

# Social Protection in the Member States of the Community

Situation on July 1st **1993** and Evolution

**MISSOC**

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**COMMISSION OF THE EUROPEAN COMMUNITIES**

**Directorate-General Employment, Industrial Relations and Social Affairs**

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**SOCIAL PROTECTION IN THE MEMBER STATES  
OF THE COMMUNITY**

**Situation on July 1st 1993 and evolution**

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## INTRODUCTION

This latest publication by MISSOC, the Community information system on social protection, provides up-to-date information on the situation of social protection systems in the member states of the European Community on the 1st of July, 1993, and on the most important measures initiated between 1.7.1992 and 30.6.1993.

MISSOC is an information system created at the suggestion of the European Commission, Directorate-General V, to provide brief, up-to-date and comparable information for the people employed in various services of the Commission, the authorities in the member states, employees and trade unions, all persons and institutions interested in the development of social protection and social protection organisations.

MISSOC consists of representatives of the Ministries and authorities responsible for social protection in the twelve member states of the European Communities, who work in close and regular cooperation with each other to collect information and prepare it for annual publication.

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In the European Commission, MISSOC is supervised by Directorate-General V, Division V/E/2 (Social Security and Social Actions Programmes). The editorial preparation of the information and the technical aspects of publication in three languages (French, English, German) are the responsibility of the MISSOC Secretariat. The work is carried out by the ISG-Institut für Sozialforschung und Gesellschaftspolitik in Cologne, Federal Republic of Germany.

As in previous years, the publication begins with a comprehensive analysis of the development of social protection and an account of the most important measures introduced in individual member states. This section of the report was compiled by Mr Edward James on the basis of national reports from the member states.

The publication consists mainly of information on the central areas of social protection in the twelve member states. As in previous years, this data is presented in the form of comparative tables. The part begins with a representation in form of a simplified flow chart of the institutions responsible for social security in the member states. In response to the wish of many of our readers, we have included the addresses of these institutions. This representation is followed by a diagram highlighting the various different aspects concerning the financing of social protection. The tables III-XI deal not only with organisation and financing but also with basic benefits to cover the risks listed in the IAO Convention, No. 102; cash benefits and benefits in kind in the event of illness, maternity and invalidity benefits, benefits for the elderly and for surviving dependants, benefits in the event of employment injuries or occupational illnesses, family allowances and unemployment benefits. In addition, the existing regulations on the guaranteed minimum level of resources are also given, as in 1992 in Table XII. The topics dealt with in the tables were agreed upon jointly by the Commission of the European Communities and the MISSOC representatives of the member states. The selection was made solely for the means of the information system and has no direct link with regulation (EEC) no. 1408/71. For those readers that do not receive this publication in their mother tongue, the most important terms used in either German, English or French are listed in the appendix with their translations into the six other official languages of the European Communities.

This edition, like its predecessors cannot claim to provide a complete survey. The aim was not to present every benefit in detail, but to demonstrate the main features of legislation in individual countries and to facilitate quick comparison. The information contained

in the comparative tables generally refers to figures calculated at the official rates as of 1 July 1993.

In the interests of comparability, the amount of benefits has been given in ECU as well as in the respective national currencies:

BFR	40.296500	FFR	6.612180
LFR	40.296500	IR£	0.804224
DKR	7.540660	ITL	1,777.840000
DMK	1.961150	HFL	2.199690
GDR	267.066000	ESC	186.675000
PTA	149.858000	UK£	0.769293

Given that the differences between the price levels are not adequately expressed in the exchange rates, it is advisable to consult the information comparing purchasing power in the individual member states. The corresponding figures for July 1993 are included in the appendix.

Following the publication of the 1992 edition, a large number of readers expressed their reactions and made suggestions in letters sent to the MISSOC secretariat. This information proved very useful for the preparation of this current edition. On behalf of MISSOC, we would like to thank all the readers for the support they have shown and ask them to continue to inform us of their ideas and reactions.

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# TRENDS IN SOCIAL PROTECTION IN THE EUROPEAN COMMUNITY

1st July 1992 to 30 June 1993

## Panic or Prudence?

There has been no difficulty this year in identifying a major theme running through the reports from MISSOC's network of correspondents in the social security ministries around the Community. From all sides we hear the same message - social protection is in crisis! Indeed our correspondents report a combination of crises which most of them see as common to the whole Community, if not to the entire developed world.

Two crises which are universally identified are the demographic crisis and the employment crisis, with the increasing cost of publicly financed health care frequently listed either as a third crisis or as a facet of the demographic crisis. There is also a widespread crisis in invalidity\disability insurance, which is generally interpreted as an aspect of the employment crisis.

Not only is the diagnosis similar between states but the measures taken over the last year to treat the condition have much in common. Even where these measures do not appear so very far reaching, numerous studies have been commissioned to advise governments on more comprehensive reforms. The long term future of the social protection system developed in the thirty years after the second world war and maintained over the last twenty years is being called into question.

I will look first of all at the range of measures introduced to combat the triple crisis across the Community and then will make some observations on the main elements of the crisis.

The summaries of developments in individual member states will follow as separate annexes to this chapter and not, as in previous years, as an integral part of it. In these summaries each nation speaks with its own voice, exactly as reported to us by its correspondents, without editing by myself or other members of the MISSOC co-ordinating team. The overall review, on the other hand, is my personal interpretation of recent trends and is in no way an official view from any member state, the European Commission or my MISSOC colleagues.

## The Triple Crisis

The triple crisis is no new concern and its main features were set out in last year's MISSOC report. It is worth recalling the fundamental difference between the two principal components. The demographic crisis is a perceived threat due to materialise in about 20 years, as the ratio of pensioners to contributors (of both social security contributions and taxes) worsens with the advance of the post-war baby-boom generation into retirement; the employment crisis on the other hand is an immediate problem whose main symptom is the rise in the volume of unemployment benefits and the corresponding fall in social security contributions and tax revenues. Despite these basic differences both concerns draw governments in the same direction and mutually reinforce the sense of anxiety.

The two main crises breed or exacerbate other crises. Invalidity benefits are mainly taken up by older workers and in particular by older workers who might otherwise be classed as unemployed. For people for whom unemployment cannot realistically be seen as a temporary interruption in working life but rather as the first stage of permanent withdrawal from the labour market, there are obvious attractions in becoming invalidity pensioners rather than presenting themselves as job seekers. Governments and social security institutions may indeed encourage such redefinition.

The health care crisis is a separate crisis which has been with us for many years, as the public appetite for care has grown inexorably from decade to decade. However, the demographic crisis gives the medical care crisis greater long term menace, since such a huge proportion of medical services is consumed by the elderly, while the employment crisis makes it difficult to continue augmenting the amount of publicly financed care at the rate to which Europeans have been accustomed.

### **Crisis Management**

The main response by governments to the triple challenge has been to try to cut costs to keep the social security system and the state budget in balance. In addressing the demographic crisis cost cutting can be imposed on future pensioners without prejudice to existing beneficiaries. An attractive (but not easy) solution has been to raise the pension age, which can sometimes be achieved in the context of equal treatment, by bringing the women's pension age up to that of the men. There have also been moves to tighten the qualifying conditions for a full pension, to adjust the formula for calculating earnings-related pensions and to limit the possibilities for early retirement in the statutory system.

