without income are entitled to a social pension of Lit 828 100 p.a. from the Social Fund (non-revertible)</p>	<p>Pension: Consisting of a fixed amount (4) + a supplement                      Fixed amount: Lfr 15 000 p.a. index = 100; index at 1.7.78 = 288.8</p> <p>Supplement:</p> <ul style="list-style-type: none"> <li>- 1.6% of total earnings; earnings adjusted according to index and the changes in wage level;</li> <li>- minimum pension (when index = 100): Lfr 30 000 (for 2 700 days of insurance);</li> <li>- minimum pension (when index = 100) Lfr 60 060 (with at least 35 years of insurance)</li> </ul>
<p>Industrial staff: DM 44 400                      Non-industrial staff: DM 44 400</p>	<p>Industrial staff: none                      Non-industrial staff: Bfr 600 300</p>	<p>Industrial staff: FF 48 000                      Non-industrial staff: FF 48 000</p>	<p>None</p>	<p>Industrial staff: none                      Non-industrial staff: Lfr 798 000</p>
-	(varving amounts - see above)	<p>a) Spouse aged under 65: 50% of the pension, with a maximum of FF 4 000                      b) Over 65: minimum FF 5 800</p>	See "Family Allowances"	-

- (1) A "seniority pension" after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.
- (2) If exceeded, possibility of obtaining increases.
- (3) FF 6 200 can be added to this minimum in the form of an allowance from the National Solidarity Fund.
- (4) Condition: 180 months, residence to obtain the whole of the fixed amount, otherwise a proportional amount is paid.
- (5) Women may retire on request at 60, like men.

TABLE VII - 3

## O L D - A G E

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- children	1. See "Family benefits" 2. None	£ 4.15 for each of the first two children; £ 3.40 for each further child aged under 18	1. Each child; £ 6.10 a week 2. - 3. -	See "Family benefits"
ADJUSTMENT	1. Automatically adjusted twice a year following changes in prices Rates are regularly adjusted following rises in wages 2. Only adjusted when sufficient funds	Pensions are normally increased once a year	Adjustment by legislation at least annually in line with movements in the general level of earnings or prices, whichever is more beneficial	There is ministerial provision for pensions to be adjusted in line with the index for salaries on 1 January and 1 July
EARLY PENSION	1. From 60 years of age in cases of bad health or other particular circumstances. Persons between 55 and 60 for social reasons or reasons linked to employment 2. None	-	-	
DEFERMENT	Supplement is obtained after deferment periods of 1/2, 1, 1 1/2, 2, 2 1/2 and 3 years immediately upon the 1st of the month following the 67th year and paid out with 5, 10, 15, 20, 25 and 30%, respectively of the person's basic amount at the expiration of the deferment period		1. For periods after 5.4.1975 increase of £ 0.125 for every £ of pension for each 6 days of deferment (1)	

(1) For periods up to 5.4.1975 increase of £ 0.06 for every 9 contributions paid plus £ 0.03 for dependent wife if she is aged over 60 during the period when contributions paid.

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
DM 1 834.8 per child per year until age 18 (25 if studying or vocational training) (1)	See "Family Allowances"	10% of the pension to any pensioner who has at least 3 children, including children whom he has brought up for at least 9 years before their 16th birthday (2) mothers: credit of 2 years insurance per child	See "Family Allowances"	Lfr 3 200 p.a. per child (with index = 100) (2)
Twofold adjustment to economic situation: 1. by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed 2. by adjustment of the pension according to a coefficient which is fixed once a year by law	- Automatic adjustment of pensions by 2% when the retail price index varies by more than 1.02% in relation to the preceding index - Rates of pensions are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient for increases or flat rate adjustment via an allowance	Annual adjustments with effect from 1 January and 1 July by statutory instrument fixing the coefficient of increase	Annual automatic adjustment by decree. Reference indices: <u>Pensions above minimum</u> a) Cost of living (fixed part) b) Difference between this and minimum wage level in industry <u>Minimum pensions</u> Minimum wage level in industry (5)	1. Automatic adjustment of pensions whenever the index varies by 2.5% in relation to the preceding index 2. Adjustment of pensions to level of earnings (most recent adjustment at 1.1.1976 to the 1974 level of earnings)
Men and women: a) at the age of 63 or 62 (in the case of war pensioners, occupational or other invalidity) after 35 years of insurance (3); b) at the age of 60 if unemployed for at least 1 year during the past 18 months (4) Women: at the age of 60 if subject to compulsory insurance during at least half of the last 20 years(4)	1.Men and women; At the request of the person concerned, in which case reduction of 5% for each before normal retirement age (except for persons enjoying status of national recognition, prisoners of war and political prisoners). Earliest possible age: 60 for men and 55 for women, with special arrangements for the aged unemployed and those invalid for more than 1 year. 2.Men: At the age of 64 where there is proof that they have been in salaried employment for 45 years or in hard or dirty work	In the case of incapacity for work and deported persons or ex-service men, pension entitlement begins at 60 at the same rate as for 65 The same for manual workers (laborious work) who have 42 years insurance and for industrial staff who are mothers and who have raised at least 3 children and who have 30 years insurance or for women having 37.5 years insurance		Industrial staff: men at 62 women at 62 Non-industrial staff: men at 60 women at 55 Conditions: all work ceased and a sufficient number of years of membership (industrial staff: 10 800 days; non-industrial staff: 180 months)
A supplement of 0.6% is added to the old-age pension per calendar month between 65 and 67	A supplement is given for each additional year of work (max. 5), equal to 1/45 (men) or 1/40(women) of 60% of earnings during the year (75% for households)	Pension or annuities: Possibility of deferring payment without any age limit. Rate 25% of pension supplemented by 1.25% per quarter of deferment beyond the age of 60	Possibility of obtaining pension supplements every 2 years where the pensioner continues to work and pay contributions (18.72 x value of basic contributions paid during the 2 years)	

- (1) No accumulation with family allowances but supplements for children from accident insurance, orphans pension from old age insurance and vocational training contract income provided these exceed a certain sum.  
 (2) Accumulation of supplements for children with family allowances.  
 (3) Up to the age of 65 earnings must not exceed DM 1000 per month.  
 (4) Up to the age of 65 earnings must not exceed DM 425 per month.  
 (5) Pensions below minimum: indexed to cost of living.

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
ACCUMULATION WITH EARNINGS	<p>1. Permitted for basic amount when paid to persons over 67 years old (1)</p> <p>General pensions supplement is reduced by 30% for earnings in excess of Dkr 8 100 p.a. for married persons each and Dkr 5 600 for others Married person's allowance and wife's allowance are likewise means tested.</p> <p>2. Permitted</p>	<p>1. No accumulation</p> <p>2. Accumulation permitted</p>	<p>1. Retirement necessary between 65 and 70 (60 and 65 for a woman)</p> <p>Pension reduced by £ 0.05 for every £ 0.10 earned over £40.00 but under £ 44.00 Reduction of <b>£0.05 for every £0.05 earned in excess of £44.00 per week</b></p> <p>Earnings rule does not apply to persons over 70 (65 women)</p> <p>2. Accumulation permitted</p>	Possible

(1) Otherwise reduced by Dkr 60.- for every Dkr 100.- earned in excess of Dkr 21 400 per year each for married people if both are pensioners and Dkr 11 000.- for others, when earnings are due to work.



GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Possible	Forbidden, except for authorised work (work restricted to 180 hours per quarter-year) or producing earnings not exceeding Bfr 22 256 per quarter	Possible	-Total accumulation for minimum pension; -No accumulation for that part of pension above the minimum	Possible



**SURVIVORS**

TABLE VIII - 1

## SURVIVORS

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law 2. Basic Legislation	1891 Law of 1959	1935 Laws of 1935 - 1978	1925 Act of 1975 and regulations thereunder	General insurance scheme for widows and orphans
FIELD OF APPLICATION	All resident nationals	With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship	See "Old Age" Table VII - 1	See Old-age Tables
CONDITIONS 1. Deceased insured person		<p><u>Pension at maximum rate</u> - 156 contributions paid - an annual average of 39 contributions paid or credited in the 3 or 5 years before the date of death or of attainment of age 66 or an average of 48 contributions paid or credited since beginning insurance payments.</p> <p><u>Reduced pension</u> if the annual average of contributions since beginning insurance payments is more than 24 but less than 48. These conditions may be fulfilled either on the husband's or the wife's own insurance</p>	<p><u>Widows' pension and widowed mother's allowance</u> (a) At least 50 flat-rate contributions of any class paid at any time before 6 April 1975, or contributions paid in any tax year since 6 April 1975 amounting to at least 50 times the minimum contribution for that year (b) For full benefit, requisite number of reckonable years with contributions paid amounting to at least 50 times the minimum contribution for that year. The number of years varies according to the length of working life.</p> <p><u>Widows' allowance</u> 25 Flat-rate contributions paid at any time before 6 April 1975 or contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum contribution for that year</p>	To be insured at the time of death
2. Surviving spouse	Widow aged at least 55 (having been widowed after 45); widowed after 45 having, at the death of her husband, 2 dependent children under 18 (for as long as one or both children are still dependent) widows aged at least 55 who receive special allowances and who have or have had dependent children; widow or single woman aged 50 or over in cases of bad health or in other special circumstances. In all cases minimum length of marriage must be 5 years and the widow must have had one year of residence after the age of 15	Widow Dependent invalid widower whose spouse was receiving, immediately before her death, an old age or retirement pension which included an allowance for him as an adult dependant	To qualify for a widow's allowance: must be aged under 60 at the death of spouse (if husband not entitled to retirement pension, may be aged over 60) For full widow's pension: must be aged 50 or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 40 and 50	Widow with dependent children or disabled, unmarried or aged at least 40 at the time of her husband's death. At 65 the survivor's pension is replaced by an old-age pension