The immediate costs of unemployment and invalidity benefits cannot be deferred so easily to future generations or to our own generation at a later stage in our lives (except perhaps by increasing the public debt). However, it is

politically difficult to cut benefits which are currently available and in many cases (e.g. Germany and Ireland) there is a commitment to maintain them. The cuts favoured by governments in this area have thus usually been indirect, by narrowing eligibility requirements, tightening controls and introducing elements of income relation (i.e. means testing or targeting). This approach is most evident in the complex series of reforms in which the Netherlands aims to limit claims on the disability benefit scheme.

The struggle (as it is usually termed) to control the cost of publicly financed health care often involves attempts to simultaneously raise revenue and inhibit demand by increasing patient participation in medical costs, mainly in medicaments but also in areas such as hospital in-patient accommodation. There is also an intensified search to reduce costs without curtailing provision or raising charges, for instance by excluding certain drugs from the public scheme on value-for-money criteria, by driving new bargains with the providers of care in medical insurance systems or by seeking greater efficiency in public sector services.

Alongside these attempts to economise there have been widespread efforts to increase income, by raising social security contributions and by more efficient collection. This is, however, a dangerous tactic during a recession, as the traditional employer/employee social security contributions are a tax upon the very commodity whose scarcity is the root of the crisis, namely jobs. Some countries have thus been cutting contributions in some areas even while raising them in others. Reductions in contributions are usually designed to encourage recruitment of particular categories of job seekers such as school leavers.

An interesting example of selective employers' contributions, although designed for a rather different purpose, is contained in the Netherlands reforms of sickness and disability benefits, mentioned more fully below. This adjusts the employer's contribution to his employees' sickness benefit claims. In the face of these financial dilemmas there has been a widespread movement to widen the financial base of the social security system, usually by increas-

ing the element of support from general taxation or, in the case of France, by drawing on the new earmarked social security tax known as the generalised social security contribution. In doing this governments are increasingly drawn to distinguish between the "solidarity" and the "insurance" elements in the social security system (i.e. the elements of vertical and horizontal redistribution) so as to focus tax financed revenue on the solidarity element and avoid undermining the insurance principle for the main benefits in the scheme. Another common strategy is to pass some of the responsibilities of the social security system onto employers by, for instance, making them responsible for the first several weeks of sickness benefit. Several countries are looking into more far reaching ways to "privatise" the system in the light of the longer term demographic crisis, for instance by encouraging the extension of complementary pensions either through employers' schemes or on an individual basis. A rather special form of privatisation is being promoted in the UK with the government's drive to get absent parents to make a greater contribution to the support of children in single parent households, through the creation of the Child Support Agency. Governments and social security agencies have also turned to operational and administrative reforms, to maximise income by reducing fraud and to squeeze costs through increased efficiency. New forms of information technology have assisted in both these endeavours and at the same time have usually improved service to the public. There have also been wider changes in administrative structures, for instance through the amalgamation of separate schemes and the introduction of elements of competition within publicly financed systems.

Closely linked to the concern to reduce fraud is the anxiety to motivate genuine claimants to reinsert themselves in the labour market and to encourage co-operation from employers in the recruitment of hard-to-place job seekers. It is a paradox of the employment crisis that the greater the surplus of labour, the greater the efforts that are expected of the unemployed to seek work in order to justify their benefits. At one level this may simply reflect public resentment at the people who are putting such a growing burden on society but there is also the more rational anxiety that prolonged unemployment may destroy

the will to work and promote an enduring "dependency culture".

Motivation and counselling stand at the border between "passive" and "active" employment policies. More active policies involve significant short term increases in public spending, through training and job creation schemes, yet member states everywhere have accepted that this is to some extent unavoidable. Two countries at least (Denmark and the Netherlands) have gone even further this year to launch or extend programmes providing guaranteed jobs for the young unemployed.

Nor has the year passed without improvements in social protection, mainly in relation to family benefits and in particular in opening the social security system to unpaid carers, whether of children or adults.

The paragraphs which follow illustrate various responses to the triple crisis with examples drawn from the national reports. It is not an exhaustive list and, as explained above, readers will find the full text of these reports reproduced at the end of this chapter.

## **Around the Community**

### ***Pension Reform***

This has been the first year in which the reformed German pension scheme has operated across the unified country and the first year of operation for the reformed Italian and Greek schemes. All three reforms introduce changes in the pension age, in the case of Germany and Greece setting a common age of 65 for both sexes and in the Italian case raising the age progressively from 60 to 65 for men and from 55 to 60 for women. The German and Greek reforms limit the rights to a survivor's pension and increase the minimum period of contributions for a full pension, while the Italian and Greek reforms both limit the cumulation of pensions and earned income (to discourage early retirement) and introduce new formulae to relate pensions to past earnings.

Portugal reformed its pension scheme during the year, to provide for a common pension age of 65 with a 40 year contribution condition for the full pension.

### ***Unemployment, Sickness and Invalidity Benefits***

Several countries report tighter controls over benefits to people of working age, particularly Portugal, Belgium and the Netherlands. In the Netherlands our review period ended with the entry into force of a further stage in the progressive reform of sickness and invalidity benefits. The Act for the Restriction of Claims on the Disability Benefit Regulations came into effect, after some delay, on 1st August 1993, following on from the Act for the Reduction in the Number of Disability Benefit Claimants which came into effect in March 1992. This latest measure relates disability benefits to age and provides for periodic re-examinations.

Germany is trying to discourage the use of unemployment insurance as a de facto early retirement scheme by setting lump sum compensation payments against the entitlement to unemployment benefit.

### ***Health Care***

Those nations with health insurance as opposed to "National Health Service" schemes all report new agreements with the providers of care to help control costs. In the case of Luxembourg a major reform of the health insurance scheme was enacted in July 1992 which will come into effect at the beginning of next year. This changes the entire financial basis for the scheme and brings in new arrangements for setting prices for different items of care between the providers and the insurance funds.

The new Law on Health Care Structures came into effect in Germany during the year. This introduces new systems of charges to patients for hospital and dental care as well as for medicaments. The new charges for medicaments are proportionate to the amount prescribed by the doctor, so as to encourage smaller prescription "packages".

Spain reports the exclusion of 1000 medicaments from the public system on value for money criteria.

In the United Kingdom the development of the internal market within the National Health Service continues with the setting up of more hospitals as independent "Trusts". New legislation on Community Care of the elderly was implemented in April 1993, passing the cost of residential care previously carried by the Income Support scheme to local authorities and thus achieving a closer integration between residential care and alternative (and cheaper) services in the community.

A controversial reform of the health service is currently before the Italian Parliament.

### ***Social Security contributions***

Portugal, Greece, Belgium and the United Kingdom all report increases in social security contributions higher than inflation. Meanwhile the Netherlands has seen the entry into force of the new system of employer contributions to the sickness insurance fund, which relates the employer's contribution to the number of claims from the enterprise compared with the overall rate for the sector of industry in which it operates.

At the same time Belgium, France and Ireland report a selective lowering of employer contributions, in the case of France for employers who take on younger or older workers, in the Belgian case for those who take on various categories of workers who might otherwise be hard to place and in the Irish case for employers taking any workers registered as unemployed provided they are a net addition to the workforce.

### ***Other Sources of Finance***

Greater recourse to income other than contributions from employers and employees is widely reported. The United Kingdom has reintroduced a Treasury contribution to the National Insurance Fund and Spain has increased the contribution from general taxation, focusing it on the redistributive elements in the social security system (i.e.

on those benefits which are not actuarially related to contributions, such as the minimum pension).

The Greek social security reform which came into effect this year re-organises the finances of all schemes except those for agricultural workers and seamen, with tripartite funding (employer-employee-state) for the basic pension and the sickness insurance scheme and bipartite funding for supplementary insurance.

France continued to exploit new sources of revenue for social security, with two rises in the tobacco tax to support the health insurance scheme. The pension scheme finances have also been reorganised to make a clearer distinction between the insurance related and the "solidaristic" elements.

The Luxembourg reform of sickness insurance will change the structure of government financial support, with the government augmenting the contribution income of the sickness funds, particularly in respect of pensioners, rather than directly supporting the cost of certain medical services.

In Germany the Employment Promotion Act transfers the "integration" benefits for new immigrants from the Unemployment Insurance funds to the Federal budget.

Finally Denmark, which finances almost all its social protection expenditure from general taxation, is broadening its revenue base in the opposite direction. From the beginning of 1994 it will be introducing an employer-employee levy to finance labour market related benefits, including unemployment and early retirement benefits.

### ***Privatisation***

The transfer of social security functions to the private sector can take many forms, not all of which are normally described as "privatisation". For instance Spain has passed responsibility for the first 15 days of sickness benefit onto the employer, largely to encourage employers to exert greater control over absenteeism, while Germany has required employers who dismiss older workers to carry the

cost of the unemployment benefit as a measure to deter de facto early retirement.

Italy has passed a new law to encourage the establishment of occupational pension schemes and last year's Dutch health care reform is passing responsibilities for non-essential care to insured persons and their insurers.

The UK Child Support agency has already been cited as a rather special form of privatisation, designed to control the mounting cost of public support for single parent families by increasing the level of support from absent parents (although the service is also available to lone parents who are not receiving Income Support).

### ***Operational and Administrative Reform***

Operational improvements in the social security system have been widespread. They have been noted this year particularly in the UK and Spain, linked with the application of new information technology. Alongside this there have been improvements in service to the public, with the move towards "one stop shops" for benefit claims in the UK and a new freephone information service in Spain.

Administrative reforms have included the merger of the local government social security scheme into the general scheme in Spain, a range of reforms in the Netherlands contained in the Administration of Social Security bill now before Parliament (which inter alia establishes fixed budgets for all the autonomous social security institutes), and reform of the health insurance funds in Greece and Luxembourg.

### ***Active Employment Measures***

The two leading examples of active employment policies come from Denmark and the Netherlands. In Denmark the Act on Activation through Local Authorities obliges local authorities (who are responsible for the social assistance scheme) to provide jobs or education for unemployed young people up to the age of 25 (a programme for under 21s has been in place for several years). Acceptance of the employment or training offer is not obligatory, but refusal will prejudice any claim for social assistance.



The Netherlands has brought in a similar scheme of guaranteed employment by the local authorities for young people who have been unemployed for over six months. The government has also launched a Social Renewal programme in partnership with a number of local authorities, aimed at preventing "marginalisation". This includes a range of education, training and employment creation projects. The programme will eventually cover all local authorities.

Other countries report a variety of employment promotion and training schemes as well as financial incentives to employers and workers. We have already noted contribution concessions to employers taking on new workers. Germany has taken this further by paying to employers who take on unemployed workers in the new Länder the unemployment benefit which would otherwise have been paid to the new employee.

In the UK and Ireland the Family Credit and Family Income Supplement schemes, which pay assistance to low income wage earners, have both been extended to encourage non-working social assistance recipients to move into employment. In the UK this has been done by lowering the number of hours of work to qualify for Family Credit while Ireland has raised the maximum income limits for FIS.

### ***Improvements in Benefits***

Even in this year of crisis a variety of improvements in benefits or in the conditions for eligibility have been reported, most of which concern families with children. Child benefit has been increased substantially in Ireland; access to the family allowance scheme has been widened in Spain; family and child raising allowances have been increased in Luxembourg, including the introduction of a half rate child raising allowance for parents in part-time work; places in publicly financed day nurseries in Denmark have been made available to children over age two while the parents are taking parental leave (and local authorities may give special allowances to parents taking parental leave); and parents outside the labour market in

Italy are to have periods equivalent to parental leave taken into account for pension rights.

The improvements to Family Credit and FIS in the UK and Ireland have already been noted. In addition there have been a variety of improvements in other fields in other countries, such as improvements to Maternity and Work Injury benefits in Portugal, to Unemployment Benefit for older workers in Belgium, to social assistance rates for particular groups in Luxembourg and the UK and a wider access to the sickness insurance scheme in France for temporary and part-time workers and the long term unemployed.

### **Panic or Prudence?**

This series of illustrations brings us back to the question I have chosen as the title of this chapter. Is this wave of pessimism about the future of social security, reflected in particular by the number of "fundamental reviews" which are taking place around the Community, a sign of cold realism or are we taking an unnecessarily dire view of the situation?

The *demographic crisis* is interesting in this respect. We are indeed facing a significant increase in the proportion of elderly people in the population in almost every member state, although the magnitude of this increase varies considerably between states. It tends to be greater in countries like Italy which have hitherto had a comparatively youthful age structure and less in countries like the UK which moved to a more elderly age profile earlier in this century.

But who are these elderly people who will descend on our schemes in the next century? They are none other than ourselves, we who are running the social security schemes of today and who are reading this report, we and our contemporaries. We have been alive for some time so our existence should not have taken us by surprise, or did we not expect to live for so long?

However, it is not simple demographics which are the main cause of the forthcoming burden on the social security systems of almost all industrialised nations (including the Community's commercial competitors in America and Asia); it is the pension benefits that have been promised, or in other words that we have promised ourselves. This was brought out some years ago in the OECD publication "Reforming Public Pension Schemes"(1988), which pointed out that the "maturation" of our pension schemes was more important financially than the ageing of the population. We have sought to commit our children to paying us more than we were willing to pay our parents - no wonder we are so anxious that future generations will honour the "social contract".

The worsening ratio between pensioners and contributors has been accelerated and intensified over the last two decades by a *de facto* lowering of the retirement age, deliberately encouraged by several governments to clear older workers from the labour market. In the 1970s and early 80s this mainly resulted from a lowering of state pension ages, but over the last ten years the trend has continued without changes in the pension age. The European Observatory on Older People in Europe reports (1993) that only about one worker in three now stays in the labour market until the statutory retirement age in Germany, France and the Benelux countries. The majority leave earlier via the disability or unemployment benefit schemes or with employers' pensions.

So it may well be that the time is overdue when we should rethink the commitments which we have loaded onto our children, but my point is that this is not an unforeseen situation and that until recently governments were content to continue adding to future pension commitments. Why the present sense of crisis?

To be fair not all governments share the same pessimism. At the May 1993 meeting of MISSOC correspondents the Danish representatives circulated a paper entitled "A Realist View of the Challenges to Social Policy from Ageing Populations", pointing out that the demographic prospects in 1945 were scarcely better than they are today, which did not prevent the great advances in social security

that have since taken place. 1993 and 1945 may not be comparable in many important respects, but the example is a reminder that with reasonably modest levels of economic growth the "burden" of the elderly in the next century should not be too difficult to bear.