SURVIVORS

TABLE VIII - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
See Invalidity and Old-age Tables	See Old-age Tables	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables
See Invalidity and Old-age Tables	See Old-age Tables	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables
60 months of insurance	To be insured	Registered for 12 months: 800 working hours during the last 12 months of which at least 200 during the first of the 4 quarters prior to cessation of work or involuntary unemployment; entitled to old-age or invalidity pension	<p>Ordinary pension: 5 years of insurance and at least 260 weekly contributions or 60 monthly contributions. Or 15 years of insurance and contributions.</p> <p>Special pension: If death connected with occupation and is not compensated as employment accident : 1 year insurance and contributions</p>	<p>Industrial staff: 270 days of insurance Non-industrial staff: 12 months of membership. No qualifying period where an injury connected with occupation has caused death</p>
Widow, married to the deceased at the time of his death, or divorced before 1/7/77 and financially dependent upon the deceased (1) Widower financially dependent upon deceased insured spouse	Widow married to the deceased for at least 1 year (unless there is a child of the marriage or a dependent child or death is due to an accident after the date of marriage): aged at least 45 or bringing up a child or being an invalid herself; having ceased all work with the exception of work that has been authorised	<p>a) For widow's (widower's) pension: widow (dependent widower) aged less than 60, disabled, of an insured person who died before his (her) 60th birthday</p> <p>b) For widow's (widower's) pension commuted to old-age pension: widow (or dependent widower) aged 55 or person entitled to a pension or a recipient of a pension (marriage having lasted for at least 2 years)</p>	Widow or widower (2)	Widow (or dependent widower) married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident. Assimilated to the widow: mother, mother-in-law, sister, daughter, daughter-in-law and adopted daughter if a minor at the time of adoption, subject to certain conditions

(1) If divorce occurs after 30/6/77 acquired rights are divided up between spouses for old age and invalidity insurance.

(2) For widower only if death of spouse (insured or pensioned) occurs after 17/12/1977.

TABLE VIII - 2

## SURVIVORS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
BENEFITS 1. Surviving spouse	Basic amount: Dkr 19 428 p.a.(1) General pension supplement: see Old-age pensions	-The maximum amount is £ 14.60 per week (widow aged 80 or over ; £ 15.75)  -Prescribed Relative allowance payable to an incapacitated widow aged 66 or over requiring full-time care and attention from a prescribed relative. Rate £ 7.60 per week  -Allowance paid to a widow aged 66 or over living alone Amount: £ 1.10 per week	<u>Widow's pension</u> Paid when the right to widow's allowance expires (if the claimant is not entitled to widowed mother's allowance) or at the end of entitlement to widowed mother's allowance, provided in both cases that certain conditions as to age are fulfilled (see above). A full pension is granted to widows aged 50 or over, rate: £ 17.50 per week. If the widow is aged 40 - 50 the pension is reduced by 7% of the full rate for each year under 50 <u>Widow's allowance:</u> Payable for 26 weeks following the death of the spouse. Amount: £ 24.50 per week <u>Widowed mother's allowance:</u> Payable, from the end of the 26 weeks, to pregnant widows or those with one or more dependent children or having a child under 19 living with her. Amount: £ 17.50 per week paid as long as the widow has the children in her charge	Widow only: Fl 10 782 Widow with dependent children under 18 (2): Fl 15 774 p.a.
Widow's remarriage	Pension is discontinued	Pension is discontinued	Pension is discontinued	Pension is discontinued; grant of 1 year's pension

(1) The basic amount is reduced by 60% of earnings in excess of Dkr 21 400 p. a. if earnings are due to work. (Certain other incomes affect the amount of pension).

(2) In May a "holiday Allowance" equal to 7% of the pension due for the preceding 12 months is paid.

S U R V I V O R S

TABLE VIII - 2

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<p>6/10 of pension for occupational invalidity with reference to actual period of membership - for widows under 45</p> <p>6/10 of general invalidity pension with reference to a nominal period of membership longer (1) than the actual period - for widow (widower) over 45, or disabled or with dependent children</p>	<p>80% of the actual or hypothetical retirement pension of the insured person calculated at household rate. No widower's pension</p>	<p><math>\frac{1}{2}</math> of holder's old-age pension <math>\frac{2}{3}</math> of pension or annuity received by the deceased</p> <p>Minimum FF 5 800. 10% supplement where the person concerned has at least 3 dependent children brought up by him for 9 years before their 16th birthday</p>	<p>60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension</p>	<p>Total of fixed amount and 66.66% of supplement (2) plus further supplement of Lfr 2 200 (index = 100) p.a. for each dependent child</p> <p>If insured person dies before 55, 66.66% of special supplements(2) provided that the widow</p> <ul style="list-style-type: none"> <li>- is older than 45</li> <li>- has at least 50% work incapacity</li> <li>- has brought up child (or is bringing up)</li> </ul>
<p>Pension is discontinued; grant of 5 years' pension</p>	<p>Pension is discontinued; grant of 2 years' pension</p>	<p>Pension is discontinued</p>	<p>Pension is discontinued; grant of 2 years' pension</p>	<p>Pension is discontinued; grant of 60 months' payments if remarried before 50 (36 months' payments over 50), not including special supplements</p>
-	-	-	-	-

(1) Where the deceased insured person is not 55 or over, the actual membership period is increased by the period between death and age of 55, subject to certain conditions.

(2) See "Invalidity" Table.

## SURVIVORS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
2. Orphans - children having lost one parent	See "Family Benefits"	£4.90 for each dependent child under 18 (21 where the child is in full-time education)	1. The amount of the widow's allowance and widowed mother's allowance is increased by £ 6.10 per week for each child  Family allowances are also payable  2. <u>Child's special allowance:</u> Paid to a woman whose marriage has been dissolved or annulled if on the death of her former husband she has a child towards whose support he was contributing or was liable to contribute. Not payable if the woman has remarried Amount : £ 6.50 per week for each child  Family allowances are also payable	Same pension as for orphans having lost both parents, if on the death of the father, the mother is not child's guardian  Amount : see below (1)
- children having lost both parents	See "Family Benefits"	An orphans' allowance is paid if: a) the orphan is under 18 (21 if in full-time education); b) 26 contributions have been paid in respect of a parent or a step-parent of the orphan Amount: £10.60 per week	<u>Guardian's allowance</u> is a payment of £ 6.10 per week to a person who takes into his family an orphan child; one of the child's parents must have satisfied a residence condition	Children (1) aged : under 10      Fl 3 486 ) 10 - 16      Fl 5 130 ) p.a. 16 - 27      Fl 6 678 ) (student or child at home)  From 16 to 17 years only for invalids Fl 6 678 (2)

(1) No restriction on combination with family allowances.

(2) In May a "holiday allowance" equal to 7% of the pension due for the preceding 12 months is paid.



SURVIVORS

TABLE VIII - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>1/10 of general invalidity pension (see Table VI) plus children's supplement as for general old-age or invalidity scheme (3)</p> <p>Age limit: 18 years (25 for study or occupational training) (1)</p>	<p>No orphans' pension; see special family allowances scheme</p>	<p>No orphans' pension: see family allowances scheme</p>	<p>In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children 40% divided by the number of children (2)</p> <p>If the surviving spouse does not have a pension: 40% for each orphan. For 3 or more children, 100% of the pension divided by the number of children</p>	<p>1/3 of fixed amount + 20% of supplement plus further supplement of Lfr 1 100 (index = 100) p.a. (3)</p> <p>If insured person dies before 55, 20% of special supplements (4)</p>
<p>1/5 of the general invalidity pension (see Table VI)</p> <p>1/10 of the general basic salary on which the insured person's pension is calculated (3)</p> <p>Age limit: 18 years (25 for study or occupational training) (1)</p>	<p>No orphans' pension; see special family allowances scheme</p>	<p>No orphans' pension: see family allowances scheme</p>	<p>40% per child. 3 children and more: 100% divided by the number of children</p>	<p>Double the pension for fatherless or motherless children (2)</p>

- (1) No accumulation with any study earnings or similar beyond a certain level.  
 (2) No entitlement to family allowances unless the spouse works.  
 (3) No restriction on combination with family allowances.  
 (4) See Invalidity Tables.

TABLE VIII - 4

## SURVIVORS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
3. Other beneficiaries	-	-	-	A divorced wife under certain conditions
Maximum for all those entitled to benefits	-	-	-	-
4. OTHER BENEFITS	<p>- Widow's allowance can be paid out under the Social Assistance Act of 1974</p> <p>- Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life</p> <p>- Death grant:  Adults over 16           Dkr 1 800  Children 9-15           Dkr 1 930  Children 1-8            Dkr 1 080  Children 0-1            Dkr 720  Automatically adjusted following rises in prices</p>	<p>- The husband's pension is paid at the same rate for the six weeks following his death</p> <p>- Benefits and pensions which include an amount in respect of an adult dependant are payable for 6 weeks after the death of the insured person</p> <p>- A death grant is paid on the death of an insured person, the spouse of an insured person, the widow or widower of an insured person, or a child under 18 if: 26 contributions paid after 1 October 1970 and before the death;  48 contributions paid or credited in the last contribution year, or an average of 48 contributions since beginning insurance payments or 1 October 1970 (whichever date is the most recent)</p> <p>Amount :</p> <p>- child under 5           £10.00  - children 5-18           £30.00  - adult                    £50.00</p> <p>A reduced grant is payable where the average is less than 48 but not less than 26 contributions</p>	<p>- A widow's supplementary allowance is payable for 26 weeks on top of widow's allowance if the deceased was not entitled to a retirement pension and had paid during the relevant tax year contributions of at least £ 37.43. The rate is 1/3 of average weekly earnings of the deceased between £ 13 and £ 30, plus 15% of earnings between £ 30 and £ 95</p> <p>- Death grant is a lump sum paid on the death of an insured person or of the wife, husband or child of an insured person. It may also be payable on the insurance of a close relative in respect of a person handicapped since age 19 and unable to work and contribute to insurance</p> <p><u>To qualify:</u>  <u>Either</u> at least 25 contributions of any class must have been paid or credited between 5.7.1948 and 6.4.1975 <u>or</u> contributions must have been paid in any one tax year from 6.4.1978 amounting to at least 25 times the minimum contribution for that year. The standard grant is normally £ 30.00 for an adult and a smaller sum for a child</p>	<p>The insured person's full pension is paid to the widow for the 5 months following death</p> <p>Temporary benefit (6-19 months) to widows with no pension rights: Fl 10 782 p.a. (1)</p>

(1) By virtue of the sickness and incapacity for work insurance, a death grant is allowed (see Tables IV and VI).