Of course, even if future working generations have enough income to maintain or improve their own standards of living and at the same time support the elderly at the standards they have been promised, they will still have to transfer a significantly greater proportion of their income to the elderly than does the present working generation. Will the present structure of statutory pension schemes be capable of delivering this? Or do we need to devise alternative or supplementary mechanisms which will be more socially and politically acceptable to future workers than higher social security charges?

This is the only valid argument for "privatising" social security, whether through arrangements operating via employers, insurers or individuals. The economic burden of pensions is the same whether they are state or private pensions or whether or not they have been "funded", for the securities held by pension funds are no more than claims on a future flow of income; without such an income they are valueless.

So we should be keeping a prudent eye on what future generations can afford and it is as well to consider broadening the range of income transfer mechanisms in society. At the same time we should hesitate to call this a crisis. That we feel that this is a crisis is probably a reaction to the employment crisis, a loss of faith that the next generation will have the resources to pay the pensions we have promised ourselves.

Furthermore, although each separate crisis seems to feed the general sense of anxiety and pushes governments towards the same set of remedies, there is an underlying contradiction in being anxious simultaneously about the surplus of labour in the present and the possible shortage of labour in the future. If we no longer had to support the current "burden" of the unemployed, the early retired and the non-employed but potentially employable disabled,

then the future increase in the number of elderly pensioners would not present such a challenge. Logically the fall in the relative size of the "working" population should itself wipe out the current labour surplus, so that the demographic "crisis" contains the solution to the employment crisis.

The *health care crisis* is another crisis which, like the elderly of the next century, was born about the end of the second world war. The increasing numbers of elderly people will increase the pressure on the health care system, as will the high cost of new medical procedures, which several of our correspondents have noted. However, the demographic pressure will bear mainly on relatively simple forms of long term care, which perhaps need to be given greater priority over acute care. The true motor behind the ever-growing appetite for more and more medical attention seems to be affluence.

Poor societies may have more ill-health than rich societies but they also have a greater tolerance of it. Increasing the supply of health care increases the demand as patients learn to expect greater benefits from it ( e.g. increasing the number of doctors increases reported morbidity in the same way that increasing the number of policemen increases the level of reported crime). It is not surprising that a society with an increasing margin of income over everyday needs will want to spend increasing proportions on raising the quality of life through health care. Is this a crisis?

Yes it is, when people who have grown used to increasing provision of care find themselves in an economic situation in which the rate of increase slows down (there is no evidence of overall reductions in care although this is a common public perception). This is a direct political embarrassment in countries where health care costs are born publicly, although the example of America shows that a crisis in private provision does not leave the government unscathed. Again different forms of privatisation offer possible ways out of the political dilemma, but the real crisis is the employment crisis.

Here again there is an underlying paradox. When the present public medical care systems were being set up after the war the problem was to find the human resources to commit to this sector in an overstretched economy. Today it is the wastage of human resources in the economy at large which is restricting the material resources available to pay people to work in the health care industries. Is there no way to reconcile the surplus of demand for health care with the shortage of demand in the wider economy?

The *employment crisis* is real and immediate. 10% unemployment (plus the concealed unemployment of early retirement and invalidity) is a massive depletion of productive resources. There may be large financial costs to the social security system but the real cost to society is in these wasted human resources, even if for some people the increase in leisure may have a positive value. Yet it is to cover such crises that the social security system exists. An outbreak of fire may put a strain on the fire brigade but it is no reason to disband it.

The post war social security system was set up largely in reaction to the mass unemployment of the 1930s and the human misery and political instability which it entailed. Social security cannot itself prevent mass unemployment, although it has an important counter cyclical function, but it can cushion the impact on individuals and society. For thirty years the system was not severely tested. It has been tested intermittently over the last twenty years, with increasing severity. Must we now conclude that it is too fragile to stand up to the task for which it was designed?

The present test is perhaps showing up imperfections in the system which we should address, but one would hope that the system will emerge stronger as a result. Some of our structures may be too centralised, over-statist, and perverse in their effects on employment and family life, but to try to find a way out of our economic difficulties by dismantling our social security systems does not seem very convincing.

In short we need our social protection systems more than we have ever done in the last fifty years, to carry us forward until the European Union is able collectively to resolve the employment crisis. This is surely no moment for long term pessimism when for the first time in generations we have the prospect of building a world economy unburdened by massive expenditures on defence and where the underused material and human resources of central and eastern Europe are opening up to the technologies and business skills of the west.

It is these very opportunities which contribute to our problems, in particular with the difficulties of the German economy in assimilating the new Länder and the repercussions on the rest of Europe. Yet all opportunities present problems, and having so long despaired of having the opportunities now before us must we now despair of our ability to grasp them?

*Edward James*



## EVOLUTION OF SOCIAL PROTECTION IN THE MEMBER STATES

### BELGIUM

In the course of the period under review, the main preoccupation continued to be with the budget, i.e. with keeping the accounts of the different social security schemes in balance.

With this aim in mind, various measures were undertaken in the field of social protection with a view to promoting employment.

Thus, with reference to contributions, in order to finance the supplementary programme for the unemployed (unemployed aged less than 46, out of work for 10 months, are summoned for interview with a view to employment or training; sanctions can be imposed if claimants do not keep to the conditions of the plan: suspension or even withdrawal of entitlement) and the employment of risk groups (young people who are only partly educated, the handicapped, older unemployed, workers with few qualifications...) a contribution of 0.1 % or 0.15 % of pay was introduced, payable by employers. At the same time, a reduction in employer's contributions can be granted, under certain conditions, to employers who adhere to a collective employment agreement in 1993 and 1994 relating to the integration of risk groups and unemployed persons who have followed a supplementary programme.

With reference to allowances for the handicapped, a law has encouraged the reintegration of handicapped persons into working life by discounting their income from work, under certain conditions, and by maintaining the entitlement to benefit of a claimant who has worked for less than six months.

Independently of the concern to stimulate employment, but with the same goal of better cost control, the law of 15th February 1993 should be noted. It implements a structural reform of the sickness-invalidity insurance system, with the fundamental aim of improving the management of this branch of social security.

Additionally, with reference to sickness insurance benefits and as a result of the options chosen in April, there is a move towards consistent increases in the patient's contribution and the introduction of similar contributions for treatment which is free at the moment; these measures will be modified for socially disadvantaged groups (widows, invalids, pensioners, orphans).

With reference to unemployment insurance, budgetary considerations have led to the need to restrict the possibilities offered within the context of the interruption of unemployment for social or family reasons. It has also become necessary to reinforce penalties in the event of voluntary unemployment, to specify in greater detail the conditions under which unemployed persons are freed of the obligation to sign on so that they can carry out voluntary work and to request a financial contribution from the organisations involved and, finally, to restrict in the first instance the system of involuntary part-time work with supplementary unemployment allowances and gradually replace it by a new system which would cost less and provide a higher incentive to return to work.

In addition, the unemployment benefit supplement for older unemployed persons has been increased for certain categories within this group.

In a different connection, with regard to pensions held by workers in receipt of a regular wage, the regulations governing authorised work have been modified considerably, mainly in order to allow widows and widowers to engage in employment within broader limits than before.