S U R V I V O R S

TABLE VIII - 4

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
-	-	-	For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors	Persons treated as widows Children treated as orphans
100% of the insured person's full general invalidity pension (see Table VI)	-	-	100% of the insured person's pension	100% of the insured person's pen- sion
The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death See also allowances for funeral expenses under Sickness Insurance	Adjustment allowance for widows with no pension rights: one year survivor's pension See also allowances for funeral expenses under Sickness Insurance	Under Death Insurance, grant of a capital sum on death equal to 90 times the basic daily earnings to the survivors of insured persons who have been gainfully employed or in a situation assimilated thereto (unemployment, sickness or maternity allowance, temporary incapacity) for 200 hours during the 3 months prior to death or 120 hours during the last month; order of priority: spouse, child- ren, parents, etc.)  Minimum: 1% of annual earnings, subject to ceiling Maximum: 3 times the monthly earnings, subject to ceiling	Allowance to survivors if the in- sured person was not yet entitled to a pension: 45 times the total contributions paid Minimum: Lit 43 200 Maximum: Lit 129 600 Order of priority: spouse, child- ren, parents See also funeral grants under Sickness Insurance	The insured person's full pension is paid for 3 months to survivors who have lived with him in the same household  Funeral allowance if death occurs before pensionable age: Industrial staff: 1/15 of actual annual earnings, minimum Lfr 5 000 (index = 100); Non-industrial staff: if person with no rights to survivors' pension and provided the conditions concerning the qualifying period are fulfilled, 50% of the 3 highest annual earnings on which contribu- tions had to be paid  See also funera' allowance under Sickness Insurance



**EMPLOYMENT INJURIES  
AND OCCUPATIONAL DISEASES**

TABLE IX - 1

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law - Employment injuries - Occupational diseases  2. Basic legislation - Employment injuries - Occupational diseases	1898   Law of 8 March 1978	1897   Laws of 1952 - 1978 (of which the Law of 1966 relates to occupational injuries)	1897   Acts of 1975 and the Regulations thereunder	There is no specific insurance against employment injuries and occupational diseases; under the Law of 18 February 1966 these risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivors' insurance
RISKS COVERED  1. <u>Industrial injuries</u> Definition: - employment injuries   - injuries while travelling between home and place of work	Injury arising during work or as a result of the conditions in which the work is carried out   Not covered	Injury arising out of and in the course of employment   Not covered, except in specified cases	Personal injury by accident arising out of and in the course of insurable employment   As a general rule, not covered	See above
2. <u>Occupational diseases</u> (a) prescribed diseases	List of prescribed diseases	List of prescribed diseases set out in Social Welfare (Prescribed Diseases) Regulations, 1967 and 1973. Special conditions for byssinosis and pneumoconiosis	Schedule of 50 prescribed industrial diseases. Social security (Industrial Injuries)(Prescribed Diseases) Regulation 1975 (Statutory Instrument 1975 n°1 537 as amended). Special law for pneumoconiosis and byssinosis	See above

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
6 July 1884 12 May 1925 Social Insurance Code (RVO) of 19 July 1911, version of 30 April 1963, with numerous amendments General Section, Social Code (11 December 1975) Prescriptions (23 December 1976)	24 December 1903 24 July 1927 Law of 10 April 1971 Coordination by Royal Decree of 3 June 1970	9 April 1898 25 October 1919 Social Security Code (Code SS) Book IV, Decree of 31 December 1946, amended	17 March 1898 13 May 1929 Royal Decree of 17 August 1935, most recently amended by Decree of 30 June 1965	5 April 1902 17 December 1925 Law of 17 December 1925 (Books II and IV of the Social Insurance Code) with numerous amendments
Injuries occurring in the enterprise and/or in connection with an occupation dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity Yes (2)	Injuries occurring during and as a result of the execution of the work contract Yes (2)	Any injury occurring as a result of or in connection with work, regardless of its cause Yes (2)	Employment injury produced by a violent cause in connection with work (1)  Injuries occurring during the journey between the place of work and the home do not usually occasion compensation; exception: unavoidable use of a very long or bad and dangerous route, the transport of heavy tools, harbour vessels, the enterprise's own means of transport, etc.	Employment injury occurring as a result of or in connection with work Yes (2)
List of 55 occupational diseases and noxious agents (8 Dec. 1976)	List of occupational diseases (Royal Decrees of 28 March 1969, 28 May 1969 and 10 July 1973)	66 tables of occupational diseases, noxious agents or groups (Tables annexed to Decree of 31 December 1946, amended) (3)(4)	List of 49 occupational diseases (see Decree of December 1975) Also special law for silicosis and asbestosis of 12 April 1943	Table of 35 occupational diseases and noxious agents (see Grandducal Decree of 26 May 1965)

- (1) Insect stings, animal bites and complaints caused by micro-organisms are considered violent causes provided they occur "in connection with work".
- (2) Such injuries are those occurring on the journey to or from work along the normal and habitual route between the place of work and the worker's residence. Legal precedents or even legal provisions extend this definition to cases other than the travelling defined above (to eating-place, doctor's surgery, pay-office, etc.); these extensions vary from country to country.
- (3) Every doctor must give notice of a disease which is not included in the Tables but which he considers as having an occupational origin: this is for preventive purposes and to expand the Tables.
- (4) Employers using processes liable to cause occupational diseases must give notice thereof.

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
(b) Conditions - enterprises, work	None	Insurable employment since 1 May 1967 in a specified occupation	Occupation involving exposure to specified substances	See Table IX - 1 above
- periods of exposure to risk	None, circumstances taken into consideration	No prescribed periods, but must have been in specified occupation at some time since 1 May 1967 (Byssinosis: 10 years)	None, but must have been in specified occupation at some time since 5 July 1948	
- periods of liability (periods between discontinuance of exposure to risks and appearance of disease)	None	No limit	No limit, but disease must be shown to be due to nature of person's work in insurable employment from 5 July 1948	
- time-limit for declaration (after appearance of first symptoms)	1 year; special circumstances excepted	None	None	
(c) Mixed system (1)	Yes	For diseases which are not included in the list; they are treated as employment injuries for compensation, provided that it has been proved that the disease is of occupational origin	Diseases which are not included in the list are not covered except when they satisfy the employment injuries definition	
FIELD OF APPLICATION	Employed and certain self-employed persons in fishing and shipping industries. Voluntary insurance for other self-employed whose annual income does not exceed a fixed limit	Employed persons	Employed earners	See Table IX - 1 above

(1) Mixed system: Juxtaposition of the list system (presumption that diseases are occupational in origin where these diseases can be found in a limitative list if, should the condition arise, certain conditions are met) and of the proof system for cases which cannot benefit from presumption (Commission's Recommendations of 23 July 1962 and 20 July 1966).



EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Given in the list of occupational diseases; restrictions imposed for some diseases	Given in the list of types of concern in which the victim of an occupational disease is assumed to have been exposed to the risk of such a disease	Given in tables; restricted in the case of a certain number of diseases	Strictly limited to the work given in the list	Given in the list, mostly in general terms
None, circumstances taken into consideration	None	No fixed period except for pneumoconiosis: 5 years (in principle) (1) diseases engendered by streptomycin: 1 month; deafness: 2 yrs (reduced to 30 days in some cases)	None, circumstances taken into consideration	No prescribed periods
None, circumstances taken into consideration	No statutory periods	Absolute periods given in the tables (between 3 days and 20 yrs) 5 years for pneumoconiosis	Absolute periods given in the list (with a minimum of 2 months)(2)	No statutory periods
2 years (time-limit for retro-active payments)	May be fixed by decree	2 years (time-limit)	3 years (time-limit)	
Yes	Related only to certain factory and works conditions	Only for pneumoconiosis	-	Yes
Employed persons, some self-employed, schoolchildren, students, kindergarten children, persons undergoing rehabilitation and others	Employment injuries: workers covered by social security system, apprentices and other persons. Occupational diseases: as above and also trainees, even unpaid, but excluding the other persons mentioned above	Persons working in any capacity in any place for one or more employers	Workers providing their services for hire to third parties in order to carry out manual (thus excluding most non-industrial staff)	Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff. Kindergarten children, schoolchildren and university students

(1) The conditions concerning the liability and exposure periods may be waived as regards silicosis and asbestosis subject to the opinion of a panel of 3 doctors.  
 (2) No periods fixed for silicosis and asbestosis.

TABLE IX - 3

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

BENEFITS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. <u>Temporary incapacity</u>				
(a) <u>Benefits in kind</u>				
- free choice of doctor or hospital	See Tables "Health Care"	Free choice for persons with full eligibility for health services	See Tables "Health Care"	See Table IX - 1 above
- payment of costs; fees	- Medical treatment (see "Health Care") - Costs of prostheses, artificial limbs, orthopaedic equipment, wheel chairs are completely covered by the injury insurance	Costs of medical care which are not payable under the General Health Scheme may be claimed from Employment Injuries Fund	See Tables "Health Care"	
- contribution by person involved	See Tables "Health Care"	None	See Tables "Health Care"	
- duration	Unlimited	Unlimited	Unlimited	
(b) <u>Cash benefits</u>				
- waiting period	See Tables "Sickness-Cash Benefits"	a) Injury benefit: 3 days. None, if incapacity lasts 12 days (Sundays excl.) b) Pay-related benefit: 12 days	a) Injury benefit: 3 days b) Earnings-related supplement: 12 days	See Table IX - 1 above
- duration	See Tables "Sickness-Cash Benefits"	Maximum of 26 weeks	Maximum of 156 days (excluding Sundays)	
- basic earnings used for calculation	-	-	-	

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>In principle: no free choice. The patient must as soon as possible visit the specialist appointed by the trade cooperative association (Durchgangsarzt). Any subsequent medical treatment is carried out by approved specialists (1)</p> <p>For the first 18 days the patient's sickness fund, subsequently the trade cooperative association; if no sickness fund exists, the association from the start</p> <p>None</p> <p>Unlimited</p>	<p>Free choice unless the enterprise has a recognized, comprehensive medical department</p> <p>If free choice allowed, refund subject to an official scale If organized department: free care</p> <p>None</p> <p>Unlimited</p>	<p>Free choice</p> <p>Direct payment by the primary social security fund; for agricultural workers, the agricultural friendly societies</p> <p>None, except in certain cases where treatment by a doctor outside the commune, a more expensive hospital, etc. is chosen by the patient</p> <p>Unlimited</p>	<p>The insured person must use the services of the INAIL doctors and obey their instructions, also regarding operations; otherwise he may lose his right to compensation. Hospitalisation is administered by the Regions</p> <p>INAIL</p> <p>None, when the patient shares a hospital room</p> <p>Unlimited</p>	<p>Free choice</p> <p>By the insurance association</p> <p>None</p> <p>Unlimited</p>
<p>None</p> <p>Until cure or permanent condition. Maximum: 78 weeks, then permanent annuities</p> <p>Basic earnings used for sickness insurance (but up to a ceiling)</p>	<p>None</p> <p>Until cure or permanent condition</p> <p>Average daily earnings obtained by dividing the real annual earnings during the year prior to the injury by 365; maximum Bfrs 502 020</p>	<p>None</p> <p>Until cure or permanent condition or relapse</p> <p>Actual earnings during the pay period (1 month, <math>\frac{1}{2}</math> month, 1 week) prior to cessation of work divided by the number of working days in that period</p>	<p>3 days (2)</p> <p>Until cure or permanent condition</p> <p>Average daily earnings received during the 15 working days prior to cessation of work</p>	<p>None</p> <p>Until cure or permanent condition but annuity after 13 weeks</p> <p>Actual earnings during a specified period (maximum: ceiling for earnings on which contributions are paid)</p>

(1) A doctor who has discovered an occupational disease must notify without delay the employment medical inspector or competent health service at the work place.

(2) From the day following the injury. In practice the employer pays compensation for that period (100% for the day of the injury and 60% for the following three days).

TABLE IX - 4

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- amount	See Tables "Sickness-Cash Benefits"	a) Injury benefit: £ 20.10 per week £ 15.70 (for certain married women and persons under 18) b) Pay-related benefit: payable provided there is an underlying title to sickness benefit (see Tables "Sickness-Cash Benefits")	a) Injury benefit: men and women (over 18 years) £ 17.45 minors (under 18) £ 14.70 Allowances for dependents same as with "Sickness-Cash Benefits"- see Table IV b) Earnings-related supplement: payable only where claimant would have been entitled to flat-rate sickness benefit (see Tables "Sickness-Cash Benefits")	See Table IX - 1 above
<b>2. Permanent incapacity</b>				
(a) Fixing level of incapacity (= t)	National Social Security Office	Medical Referee	Medical Boards and Medical Appeal Tribunals	
Review of t	Review possible at any time during the 5 years after the annuity is fixed if greater changes in circumstances. The National Social Security Office can however, before this period has passed, extend the 5 years' limit once if there are special circumstances	At end of any provisional assessment period or on application if circumstances alter	At end of any provisional assessment period, or on application when it is considered that circumstances have changed	
Minimum t giving entitlement to compensation	15 %	1%	1%	
(b) Basic earnings employed for calculating annuity (= E) Possible reduction of E (= E reduced)	Total earnings in year before injury	-	-	

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
See "Sickness Insurance"	90% of average daily earnings No reduction for hospitalization For temporary incapacity, partial allowances proportionate to residue capacity	50% of basic earnings for 28 days; thereafter 66 2/3% No reduction for hospitalization	60% of basic daily earnings for 90 days; thereafter 75%	Gross salary which the employee would have earned if he had continued to work
Ascertained in each case by medical examination as required by trade cooperative association  During first 2 years after injury, review is possible at any time; after permanent annuity is fixed, at intervals of at least 1 year The increase or decrease of t must be at least 10%  20%	Agreement between the insuring body concerned and person involved; approval by court compulsory when there is disagreement fixation by the employment tribunal  Review possible a) employment injuries: during 3 years from the date of the agreement between the parties or the final decision b) occupational diseases: at any time  -	Board of administration or select committee of the primary sickness fund on the advice of the consultant doctor  Review possible at any time during the first 2 years after t is fixed Thereafter normally at intervals of at least one year  -	t fixed for injuries on the basis of a table for assessing permanent incapacity; for occupational diseases on the basis of opinion of INAIL consultant doctor  Review possible during the 4 yrs after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 yrs (no limit for silicosis and asbestosis)  11%  No minimum for silicosis or asbestosis combined with tuberculosis	Assessment by annuities joint committee based on the opinion of the medical supervisor of the insurance association  Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%  -
Actual earnings in the 12 months prior to cessation of work. In any case 60% (persons aged over 18) or 40% (up to 18) of the reference amount (1978 = DM 23 400) Maximum E = DM 36 000. The insurance body may increase this sum	Earnings in the year prior to cessation of work. Maximum E = Bfrs 502 020 (subject to index changes) For minors E is at least Bfrs 100 404 (subject to index changes)	Actual earnings in the 12 months prior to cessation of work. Minimum E = FF 36 397.25 Maximum E = FF 291 178 Only 1/3 of the actual earnings in excess of twice the minimum is counted up to the maximum (= E reduced). If t is less than 10%, no minimum E	Average earnings in the year prior to cessation of work Minimum E = Lit 2 448 000 Maximum E = Lit 4 547 000 Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: between 11 and 64%, percentage = 50-98% between 65 and 100%, percentage = 100%	Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise (for non-industrial staff 12 X salary - with ceiling - at time of injury). Minimum legal earnings for persons of same age and sex plus 20% for a skilled worker (minimum basic earnings)

TABLE IX - 5

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
(c) amount or formula	Total incapacity: pension equal to 75% of annual earnings of recipient up to an amount of Dkr 118 000 which amount is readjusted following general wage rises  Partial incapacity: pension proportional to the degree of invalidity	- The rate of disablement benefit depends on the degree of disablement (physical or mental)  - Degree 19% or less: gratuity paid (amount of which depends on level of incapacity and its probable duration)  - 20 to 100%: weekly pension the level of which depends on the degree of disablement (attaining a max. level of £ 20.10, or £15.70 for certain married women or persons under 18)	- The rate of benefit depends on the degree of disablement  - Up to 19% lump sum gratuity Amount depending on degree and probable duration of disablement  - 20 to 100% pension, amount depending on degree of disablement	See Table IX - 1 above
- examples	---	---	£ 28.60 per week when t = 100%) £ 14.30 " " " t = 50%) £ 5.72 " " " t = 20%)	
(d) supplements - for care by another person	---	Constant attendance allowance if beneficiary receives 100% disablement pension and requires constant attendance: £3.80 per week (part-time attend.) £7.60 per week (full-time attend.) The rate of this allowance can, in exceptional cases, be raised to £11.40 or £15.20	Constant attendance allowance for a person with 100% disablement assessment who needs someone to attend him regularly Rates: minimum £ 5.70 per week normal maximum: £11.40 per week (exceptionally higher rates possible)(1) Exceptionally severe disablement allowance: £11.40 per week if there is entitlement to constant attendance allowance above the normal maximum rate and the need for attendance at such rate is likely to be permanent.	
- for dependents	---	Supplements are payable to recipient of injury benefit or to a recipient of disablement benefit who is also receiving either sickness or unemployability benefit (see Table IX-6) per week Dependent adult £9.35 Each of the 1st 2 children £4.15 Each further child £3.40	Same supplements as for invalidity pension if beneficiary is entitled to unemployability supplement See Table VI	

(1) People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid invalid care allowance at the rate of £10.50 a week.