Finally, a consultative committee of pensioners has been set up. It will provide material for discussion at the round table planned by the Minister, organised around five main topics: the internal dynamics of the pension schemes, pension age, the three pillars (statutory, occupational and voluntary pensions), the structure of contributions and the basis on which they are calculated and solidarity between the generations.

## DENMARK

As part of Government endeavours for a structural reform and job-creating initiative, a number of new Acts have been adopted in the field of social security in 1993, to take effect by 1st January 1994.

These amendments to social security involve social pensions and social assistance being taken at their gross value; i.e. the amounts of benefit are increased, then treated the same way as other income for taxation purposes. This is to be seen in connection with a newly enacted tax reform. Further, the date for revalorisation of benefits under the Social Pensions Act is moved from 1st July to 1st January.

Simultaneously, an Act on Activation through Local Authorities has been adopted, with a view to ensure that vocational activation is given the recipients of social assistance, through offers for jobs or for education.

To ease the problematic waiting lists for day care institutions, it is made possible for local authorities to grant allowances to parents who make use for the parents' leave provided for by Danish Law. It is further made possible for local authorities to grant a support to the parents of children in private day care.

Finally, three funds are to be established, for the financing of substantial State expenditure areas of the labour market, viz.: unemployment benefit, the voluntary early retirement pay, the field of activation, and the daily cash benefit to be paid in connection with sickness, or childbirth - including extended maternity/paternity leave. Both employers, independent tradesmen and wage-earners are to contribute to this financing, contribution rate being a specified percentage of gross wages paid/trade surplus/ gross wages received.

## FEDERAL REPUBLIC OF GERMANY

Whereas the Pension Reform Law and the Pension Adaptation Law brought social unity to Germany during the period covered by the last report, the changes which occurred during the period covered by this report were designed to improve on the reforms introduced. Measures particularly worthy of note were the implementation of the Law on Health Care Structure, changes to the conditions for benefits and subsidies in accordance with the Employment Promotion Act (AFG) and the implementation of the Federal Consolidation Programme.

The Law on Health Care Structure includes changes to patients' prescription charges, introduced in two stages. Incentives have been introduced for medicines to be provided in a size of pack which is adequate for a course of treatment but at the same time economical. During the first stage of the changes, the amount the patient has to pay is dependent on the price of the pack. This will also apply to pharmaceutical products for which a fixed price has been set. During the second stage, the prescription charge will be made dependent on the size of the pack. The patient's contribution towards hospital stays was increased minimally in the old federal states and reduced in the new federal states. Improvements were also made to group prophylaxis in dental medicine while individual prophylaxis was extended to cover children from the age of 5 onwards. A fixed budget has also been set for the expenditure of the statutory health insurance funds; the aim is to limit spending to an amount compatible with the revenue brought in by compulsory contributions to the funds.

At the beginning of the year, the list of occupational illnesses was adjusted in accordance with new medical and scientific information. New occupational illnesses were recognized (e.g. certain spinal disorders) and the conditions for the payment of compensation for illnesses already included in the list were extended and specified more exactly in the interests of insured employees.

Changes to the AFG (Employment Promotion Act) apply especially to integrative benefits for newly arrived ethnic German immigrants while they are affected by unemployment or taking part in professional training, re-training or

German courses. The financial burden has been re-distributed: in future, the benefits will no longer be paid mainly from contributions to the unemployment insurance scheme but directly from the federal budget and after means-testing. The new instrument known as "Work Promotion - East" gives the Federal Employment Office the possibility to promote the employment of employees who would otherwise be jobless by awarding a flat-rate subsidy towards wage costs, to the sum of the money saved on unemployment insurance benefit or unemployment assistance. In addition to this, arrangements have also been made to compensate the unemployment insurance system for the extra costs it incurs through early retirement schemes. This includes taking pay-off compensation into account when calculating unemployment insurance benefit and obliging employers who dismiss older workers who have been with them for a long time to repay unemployment benefit.

In the middle of the year, the law to implement the federal consolidation programme came into effect, which makes it possible to reduce the deficits of the public budget as a whole. One important contribution towards financing is being made by intensifying measures to combat the abuse of social and economic benefits and by further cuts. It was possible to avoid cuts in basic social benefits. It was possible to render economies made necessary by the "Solidarity Pact" socially acceptable. The system of social security payments remains a stable safety net to help people in need.

Finally, adjustments were also made in the field of international social insurance; as part of the process of harmonizing legislation, agreements between the former GDR and central and eastern European states relating to social protection - which were still applied in the new federal states during a transition period - expired at the end of 1992. This means the arrangements have now been brought into line throughout Germany.

## GREECE

The past year was undoubtedly dominated by the implementation of the final law 2084/92 on reforming social security.

Law 2084/92 has the aim of rationalising the social security system and adjusting it to socio-economic developments. This will not be carried out in a piecemeal manner but in a comprehensive, long-term fashion.

The reform of the social security system, whose problems had become the Achilles' heel of the national economy, aims at creating social justice and avoiding the marginalisation of the country within the European Economic Community. It is impossible to remain indifferent to the marked deterioration in the relation between insured persons and pensioners and to the enormous social security deficit (the largest in the EC).

The field of application of the law covers all workers, including wage and salary earners and public servants, but also the self-employed, no matter in which sector they work (public sector, banks or private sector) or by which insurance fund they are covered (IKA, public servants' funds, special funds). The law does not apply to farmers or sailors.

The basic elements of law 2084/92 are as follows:

1. Radical reform of the financing system for people insured for the first time after the 1st of January 1993. At the same time, transitional arrangements have been made for people already insured on the 31st of December 1992.

In particular, the new law provides for a considerable increase in employees' and employers' contributions to cover pensions and sickness. With reference to the main element of insurance (basic pension) and health insurance, three-party financing has been introduced (employer 4/9, insured person 2/9, state 3/9). For the self-employed, two-party financing applies (insured person 6/9, state 3/9). Two-party financing (employer and insured person) for secondary insurance (employer, insured person). With reference to lump-sum allowances, only the insured are obliged to contribute. Social resources will remain stable at the 1992 level.



The law provides for the creation of a new special account, the "Solidarity of Social Security Funds Account". This represents a truly revolutionary reform. The aim of this account is to make up the deficits of the most disadvantaged insurance funds.

2. The rationalisation of pension rights. As a general rule, the legal pension age will be 65 (men and women) for people insured for at least 4,050 days. However, there are several possibilities to retire earlier (hard or unhealthy work, mothers of children who are still minors and mothers with four or more children). At the same time, restrictions have been introduced on the accumulation of pensions.
3. The abolition of inequality between men and women in the field of social security and, in particular, with reference to pension age and survivors' pensions.
4. The rationalisation of the relation between contributions and benefits:  
the amount of pension depends on the number of years of insurance;  
war has been declared on multi-insurance and over-insurance.
5. The harmonisation of structures involving numerous insurance systems, with the aim of creating, in the long term, a National Social Security System.

The basic principles governing the new insurance system are as follows:

- The statutory pension age is fixed at 65 for men and women. The minimum insurance period is 15 years (except for certain categories of women, the military and magistrates).
- The age conditions and the conditions relating to years of insurance must be fulfilled in order for pension rights to be acknowledged.
- The pension calculation formula has been modified.
- The number of beneficiaries in the event of the death of the insured person is limited to the spouse and children.