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 5

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Ex t x 66.7%</p> <p>66.7% of E when t = 100%                      50.0% of E when t = 75%                      33.3% of E when t = 50%                      16.7% of E when t = 25%</p>	<p>Ex t</p> <p>100% of E when t = 100%                      75% of E when t = 75%                      50% of E when t = 50%                      25% of E when t = 25%</p>	<p>E reduced x t reduced                      Reduced level = incapacity level                      reduced by half for the portion                      under 50% and increased by half                      for the portion over 50%</p> <p>100 % ) when t = 100%                      62.5% ) of E re- when t = 75%                      25 % ) duced when t = 50%                      12.5% ) when t = 25%</p>	<p>E reduced x t</p> <p>100.0% of E when t = 100%                      75.0% of E when t = 75%                      35.0% of E when t = 50%                      13.2% of E when t = 25%</p>	<p>Ex t x 80%</p> <p>80% of E when t = 100%                      60% of E when t = 75%                      40% of E when t = 50%                      20% of E when t = 25%</p>
<p>Vary according to individual case                      from DM 290 to DM 1 156</p> <p>If t = 50%, at least 10% of annuity                      for each child; at least equal                      to the family allowances or the                      increase under old age insurance                      (1)</p>	<p>Maximum rate: 150%</p> <p>See Family Allowances</p>	<p>40% of the annuity with a minimum                      of FF 26379.96</p> <p>See Family Allowances</p>	<p>Lit 35 000 per month</p> <p>For spouse and each dependent                      child: 5% supplement, and combin-                      ation with any family allowances</p>	<p>Up to Ex t 100%</p> <p>10% supplement for each dependent                      child if t = at least 50%; maxi-                      mum : 100% of E. Age-limit as for                      family allowances</p>

(1) No accumulation with training or similar allowances which exceed a certain sum.

TABLE IX - 6

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
(e) Redemption	If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum	If the level of disablement is under 20%, payment of one lump-sum gratuity	If the level of disablement is not more than 19%, payment is normally a lump-sum gratuity	See Table IX - 1
(f) Accumulation: - new earnings - other pensions	Full accumulation Invalidity pension is reduced if compensation is based on an invalidity of more than 20%. Old-age pension can be accumulated	Full accumulation Full accumulation	Full accumulation Full accumulation	
OTHER BENEFITS	<u>Handicap allowance</u> allowance for permanent handicap in daily life (for 100% handicap, allowance is Dkr 14 500)	Several supplements are available in cases of disablement: <u>Sickness benefit</u> in cases of incapacity for work (see Tables IV) <u>Unemployability supplement</u> if sickness benefit not payable. The rate are the same as for sickness benefit <u>Hospital treatment allowance</u> payable to persons receiving pensions whose degree of disablement is under 100%. The purpose is to give a pension at the rate given to a person 100% disabled during the stay in hospital	Disablement benefit can be increased in various ways: <u>Special hardship allowance</u> , payable to claimants unable to follow their pre-accident regular occupation or to do suitable alternative work of similar standard. Rate: difference between earnings in the regular occupation and the suitable alternative occupation. Maximum: £ 11.44 p. week (The allowance together with the disablement benefit cannot exceed the amount of the 100% disablement pension). <u>Unemployability supplement</u> payable to disablement pensioners incapable of work and likely to remain so permanently. Rate: see Tables "Invalidity" (Invalidity pension, invalidity allowance, supplements for dependants). Family allowances payable in addition. (No accumulation possible with special hardship allowance or any other social benefit). <u>Hospital treatment allowance</u> Increases disablement benefit to 100% rate while beneficiary in receiving hospital-in-patient treatment for the relevant injury or disease	



EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 6

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Redemption is possible with the insured person's consent if t is less than 30%. Above 30% redemption is possible under certain conditions	For an employment accident compulsory if t is less than 10% at the review periods. Optional, at the request of the party concerned, for maximum of 1/3 annuity, compulsory approval by a judge	Immediate compulsory redemption if t is less than 10% and if the annuity is less than 1/80 of minimum earnings; optional full or partial redemption under certain conditions - not before 5 years after ascertainment of permanent condition	Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity t is between 11% and 16%	Redemption if t is less than 40% under special conditions Compulsory redemption if t is less than 10 %
Full accumulation possible with new earnings If combined with old-age or invalidity pension the latter is reduced when the total pensions exceed 85% of the annual earnings taken into account for the employment injury pension or 85% of the general basic earnings used to calculate old-age/ invalidity pension	Full accumulation with new earnings Combination with invalidity and old-age pensions possible subject to maximum limits for the various cases	Full accumulation possible with new earnings Combination with an invalidity pension restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury. No limits for old-age pension	Full accumulation possible with new earnings Invalidity and old-age pensions may be combined with employment injury or occupational diseases pensions. The sum of the combined pensions may not exceed the last earnings where the invalidity pension is paid for the same reason as the injury annuity	Accumulation possible with new earnings In certain cases reduction of invalidity pension only
-	-	-	-	-

TABLE IX - 7

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
DEATH - Surviving spouse (1)	Pension: 30% of annual salary of deceased (calculated on the basis of a maximum amount of Dkr 118 000) during a period of 10 years maximum (same rules for widows and widowers)	1) Weekly pension paid to widow: £ 18.85 + £ 4.90 for each dependent child. 2) Gratuity of £ 982 to widower who was dependent on deceased spouse. If he is incapable of supporting himself by reason of illness, the gratuity is replaced by a pension of £ 18.85 (£ 19.95 if over 66 and living alone) + £ 4.90 (for each dependent child) per week	1) <u>Widow's pension</u> : during the first 26 weeks £ 24.50 per week <u>Widow's supplementary allowance</u> : for same period if underlying title to National Insurance Widow's Allowance. Rate: One third of the husband's relevant average weekly earnings between £13 and £30 plus 15% of earnings between £30 and £95. After 26 weeks: £18.05 per week if widow is: -entitled to an allowance for a child or -has a young person under age 19 living with her or -over 40 when the above conditions were no longer satisfied or -over 50 when her husband died or -pregnant by her late husband or -permanently incapable of self support Otherwise £ 5.25 per week 2) <u>Widower's pension</u> : £ 18.05 per week if at the time of death of his life the claimant was permanently unable to support himself and his maintenance was more than half supplied by the deceased	See Table IX - 1 above
- Orphans (children having lost one parent)	Pension of 10% of annual earnings of deceased (up to 18 years old)	Orphans' pension £ 11.30 per child per week	Each child: £ 6.10 per week. Family allowances payable in addition	
- Orphans (children having lost both parents)	Pension of 20 % of annual earnings of deceased (up to 18 years old)	as above	as above	

(1) As a general rule widows neither divorced nor separated as guilty parties. In the event of remarriage, the pension is replaced by payments equal to several years' pension.

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 7

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Widow aged under 45: E x 30%                      Widow aged over 45 or with over 50% incapacity level or with one child receiving orphan's pension: E x 40%. Widowers receive the same amount insofar as the wife was the main breadwinner in the marriage</p>	<p>Widow or widower: E x 30%</p>	<p>Widow aged under 60: E reduced x 30%                      Widow aged over 60 or with at least 50% incapacity level: E reduced x 50%                      Widower: see widow</p>	<p>Widow or widower : 50% of the annuity (2)                      Widower aged 65 or over or unfit for work: as above</p>	<p>Widow E x 40%                      With at least 50% incapacity level E x 50%                      Invalid widower: E x 50%</p>
<p>Each child to age of 18, or 25 if undergoing vocational training: E x 20% (1)</p>	<p>Each child: E x 15%                      with maximum: E x 45%</p>	<p>1 child: E reduced x 15%                      2 children: E reduced x 30%                      3 children: E reduced x 40%, etc.</p>	<p>20% of the annuity for each child</p>	<p>Children (to age of 18 or 25 if continuing studies or vocational training and with no limit for handicapped children): E x 20%                      Accumulation with family allowances</p>
<p>E x 30% (1)</p>	<p>Each orphan: E x 20%</p>	<p>Each orphan: E reduced x 20%                      Accumulation with family allowances</p>	<p>40% of the annuity for each orphan</p>	<p>As above</p>

(1) No accumulation with training or similar earnings above a certain amount.

(2) For widowers, only if widow died after 17/12/77.

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- Dependent parents and other relations	If total benefits to spouse and children amount to less than E x 70%, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. as well as in cases when the deceased was not married to the spouse. It is a condition that the deceased took care of the upkeep of the dependant	Dependent parents maintained by an - unmarried worker: £ 18.85 per week for one parent £ 8.35 per week for other parent: - married worker: £ 8.35 per week for each parent	Parents and certain other relations if deceased has contributed towards their support and if other conditions are satisfied	See Table IX - 1 above
- Maximum for all beneficiaries	E x 75%	none	none	
- Capital sum on death	Lump sum of Dkr 18 500	Funeral grant up to £ 115	Death grant (see Table VIII: "Survivors")	
ADJUSTMENT	Annual adjustment according to change in average wage level	Benefits are normally increased once a year	All long-term benefits are adjusted by legislation in line with the general level of earnings or prices, whichever is more beneficial. Short-term benefits are adjusted in line with movements in the general level of prices	

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 8

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
E x 20% (E x 30% for a couple). For parents and grandparents, with priority to the parents	Father and mother E x 20% each, or E x 15% for surviving spouse without children. Also grandchildren, brothers and sisters under special conditions	E reduced x 10% for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30%	20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists	For all dependants of the victim: E x 30%. The sum of E 20% for certain other persons who fulfill other conditions
E x 80%, excluding, where applicable, parents and grandparents	E x 75% with order of priority	E reduced x 85%	E x 100%	E x 80%
1/12 of the annual earnings (minimum DM 400). Cost of transporting the body to the place of interment is covered	30 x average daily earnings	Refund of funeral expenses limited to a maximum sum	Lump sum of Lit 140 000.- - 260 000 plus supplementary allowances for children, parents and grandparents	1/15 of the annual earnings
Annual adjustment by statutory instrument according to changes in wage levels	a) Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. The adjustment is equal to the difference between the annuity and the said sum. These sums are fixed by royal decree and are pegged and adjusted annually b) In other cases: adjusted annually with indexation	Annual adjustments on 1 January and 1 July by decree fixing the coefficient of increase	Automatic regular adjustments linked to changes in industrial earnings during the preceding three years	Adjustment by regulation (at least every 5 years) according to changes in wage level (at present wage level of 1974). The sums adjusted by this means are pegged to the cost-of-living index. No monthly payment can be made on a basis below the minimum reference levels (see basic earnings above) for the first month in which it is payable

## EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
RETURN TO ACTIVE LIFE Rehabilitation, retraining	Rehabilitation: see Table VI "Invalidity" Retraining in special retraining centres authorized by the National Social Security Office. Costs paid by insurance companies if retraining is in continuation of treatment of casualty	Contributions towards costs of rehabilitation services may be made from Occupational Injuries Fund	Employment Rehabilitation Centres Disablement Resettlement Officers and Vocational Training facilities throughout the country, all financed by the Government	See Table IX - 1 above
Preferential employment of handicapped persons	Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question		Obligation for employers of over 20 people to employ 3% of registered disabled people. Car park and passenger electrical lift attendants must be disabled people	
Change of employment - condition	In the event of risk of aggravation or relapse of an occupational disease, the National Social Security Office can induce the insured person to change occupation		As under "Rehabilitation" above	
- compensation			As in permanent incapacity	See Table IX - 1 above

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Functional rehabilitation as part of medical care on the initiative and at the expense of the trade cooperative associations Retraining: where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period	There is the possibility of new employment and measures of social and professional readaptation, if necessary. The "Fond national de reclassement social des handicapés" deals with the rehabilitation and retraining of handicapped workers with at least a 30% incapacity level (mental: 20%). The Fund may set up or help to set up rehabilitation centres (1) Rehabilitation may also be paid for by the Occupational Diseases Fund	Functional rehabilitation subject to medical opinion at the expense of the primary fund Vocational retraining in special vocational retraining centres (2) or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased	Functional rehabilitation in specialized health establishments and vocational retraining Convalescence in recognised hospitals or homes is financed by regions	The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures
Obligation to employ seriously disabled persons in all enterprises as a 6% quota of the staff or to pay 100 DM per month compulsory compensation for each reserved job that is unfilled	Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the fund. During the rehabilitation period, allowances and supplementary earnings are paid them by the Fund (1)	Preferential employment of handicapped persons on staff up to a certain percentage which is fixed by ministerial decree for each activity or group of activities (1)	Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers). 40% minimum level of incapacity for such guaranteed employment	Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair reasonable wage
In the event of risk of occupational diseases, aggravation or relapse, in particular dermatosis and silicosis, the trade cooperative association must induce the insured person to change occupation	In cases of occupational disease risk, on the advice of the occupational doctor and with the agreement of the employee (who can be assisted by a doctor of his choice)	Silicosis and asbestosis	Silicosis and asbestosis	In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his reemployment
For a maximum of 5 years, transitional annuity (2/3 of E) or a lump sum of one year's full annuity	Temporary cessation: temporary incapacity allowance during the period Permanent cessation: full permanent incapacity allowances for 90 days	After examination by a specialist a standard rate compensation payable in 25 or less monthly instalments and equal to a maximum of 300 times the average daily earnings of workers in the same category when the insured person was employed during exposure to the risk or, where applicable, for each year of exposure 60 times the earnings taken as reference, payable in a proportionally smaller number of monthly instalments	Temporary annuity for disabled persons whose incapacity does not exceed 80%. The annuity is paid for 1 year and is equal to 2/3 of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower	A temporary annuity to compensate for loss of earnings may be granted

(1) Such measures have been in operation for many years for disabled servicemen and other groups of handicapped workers.

(2) Retraining centres compulsory for enterprises employing over 5 000 workers.

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS



EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 10

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
		<p>Conditions: not to be entitled to an annuity for pneumoconiosis; to leave the post in 6 months; to change employment                      If entitlement to an annuity or allowance subsequently occurs, the change of employment allowance is deducted therefrom for the corresponding period</p>		



## **FAMILY BENEFITS**

FAMILY BENEFITS

TABLE X - 1

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law	Law of 31 March 1950	Law of 1944	Act of 15 June 1945	23 December 1939
2. Basic legislation	Law of 3 June 1967	Law of 1944 (as amended)	Act of 5 August 1965 and 7 August 1975 regulations thereunder	26 April 1962
<b>FAMILY ALLOWANCES</b>				
<u>Conditions (1)</u>				
- First child giving entitlement	1st	1st	1st	1st
<u>Age limit</u>				
- normal	16	16	16	16
- vocational training	-	18	19	27
- further education	-	18	19	27
- girls remaining at home	-	-	-	27(2)
- serious infirmity	-	18	-	18
<u>Monthly amounts</u> in national currencies	Each child : Dkr 150 (All child allowances are exempted from taxation)	1st child           £ 2.30 2nd child           £ 4.10 3rd and each further child £ 4.85  In cases of triplets and quadruplets the allowance for each child is doubled	Each child:       £ 9.97	1st child           Fl 54.86 2nd and 3rd child   Fl 114.92 4th and 5th child   Fl 153.40 6th and 7th child   Fl 169.78 8th and following children   Fl 187.72
In European Units of Account (EUA)	Each child: 21.35 EUA	1st child:           3.40 EUA 2nd child:           6.10 EUA 3rd child:           7.25 EUA	Each child:           14.90 EUA	1st child           19.80 EUA 2nd and 3rd child   41.40 EUA 4th and 5th child   55.25 EUA 6th and 7th child   61.15 EUA 8th and following children   67.60 EUA
Exchange rate: 1 EUA	(Dkr 7.02342)	(£ 0.6692)	(£ 0.6692)	(Fl. 2.7758)

(1) In the countries of the European Communities the following give entitlement to family allowances: legitimate and legitised children, stepchildren, recognized natural children, adopted children and children given a home. Normally, dependent children although the definition of this varies between countries. In Belgium and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren.

(2) Boys and girls.

FAMILY BENEFITS

TABLE X - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
13 November 1954 Law of 31 Jan.1975, amended General Section of the Social Code of 11 December 1975	4 August 1930 Coordinated laws (royal decree of 19 December 1939)	11 March 1932 Social Security Code, Book V Decree of 10 December 1946, amended Law of 3 Jan.1975, 12 July 1977	17 June 1937 Consolidated law. Decree of 30 May 1955. Law of 17 October 1961	20 October 1947 Law of 29 April 1964, amended Law of 20 June 1977, amended 1961
1st	1st	1st and 2nd (1)	1st	1st
18 (3) 27 (4) 27 27 No limit	16 21 25 25 No limit	16 <sup>1</sup> (2) 18 20 20 20	18 21 26 - 20 No limit	18 25 25 - No limit
1st child DM 50 2nd child DM 80 3rd child and subsequent children DM 150	1st child Bfr 1 407.25 2nd child Bfr 2 233 3rd child Bfr 3 057.75 4th child Bfr 3 118.50 5th child and subsequent children Bfr 3 141.25	1st child: See "Family complement" 2nd child FF 195.5 3rd child FF 323 4th child FF 314.5 5th child and subsequent children FF 297.5	Lit 9 880.-- for each child	1st child Lfr 1 155 2nd child Lfr 1 155 3rd child and subsequent children Lfr 2 975
1st child 19.40 EUA 2nd child 31.0 EUA 3rd child and subsequent children 58.15 EUA  (DM 2.57941)	1st child 34.60 EUA 2nd child 54.90 EUA 3rd child 75.20 EUA 4th child 76.70 EUA 5th child and subsequent children 77.25 EUA  (Bfr 40.6585)	2nd child 34.90 EUA 3rd child 57.70 EUA 4th child 56.15 EUA 5th child and subsequent children 53.10 EUA  (FF 5.60086)	Each child 9.30 EUA   (Lit 1 061.48)	1st child 28.40 EUA 2nd child 28.40 EUA 3rd child and subsequent children 73.20 EUA  (Flux 40.6585)

(1) Family complement : 1st child if under 3 years old.

(2) Extended to 17 if unemployed.

(3) Prolongation to 23 possible for those not in work or occupational training, and not receiving unemployment allowance.

(4) No accumulation with income from study allowance or similar if over a certain amount.

TABLE X - 2

## FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Supplements which vary with age	Youth allowance can be given to 16-17 year olds for their support and education. Maximum Dkr 7 700 yearly provided that the family income does not exceed Dkr 70 000			The following are counted as 2 children if they are mainly dependent upon the insured person: a) a child under 16 who is brought up elsewhere than in the insured person's household because of education, apprenticeship or invalidity; b) a child from 16 to 27 in the event of education or occupational training when the child counts for 3 if no longer at home but still wholly or almost wholly the financial responsibility of the parent; c) a child of 16 or 17 if an invalid
OTHER BENEFITS Allowances for other dependent persons				
Family complement ("Complément familial")				

FAMILY BENEFITS

TABLE X - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
	Supplements for children: from 6-10 Bfrs 263.25 from 10-14 Bfrs 464.25 over 14: Bfrs 751.50	Supplements from the 2nd child: over 10 FF 76.50 over 15 FF 136		Supplements for children: From 6 years: Flux 115 From 12 years: Flux 375
			a) A spouse who receives no income of his/her own: over Lit 133 250 per month: Lit 9 880 b) Dependent parents and grand-parents: Lit 2 340 subject to age limits (except invalids), namely 60 for men and 55 for women, and limits of income, namely a maximum of Lit 133 250 where only one parent and Lit 233 200 where there are two	
		Subject to means test: FF 345 for families with 1 child aged under 3 years or at least 3 children.		