- Invalidity benefits are paid only to persons affected by a serious disability.
- The minimum amounts for pensions have been linked to the national per capita income.
- The reduced pension has been introduced.
- Measures have been launched with a view to reducing the employment of pensioners.
- Contributions are calculated on total wages (payments of any sort).
- State employees taken on in the public sector after the first of January 1993 will be linked to the new system.
- Finally, law 2084/92 provides for a pension known as the "older persons' pension", for the benefit of people aged over 65 and without insurance.

## SPAIN

### 1. Organisation

The law on the state budget for 1993 stipulates that, from 1994 onwards, the Instituto Nacional de Empleo, which previously managed unemployment benefits, will devote itself exclusively to matters of employment policy and vocational training for the unemployed. The management and administration of unemployment benefits will be carried out by the Instituto Nacional de la Seguridad Social, the organisation which manages the other cash benefits of the social security system.

On the first of April 1993, one of the special systems in existence - the one attached to public servants working in local administration - disappeared, being integrated into the general system. The Mutualidad Nacional de Previsión de la Administración local (Mutual Insurance System of Local Administration), the organisation which managed the above-mentioned special system, also disappeared on the same date.

The policy of providing reception and information facilities for social security clients has been developed further. With this aim in mind, a free telephone service has been set up in order to provide the public with information and to develop the network of reception and information centres, situated in towns or districts with a high concentration of insured persons.

The use of computerised information processing to manage benefits and assess entitlements has also been increased.

### 2. Financing

The general contribution rates have been increased, rising from 28.8 % to 29.3 % (24.4 % payable by the employer and 4.95 % payable by the employee). At the same time, the state contributions to benefits in kind, the payment of non-contributory pensions and supplements to the fixed minimum for contributory pensions have been increased.

In July 1992, the publication of a statutory order making it obligatory for employers to bear the cost of sick pay

for their employees from the 4th to the 15th day represented an important measure of indirect financing.

### 3. Health care

A Statutory Order has been published, excluding approximately 1000 drugs from the list of those acceptable to the social security system on the grounds of poor price-quality ratios or because they contain the same formulas as other, cheaper products. .

### 4. Pensions

Since the 1st of January 1993, all social security pensions have been adjusted in accordance with the consumer price index for the preceding year (5.1 %).

The law of the 29th March 1993 provides for an annual increase of the income ceiling which forms the basis for the award of family allowances for dependent children from 1994 onwards. The rate of increase is the same as the one for pensions and will mean that these social protection benefits will be available to a wider group.

### 5. Trends in social policy

It seems fair to say that Spain is currently encountering the same problems as the other countries in the European Community.

Firstly, the country is facing economic recession, which, is producing, as far as social security is concerned, the typical effects of any economic crisis: an increase in social security requirements and, consequently, a rise in the demand for benefits which must, of course, be met. Although all benefits are affected, the problem is particularly acute with regard to unemployment, incapacity to work, health, benefits in kind and social services.

On top of the circumstances already mentioned, the symptoms of a demographic development similar to that of other European countries are in evidence, albeit not to the same extent. The population is clearly aging (between 1980 and 1990 the population aged over 65 increased by almost 2 points) and the situation is aggravated by a marked drop in the birth rate.

In addition to the factors mentioned above, new forms of medical-pharmaceutical treatment are more expensive and increase expenditure in these areas by considerable percentages.

A package of legislative measures to modify some aspects of the current social security system is presently under review. It is hardly possible to give more details here, given that the measures are still being debated within the government and are the subject of a study being carried out jointly with employers' and employees' representatives. They will be put to parliament for a decision at a later stage.

As far as incapacity to work is concerned, the Statutory Order mentioned above, which obliges employers to take on the costs of sick pay during the first fifteen days, is calculated to result in a reduction of approximately 15 % in expenditure, according to the provisional budget estimate.

Expenditure on cash benefits for permanent disability, which arise when the employee is unable to continue to work as a result of an incurable ailment, was subject to less change than that registered with reference to temporary disability. The annual percentage of pensions is less than 2 % while expenditure is just slightly over 10 %.

Nevertheless, the administration is concentrating all its attention on controlling these benefits. All in all, the proportion for which they account is considered unacceptable in relation to social protection as a whole. At the moment, a reform project is considering basic measures relating to the administration and control of benefits which, however, would not reduce either the amount or the coverage provided by these benefits.

With regard to unemployment and benefits in kind, reference has already been made to certain measures adopted to put a brake on expenditure. The most worrying problem is that of unemployment. Here, the first measures to be taken at the moment, following the recent elections, will aim at the negotiation of a social pact between the government, the trades unions and employers' organisations in order to help speed up economic recovery and the creation of employment. The possibility of making changes to the employment market with a view to more flexible employment legislation is also being considered.

## FRANCE

The development of social security in France during the period from the 1st of July 1992 to the 30th of June 1993 took place within the framework of the intensification of the economic crisis and a deterioration of the employment situation.

Against this backdrop, three main preoccupations have re-emerged: the financing of the social protection system, controlling health costs and the development of the old-age insurance system.

The introduction of the general social contribution and the raising of health insurance contributions aimed, in 1991, at ensuring a financial balance in the health insurance system. However, the economic situation and rising expenditure in the health sector and for pensioners have resulted in the imposition of two significant rises in the price of tobacco; the revenue from this is allocated to the social welfare systems.

At the same time, employment stimulation policy resulted in the renewal of measures to reduce national insurance contributions in particular situations (young people being given their first job, the employment of older workers under certain conditions etc...)

With reference to health insurance, controlling health expenditure is a major priority and the activity which got underway in preceeding years has culminated in the drawing up of a comprehensive protocol between the state and the health insurance funds which sets out, in particular, a national expenditure rate, orientated towards future requirements. Agreements were negotiated relating to charges for laboratory examinations and analysis; agreements have been signed with professional nurses, private hospitals and ambulance staff.

At the same time, the conditions for entitlement to benefits from the health insurance system have been widened for numerous employees whose jobs are insecure and who do not work full hours. Access to health care for poorer groups take the form, for instance, of awarding those in receipt of the RMI allowance (minimum income to promote integration) full entitlement to medical aid (free treatment), taking over the full personal insurance contribution charges for young people under 25 and the simplification of the medical aid scheme for all those who benefit from it.

## IRELAND

For the general old-age insurance scheme, the rejection of the system proposed by the "official report" has led to the establishment of a distinction between expenditure which comes under the general compulsory solidarity contribution and expenditure which is the responsibility of the pension schemes, in accordance with a collective insurance logic.

This clarification is illustrated by the establishment of an "old age solidarity fund", which, in an initial phase, groups together old-age insurance expenditure to be covered by the national solidarity scheme. This applies especially to benefits making up the old-age minimum income, the recognition of certain periods for the calculation of pensions (unemployment, military service), pension advantages on family grounds and assistance in redeeming contributions for repatriated settlers.

During this period, the other branches of social security have undergone changes worthy of note. In the family sector, several benefits, such as housing benefit, have been improved; the family benefits of overseas départements have also been brought into line with those paid in mainland France etc.

The sector dealing with employment accidents and occupational illnesses underwent important reforms to update compensation regulations for occupational hazards. The conditions for the recognition of occupational illnesses have been relaxed by the implementation of an individual procedure for recognition, alongside the procedure of reference to tables of occupational illnesses. The method of calculating daily payments has been simplified. Finally, legislation on employment accidents has been extended to cover new categories such as voluntary workers.

With regard to the structures and administrative organisation of the French system, a new step towards simplifying relations between the insured and the social security system is worthy of note, particularly thanks to the introduction of service cheque cards for the health services, the development of electronic communications to improve relations between companies and the funds responsible for the collection of national insurance contributions and family allowances (URSAFF), the simplification of administrative procedures and the conditions of access to entitlement for those covered by the national insurance system.

In January 1993, the new Government set out its Programme for Government 1993 - 1997. This Programme identified the following objectives in the area of social welfare:

- To at least maintain the real value of social welfare payments, to protect the incomes of pensioners and to continue the implementation of the recommendations of the Commission on Social Welfare
- To increase Child Benefit
- To maintain the social insurance system as a long-term policy
- To examine measures to facilitate unemployed people who wish to further their education
- To simplify and streamline the system and to remove anomalies
- To examine the closer integration of the tax and social welfare system.

In line with these objectives, all weekly social welfare rates were increased by 3.5 %, with a higher increase (almost 5 %) in the lowest rates.

Child Benefit was increased to £ 20 per child per month (with effect from September 1993) - an increase of 26 %.

There continued to be an awareness of the need to improve incentives to work. This is reflected in increases in Family Income Supplement (paid to low-paid workers with children), and also in changes to the Unemployment Assistance scheme to make it more attractive for the unemployed to take up casual work.

### 1. Financing of Social Protection

The policy of increasing payments at least in line with inflation, with higher increases for those on lowest payments, was continued. In 1993, all weekly payments were increased by 3.5 %, with an increase of 4.9 % on lowest payments.

The contribution rates were unchanged. In accordance with established practice, the ceiling for contributions was increased in line with inflation.

In order to improve employment opportunities for the unemployed, a special scheme of exemption from employers' social insurance contribution was introduced for employers who take on additional employees from the Live Register. The new employee must represent a net addition to the employer's workforce, and must have been registered as unemployed prior to taking up the job. If the necessary conditions are fulfilled, the employer is exempt from social insurance contributions for two years. The employee pays the normal employee contribution, and retains entitlement to benefits on the same basis as other employees.

## **2. Unemployment**

In relation to the labour market, there has been an relaxation in the treatment of earnings from casual employment, in order to make it more attractive for people on unemployment assistance to take up such work.

There have been no measures aimed specifically at school leavers. However, during the summer of 1993 a new "summer work scheme" operated for third level students. In general, such students no longer qualify for Unemployment Assistance during college holidays. Under the new scheme, which was funded by the Department of Social Welfare, needy students were allowed to work for up to ten weeks for approved voluntary organisations or community groups.

## **3. Family Police**

The maternity benefit scheme is being examined in the light of the Pregnant Workers Directive.

Entitlement to Maternity Benefit was extended to volunteer development workers who return home, and who would not meet the usual employment criteria of the scheme.

The income limits for Family Income Supplement were increased by £ 20, thereby improving work incentives for low paid workers with children. A substantial increase in

Child Benefit was included in legislation and will come into effect in September.

The Carers Allowance received a special increase of 11.7 %.

## **4. Retirement**

Apart from uprating of pension levels, there were no major changes in old age or retirement pensions.

In relation to occupational pensions, preservation of occupational pension entitlements for people who leave employment and have a minimum of 5 years qualifying service in the scheme, of which at least 2 years is after 1 January 1991, came into effect on 1 January 1993.

In July 1993, new regulations were signed providing for the inclusion of members' representatives as pension scheme trustees. In order to allow time for elections of such representatives, the regulations will not come into effect until January 1994.

## **5. Invalidity and Sickness Benefits**

In relation to Invalidity Pension, the requirement that the claimant be incapacitated for at least a year before claiming has been relaxed for those suffering from serious illnesses.

## **6. Taxation**

Disability benefit was made liable to taxation in April 1993.

## ITALY

In Italy, social policy developments during the period 1992-1993 were dominated by fundamental questions relating to the budgetary imbalance of social expenditure and the deterioration of the employment situation. On account of the aging population, controlling social security expenditure represents the most immediate problem.

The period under review saw the implementation of a reform of the pension system for workers both in the public sector and in the private sector.

As the main goal of the reform is to limit social security expenditure for the coming years, the new regulations have eliminated the possibility of combining a pension with income from work and modified the pension calculation system. This will now be based on the last wage or on the last period of work.

### 1. Main developments in social protection

Restrictions have been introduced resulting from the homogenization of the various systems, with reference to acquired rights. An adequate time limit will be allowed for the application of the new system and the restrictions will be introduced gradually, during a transition period. Consequently, the changes will have less impact on the current situation.

The gradual implementation of these measures will make it possible to maintain the same relation between the PIB and social security expenditure.

### 2. Unemployment

In order to facilitate integration into the employment market, a plan to stimulate employment was recently approved by parliament. In addition, the utilisation of solidarity agreements providing for the reduction of working hours has been extended to avoid redundancies. Although no new social protection measures have been introduced with a view to helping young school-leavers without employment, some funding has been provided for

the benefit of young people's cooperatives in the tourism sector, social services etc.

### 3. Family policies

From 1994 onwards, periods outside employment corresponding to maternity leave will be taken into account for the calculation of a pension.

### 4. Pensions

The legal pension age is to be gradually increased. It will be raised from 60 to 65 for men and from 55 to 60 for women. With regard to the formula for the calculation of pensions, a gradual increase in the reference period is planned. Instead of being based on the last five years, it will take account of the whole period in employment in future. The combination of a pension with a wage will no longer be permitted, unless the pension is 50 % of the minimum pension. Finally, a new bill was introduced last April, providing for the creation of supplementary pension funds.

### 5. Health Care

The health sector has been the subject of a very controversial reform programme. It is currently being studied by parliament with a view to revising the reform.

## LUXEMBOURG

Developments in the field of social security were dominated by preparations for the implementation of a law which involves a radical reform of the *health insurance system*. This law, passed on the 27th of July 1992, comes into force on the 1st of January 1994. While the basic principles of free choice for the patient, compulsory state health service contracts for the providers of treatment, payment by the patient to be reclaimed later and equal treatment for everyone insured have been maintained, the following changes should be noted:

Firstly, there have been major changes to the system of financing: to cope with the costs payable by the health-maternity insurance scheme, the union of sickness insurance funds applies a system of sharing out the expenses, at the same time building up a reserve of between 10 and 20 % of expenditure. The annual total insurance budget must be balanced. If the budget indicates that the reserve is less than 10 % of total expenditure, the contribution rate has to be changed. The state no longer intervenes at benefit level, but at the level of contributions by means of additional premiums. These amount to 10 % of the contribution rates for health care, based on the total amount subject to contributions by active insured persons, 250 % of this rate based on the total amount subject to contributions by pensioners and 10 % of the applicable contribution rates for cash benefits. In addition, the state takes over the deficit accumulated by the health insurance funds for health care as it stood on the 31st of December 1992.

While retaining the present nine sickness funds based on socio-professional groups, the reformed law strengthens the role of the union of sickness funds by giving it general responsibilities relating to health-maternity insurance in addition to its present function of negotiating collective agreements with the providers of health care. The various sickness funds will only have the function of allocating payments to the insured, especially with reference to refunding costs they have paid and the payment of cash benefits.