TABLE X - 3

## FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Allowance for single parent		Single mother with 1 child and income not over £ 6.00 Amount: £ 18.10 Each subsequent child: £ 4.50 (Reduced amount if income over £6.00 but under £18.00)	1st child £ 4.33	
Allowances payable at the beginning of the school year				
Prenatal allowance				
Birth grants		£ 100 in cases of triplets £ 150 in cases of quadruplets, quintuplets etc.	See Table V - "Maternity"	
Accommodation allowances and removal grants				



FAMILY BENEFITS

TABLE X - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
		Guarantee of minimum family income for single persons with at least 1 child. Monthly amount: FF 1 275 + FF 425 per child. The allowance equals the difference between this amount and the beneficiary's income		
		Allowances for children from 6 - 16 Annual rate : FF 170		
		Monthly sum of FF 187 paid as follows: 2 months' payments after the first prenatal examination, 4 months' payments after the 2nd prenatal examination and 3 months' payments after the 3rd prenatal examination		Lfr 3 500 (index = 100) on condition that the mother can prove that she has had the medical examinations prescribed and that her legal domicile was in the Grand Duchy during the year before the birth
	Bfr 17 971 for first birth Bfr 12 395 for second birth Bfr 6 668 for subsequent births May be obtained in advance two months before the probable date of birth	FF 2 210 at each birth payable in 3 instalments		Lfr 3 500 (index = 100) on condition that one of the parents had legal domicile in the Grand Duchy during the year before the birth and that the mother had the prescribed post-natal examination. Lfr 3 500 (index = 100) as a post-natal allowance on condition that the child had the prescribed medical examinations
		a) Accomodation: Beneficiaries: -those receiving one of the various forms of family allowances: elderly, handicapped, young workers, young households; the allowance is given for rents over a minimum, which varies according to the income of the person concerned and the number of children. It can be increased for beneficiaries with low incomes b) Removal grants: -paid to persons who after removal receive the accomodation allowance  These two forms of benefits are paid by the family allowance funds		

TABLE X - 4

## FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Special allowances for handicapped children		£ 35 per month if under 16 and living at home		
Family holiday allowances				
<b>SPECIAL CASES</b>				
Unemployed persons	Normal allowances	Normal allowances	Family allowances are paid concurrently with all other national insurance benefits (excluding guardian's allowance (see Tables "Survivors") and all industrial injury benefits and the increases for dependent children therewith	Unemployed persons are entitled to family allowances either under the general scheme or under special arrangements (in the event of unemployment assistance)
Pensioners	Allowances are increased to Dkr 227 per month for each child when both parents are pensioners plus a special supplement of Dkr 358 per month	Normal allowances	Pensioners are entitled to family allowances	Pensioners are entitled to family allowances
Orphans (including motherless or fatherless children)	If one parent is deceased allowances are increased to Dkr 227 per month plus special supplement of Dkr 593 per month Total orphans: allowances are increased to Dkr 227 plus special supplement of Dkr 745 per month	Normal allowances		Fatherless or motherless children: normal allowances (but see Tables VIII) Orphans under the general insurance scheme for widows and orphans (1) See Tables VIII

(1) Also holiday allowances paid in May: 7% of the orphans' allowance paid during the preceding 12 months.

FAMILY BENEFITS

TABLE X - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
	Supplementary allowance of Bfr 5 115.25 per month for each handicapped child under 25	Special allowance for persons with a 50% or more handicap, up to 20 years: FF 272 Addition for children with at least 80% incapacity who are not taken into care by the special education service: constant attendance by another person FF 408 Discretionary daily help: FF 204		Supplementary allowance of Lfr 1 155 for each child under 18 with an at least 50% insufficiency or permanent reduction of physical or mental ability by comparison with that of a child of the same age. Maintenance without an age limit if the child is unable to care for itself
	Allowance equal to the family allowances granted for April and paid in May			
The unemployed are entitled to family allowances	Unemployed persons are entitled to family allowances	Unemployed persons registered with an unemployment fund are entitled to family allowances under certain conditions	Unemployed persons are entitled to family allowances	Unemployed persons are entitled to family allowances like other residents
Persons receiving invalidity, old-age or orphans' benefit from statutory insurance schemes or disablement benefit from employment injury insurance are granted special supplements (see also other Tables)	Pensioners are entitled to family allowances Allowances for children of invalidity pensioners: 1st and 2nd children Bfr 2 334.50 3rd children Bfr 3 057.75 4th children Bfr 3 118.50 5th and following children Bfr 3 141.25 (+ supplement according to age)	Pensioners are entitled to family allowances (under certain conditions as regards invalidity or employment injury pensioners)	Pensioners are eligible for family allowances	Pensioners are entitled to family allowances
	Orphans' allowances: Bfr 4 367.50 for each child (plus supplement according to age)	Allowances for orphans and certain children dependent on one parent: FF 255 a month for an orphan; FF 190.25 a month for a child where one parent is deceased or where only the maternal parenthood is established		If the person entitled to the allowance dies it is continued and may be combined with orphans' pensions



# UNEMPLOYMENT

TABLE XI - 1

## UNEMPLOYMENT

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
EXISTING SCHEMES	Unemployment insurance (optional)	a) Unemployment insurance b) Unemployment assistance	Unemployment insurance	a) Interim allowance b) Unemployment insurance c) Unemployment assistance
LEGISLATION				
1. First law	Law of 4 April 1907	Law of 1911	Act of 1911	a) and b) Law of 9 September 1949 (amended) c) Law of 10 December 1964 on unemployment assistance
2. Basic legislation	Law of 1970	Social Welfare Laws 1952 - 1978	Act of 1975 and regulations thereunder	
FIELD OF APPLICATION	Wage earners and self employed persons of 16 - 65 years of age may be admitted as members to an unemployment fund	With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.	Flat rate benefits: all employed persons. (1)  Earnings-related supplement: all employees under minimum pension age (65 for men, 60 for women) entitled to flat-rate unemploy- ment benefit	a) and b) All employees c) Employees who do not or no longer fulfil the conditions required in order to receive unemployment insurance allow- ances
TOTAL (Involuntary) UNEMPLOYMENT Conditions				
- Main conditions	- be capable of work - be available for work - have signed on at the employ- ment office	a) - be capable of work - be available for work - have signed on at the employ- ment office  b) - be capable of work, available for and seeking work - have lived in Ireland for at least 6 months - have no right to insurance benefit	- be capable of work - be available for work with an employer - have signed on at the employment office - be free from disqualification	To have registered at the employ- ment exchange

(1) Except married women who chose before April 1977 not to be insured.

UNEMPLOYMENT

TABLE XI - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
a) Unemployment insurance b) Unemployment assistance	Unemployment insurance	a) Unemployment assistance b) Supplementary unemployment insurance (1)	a) Unemployment insurance b) Exceptional unemployment allowances	Unemployment insurance
a) and b) 16 July 1927  Law of 25 June 1969 modified several times General Section, Social Code of 11 December 1975 and 23 December 1976	28 December 1944  Decree of 20 December 1963 (amended)	a) Law of 11 October 1940 and Decree of 12 March 1951 b) Agreement of 31 December 1958 Ordinance of 7 January 1959 Ordinance of 13 July 1967	Decree law of 19 October 1919  a) and b) Decree-law of 4 October 1935 (several amendments)	Law of 6 August 1921  Law of 30 June 1976
a) All employees (industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons). Persons receiving transitional allowances after undergoing rehabilitation measures b) All employees	All employees covered by social security Young persons who are unemployed following their training	a) All employees b) All employees bound by a contract of service to employers within the scheme's field of application (1)	a) All employees b) Workers in certain categories and areas who do not fulfil the conditions required for a)	- Employed persons - Young persons, who are unemployed following their training - Self-employed persons who have given up their trade and are in search of paid employment
a) and b): To have registered at the employment exchange as unemployed and to have applied for benefit	To be fit for work and registered for employment	a) and b): To have registered at the employment exchange	a) and b): To have registered at the employment exchange	- To be involuntarily unemployed - To be fit to work - To have registered for employment

(1) France: Originally based upon contracts, this scheme has in practice been extended to cover all employees except for certain special categories, such as persons employed as domestic servants.

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- Qualifying period	- have completed a minimum period of employment of 26 weeks during the 4 preceding years - 6 months of insurance with fund	a) <u>Flat-rate benefit</u> - 26 contributions paid; - 48 contributions paid or credited during the contributions year (1) preceding the benefit year (1). If less than 48 but not less than 26 contributions paid or credited, a reduced benefit is payable. <u>Pay-related benefit</u> Payable under the same conditions as for sickness benefit (1). b) —	<u>Flat-rate benefits</u> (a) Either at least 26 contributions paid before 6 April 1975 or contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum contribution for that year (b) For full benefit, contributions paid or credited in the relevant contribution year amounting to at least 50 times the minimum contribution for that year <u>Earnings-related supplement:</u> Entitlement to flat-rate benefit and since Jan.1.1978 have paid contributions amounting to at least £37.43 during the appropriate tax year	a) At least 130 days of paid employment in the same occupational sector during the last 12 months (2) b) and c): 65 days of paid employment during the last 12 months or for the last 6 weeks (2)
- Maximum age		a) and b): 66 years of age	Men 65, women 60	65
Resources		b) Inadequate resources		a) and b) None c) Reduction of allowances in the event of supplementary income
Waiting period	-	<u>Flat-rate benefit:</u> 3 days <u>Pay-related benefit:</u> 12 days	<u>Flat-rate benefit:</u> 3 days <u>Earnings-related supplement:</u> 12 days	None
BENEFITS				
Days for which allowance is granted	6 days a week	6 days a week	6 days a week	5 days a week
Duration of payment	Not more than 3 1/2 years For the insured entitled to an old-age or invalidity pension, or aged 67+ limited to 78 days in any period of 12 months	a) <u>Insurance</u> <u>Flat-rate benefit</u> - Unlimited if the claimant aged 65-66 has paid at least 156 contributions - Limited to 156 days if aged under 18 or a married woman dependent on her husband - Limited to 390 days in other cases <u>Pay-related benefit</u> Limited to 381 days b) <u>Assistance</u> Unlimited	<u>Flat-rate benefits</u> Limited to 312 days excluding Sundays in any period of interruption of employment. A claimant re-qualifies for a further period of 312 days when he has paid a further 13 contributions while working for an employer <u>Earnings-related supplement</u> Limit to 156 days (excluding Sundays)	a) Interim allowance: 40 days a year, thereafter unemployment allowance (3) b) 130 days a year c) 2 years ; extension to 65 years for unemployed persons over 60

(1) See Tables IV "Sickness-Cash Benefits".

(2) 5-day week.

(3) Netherlands: Workers receiving the interim allowance are considered to be still linked to the occupational sector.

The trade cooperative associations are authorized to grant this allowance for a longer period. Thereafter workers may receive unemployment benefit for 90 days in the same year.



UNEMPLOYMENT

TABLE XI - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
a) At least 6 months' employment under insurance cover during the last 3 years b) During the last year at least 10 weeks' employment under insurance cover or to have received unemployment allowance (for at least one day)	Period varies according to the age of the insured person: 75 working days during the last 10 months and 600 working days during the last 36 months	a) To have been in paid employment for at least 150 days during the last year b) At least 91 days' membership or 520 working hours over 12 months	a) At least 2 years of insurance and 52 weeks' contributions during the last 2 years b) At least 5 weeks' or 1 month before 1949 or during the last 2 years	At least 26 weeks of employment during the last year
a) 65 b) 65	65 for men 60 for women	a) and b) 65	-	64
a) - b) State of need	-	After first 3 months means tested (e.g. the ceiling for a single person's income is FF 29.64 a day)	-	-
None	None	a) 3 days b) None	a) 7 days b) 1 day	None
a) and b): 6 days a week	Working days and unpaid public holidays	a) and b): Every day	a) and b): Every day	Every day
a) Proportionate to periods of employment during last 3 years <u>Employment</u> <u>Allowance</u> 6 months                              78 days 9 months                                120 days 12 months                               156 days 18 months                               234 days 24 months                               312 days b) No limit	No limit (except for certain cases where unemployment is protracted or recurs with unusual frequency, handicapped workers in a protected workshop and workers with voluntary reduced hours).	a) No limit but allowance reduced by 10% after 1 year and by 10% for each further year (maximum reduction of 30% for workers under 55; no reduction when job lost over 55) b) 365 days - with extensions varying according to worker's age	a) 180 days a year (extended to 360 days in the building sector under transitional arrangements) b) 90 days, with possibility of extension until 180 days	365 calendar days per 2-year period

TABLE XI - 3

## UNEMPLOYMENT

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Earnings taken as reference	Calculation usually based on average earnings of preceding 5 weeks	<u>Pay-related benefit</u> Gross taxable earnings in a previous income tax year	<u>Earnings-related supplement</u> Average weekly earnings (obtained by dividing annual earnings by 50 in the relevant tax year)	Daily earnings lost
Ceiling	90% of average earnings	<u>Pay-related benefit</u> £ 50 per week	<u>Earnings-related supplement</u> £ 95 per week	a), b) and c) Fl 221.47 per day (5-day week)
Rate	Maximum rates are fixed for a half year at a time by the separate funds (at not more than Dkr 1 349 per week)	a) <u>Flat-rate benefit</u> Married woman dependent on her husband: £ 12.50 per week Man or woman other than above: £ 14.35 per week <u>Pay-related benefit</u> see Table IV "Sickness-Cash benefits" The combined flat-rate and pay-related benefits may not exceed 85% of reckonable weekly earnings b) Urban areas : £ 11.75 maximum Other : £ 11.35 maximum per week	<u>Flat-rate benefit</u> £ 14.70 per week  <u>Earnings-related supplement</u> One third of average weekly earnings between £ 13 and £ 30 plus 15% of average weekly earnings between £ 30 and £ 95.  Limited to the amount needed to bring total weekly benefit (including flat-rate benefit, increases for dependants and earnings-related supplement) up to 85% of average weekly earnings	a) and b) 80% of reference earnings c) 75% of reference earnings Minimum for heads of household and single persons of 35 years and over: a) and b) 80% of Fl 104.51 c) 75% of Fl 111.64
Family supplements *)	None	a) 1 dependent adult £ 9.35 Each of the first two dependent children £ 4.15 each further child £ 3.40 per week  b) 1 dependent adult urban areas £ 8.65 max. Other £ 8.35 max. 1 adult+1 child urban areas £ 12.20 max. other £ 12.00 max. per week	1 dependent child £ 9.10 Each child £ 2.20	-

\*) In addition to family allowances.

UNEMPLOYMENT

TABLE XI - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
a) and b) Net earnings for the last 20 days	Average gross earnings	a) - b) Earnings on which contributions have been paid for last 3 months	-	Gross earnings during the 3 months which precede unemployment
a) and b) DM 3 700 per month	Bfr 30 250 per month	c) 90 % of previous earnings	-	-
a) 68% of net earnings (benefits on a fixed scale) b) 58% of net earnings (benefits on a fixed scale)	60% of earnings for one year, then reduced to 40% unless household head: maximum Bfr 726 per day Minimum Head of household Bfr 612 Others Bfr 484 (6-day week)	a) Standard rate FF 15.20 (1) per day b) 35% of reference earnings (2) Minimum: FF 25.70 per day (3) Total indemnity is increased to 90% of the gross salary for a maximum period of one year where redundancy is for economic reason	a) and b) Standard rate: Lit 800 per day Where unemployment is due to redundancy because of cessation of the enterprise or of reduction in staff a special unemployment allowance equal to two-thirds of the last daily earnings is paid for 180 days (contribution condition reduced to 13 weeks)	80% of reference earnings, but the indemnity cannot exceed 2 1/2 times or twice the minimum social salary if unemployment lasts for more than 182 calendar days during a 12-month period
See Table X "Family Benefits"		a) For spouse and each dependent person: FF 6.60 per day	-	-

(1) For the first three months: FF 16.50.

(2) 15% supplement during the first three months.

(3) For the first three months: FF 29.55.

TABLE XI - 4

## UNEMPLOYMENT

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
PARTIAL UNEMPLOYMENT Definition of partial unemployment	No special definition	-	Any day of unemployment on which a person would normally work	Short-time working (under 48 hrs per week) or alternating periods of employment with the approval of the authorities
CONDITIONS	See Total Unemployment	-	See Total Unemployment	See Total Unemployment (interim allowance)
COMPENSATION	Proportional rate as for total unemployment	-	See Total Unemployment	See Total Unemployment
ACCUMULATION	Pensions: accumulation permitted but duration of benefits is limited Sickness cash benefits: no accumulation Income from other gainful activity (self-employed activity excepted): the general rule excludes accumulation. In a number of special cases, however, accumulation is possible	Normally not payable with other social insurance benefits	Not normally payable with other social insurance benefits	a) and b) Any compensation paid by the employers is deducted c) - Part of supplementary income is deducted from the allowance

UNEMPLOYMENT

TABLE XI - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Insurance only: unavoidable short-time working initially affecting at least 1/3 and thereafter at least 10% of staff (1)	Days or half days during which the execution of the work contract is suspended	a) Assistance: temporary closure or short-time working (under 40 hours per week) affecting at least 20% of the staff b) Insurance: payment of supplementary hours allowance	Additions to salary where the enterprise reduces or ceases activities: - because of reasons of its own or temporarily (ordinary additions) - because of the sectoral or local economic situation, restructuration or reconversion of the enterprise (extraordinary additions)	Short-time working or two or more days of unemployment in a normal working week
See Total Unemployment and over 10% reduction of normal working time	See Total unemployment	See Total Unemployment	Request made by the employer. Authorisation by INPS or by Decree	Employees normally employed by the enterprise at the time of partial unemployment
Per hour of unemployment, proportional rate as for total unemployment (official scale)	See Total Unemployment	a) Hourly allowance FF 3.00 for the 1st 80 hours, FF 3.50 for 80 to 160 hours and FF 4.50 for the rest b) Hourly allowance FF 10.30	80% of the total remuneration (for employees up to Lit 300 000 per month) for unworked hours between 0 and 40 hours a week for 3 months (Ordinary additions) or 5 months (extraordinary additions); this duration can be extended	80% of the gross hourly earnings although the benefit cannot exceed the 2-and-a-half times ceiling for the minimum hourly social salary. The first 8 hours of each month are not indemnified
Pensions: no accumulation Sickness allowance: no accumulation Income: Entitlement to assistance presupposes state of need	- Benefit from a full early pension: no unemployment benefit - Benefit from a partial early pension: benefit is reduced where the accumulation exceeds 140% of the total of unemployment benefit	a) Assistance: with allowances to old workers and invalidity pensions: no accumulation of earnings daily resource ceiling: for single person FF 46.80 for families FF 61.20 b) Supplementary insurance: with allowance provided as unemployment assistance: accumulation possible up to 90 % (95% if there are dependants) of earnings	a) No accumulation of unemployment allowances with exceptional allowances No accumulation with sickness allowance No accumulation with pensions over Lit 100 000 per month b) No accumulation with pensions	

(1) In the building sector, in the event of unemployment due to weather conditions ( 1 November - 31 March).



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