The rules governing the agreements to be negotiated between the union of sickness funds and the professional associations representing the providers of health services

have been tightened, notably by the introduction of time limits for this procedure. In the event of a disagreement between the parties, the law stipulates an arbitration procedure involving a mediator; if no settlement is reached, a definitive ruling is imposed by the higher council of social insurances.

Treatment, professional services and prostheses for which the health-maternity insurance scheme meets the costs are set out in a new list, which operates with code letters and coefficients. The value of the code letter is fixed by agreement. This is adjusted annually. The coefficient expresses the relative value of each consultation or treatment. The rates for treatment are obtained by multiplying the coefficients by the value attached to the code-letters. From the start of the 1995 business year, the union of sickness funds will be responsible for benefits in the hospital sector in accordance with budgets made up separately for each hospital. The budgets are negotiated annually, taking account of the provisions of hospital legislation and rules stipulated by an agreement between the union of sickness funds and the group representing hospitals. Any disputes which arise over the budgets are settled by a hospital budget commission.

A four-party committee (concerted action) which includes relevant members of the government, representatives of the employers' organisations, employees and providers of services is called together if the need arises to propose:

- measures designed to improve the health system
- the introduction of new sources of financing
- economy measures relating to benefits
- increases in the contribution rates of the insured
- parameters to be observed during negotiations with doctors and dentists.

With reference to the *pension insurance scheme*, it should be noted that a law has adjusted all categories of pensions and annuities in line with wage developments in 1991, which amounts to an increase of 3.8 %.

Various *family benefits* have been increased: family allowance (+ 1,044 francs for the first to the third child, + 2,420 francs from the fourth child onwards), maternity allowance (from 4,076 to 6,114 francs per week), parental

child leave allowance (from 10,190 to 15,285 francs per month). In order not to discourage part-time work, it is now possible to combine half the parental child leave allowance with a 50 % wage.

With a similar aim in mind, benefits have been improved for unemployed persons who have had part-time work.

With reference to the *minimum guaranteed income*, the ceilings taken into account for adults living at home have been increased by 3.8 %. A supplement of up to 25,476 francs has been created to cover rent costs. The possibility has also been introduced of signing an integration agreement with those receiving the minimum guaranteed income.

Finally, it should be noted that two price index rises were registered during the period under review, so that all welfare benefits were increased twice in line with these by 2.5 % each time.

## NETHERLANDS

### Priorities in Social Protection

In the past decennium the number of persons making an appeal on social security has strongly increased. This has led to a strained relation between the number of inactive persons on the one hand and active persons on the other. The large growth of the social security volume during the past decennium can be attributed to the number of social security claimants in the category of persons under the age of 65. Improvement of the relation between the number of working people and the number of beneficiaries must therefore be reached by means of a policy aiming at the reduction and restriction of the number of beneficiaries and the (re-)integration into the labour market. A large number of measures is being prepared resp. has already been introduced to restrict the claims on, in particular, the sickness and disability schemes.

Another main feature of present policy is to appeal to everybody by means of a wide range of arrangements, including positive and negative financial incentives (bonus/malus) and by imposing sanctions. The objective is that everybody is encouraged to contribute to the restriction of the claim laid on social security. Furthermore arrangements will be made to improve the supervision on the legitimacy of benefit payments and the payment of contributions.

### Major developments in Social Protection

#### 1. Medical care

A bill has been introduced before Parliament concerning the next stage in the step by step change towards one general compulsory health insurance scheme. This bill is expected to be discussed in Parliament in the second half of 1993. With this bill the change in the health care system in which more responsibility is given to the insurers, the insured and the health care providers is carried on.

#### 2. Revision of the administration of social security

A bill aiming at the revision of the Act on Administration of Social Security has been introduced in Parliament. As



a major point it can be mentioned that the supervision on the administration of social security will become a task of independent experts. To this effect the Social Security Council, now composed of both independent members and representatives of employers and employees, will be turned over into a supervisory board, composed of independent experts only.

Furthermore the Joint Medical Service, at present playing an advisory roll in respect of claimants of a disability benefit, will be abolished. Their task will be taken over by the Industrial Boards. This means that the administration of the Sickness Benefits Act (ZW) and the Disablement Benefits Insurance Act (WAO) will entirely become the responsibility of the Industrial Boards. In order to have a better control on administration expenses, all institutes which are involved with the social security administration, will be bound to a fixed budget.

### Significant new legislation

#### 1. Act on Restriction of claims on the Disablement Benefit Regulations

As per 1 August 1993 the Act "Restriction of Claims on the Disablement Benefits Regulations" (TBA) will enter into force and provides for a revision of the Disablement Insurance Act (WAO). This Act is the second in the series of proposed measures to combat the increasing number of sick and disabled persons. The first in the series, the Act "Reduction of the number of disablement benefits claimants" (TAV) came into force on 1 March 1992. A bill "Restriction of Claims on the Disablement Benefits regulations" (TBA) and a bill aiming a revision of the Act on Labour Conditions have already been accepted by the Lower Chamber.

The entering into force of the Act "Restriction of Claims on the Disablement Benefits regulations" (TBA) was intended on 1 January 1993, but was delayed because of the discussion in the Upper Chamber on the protection of workers with a higher risk of developing incapacity of work (for instance workers with chronic diseases). The Upper Chamber only agreed to the bill after the Cabinet committed itself to support through a statutory arrangement the transfer of part of the disability insurance from the public to the private sector.

The major elements of the TBA are the revision of the definition of the term disablement, the adaptation of the amount of the benefit to the age of the beneficiary, periodical re-examination of the beneficiaries and financial incentives for older and long-term disabled persons.

According to transitional provisions, the new rules on the calculation of the benefit will only count for persons becoming disabled after 25 January 1994. Persons who already received a WAO-benefit will not be affected by these rules.

#### 2. General Survivors Act

It was intended to have new legislation entered into force on 1 January 1993 to replace the General Widows and Orphans Act (AWW). The new legislation is designed to equalize treatment between widows and widowers and introduces a means-test for entitlement. Although the Lower Chamber had already approved the new proposals, the bill met with objections in the Upper Chamber. The objections concerned notably the conditions under which unmarried couples were put on a par with married couples as well as the transitional measures for persons already receiving a AWW-pension. As a result of the discussion in the Upper Chamber the Cabinet introduced a supplementary bill before Parliament providing for a modification of the relevant bill on these points. According to this so-called "Novelle" unmarried cohabiting partners are entitled to a survivors pension if they have cohabited for at least one year and have accepted a registered mutual duty to maintain.

According to the transitional measures nothing will change in respect of persons aged 60 and over receiving a AWW-pension. In respect of persons younger than 60 years who are cohabiting at the date of entry into force of the new act, will continue to receive their AWW-pension for another 18 months. This period was earlier fixed at 12 months.

#### 3. Economics

According to the prime minister the Interim Budget Report, giving a political overview of the measures to be taken in 1993-1994, is the severest one since years.

The Cabinet intends to economize an amount of 8 billion guilders in 1994, which means a decrease in government spending by 2 %. For 1993 the Cabinet intends to decrease government spending with another 0.7 %, meaning a saving of 2.6 billion of guilders.

When making up the Interim Budget Report the Cabinet made a choice for three principles: a restrained development of wages and the stimulation of employment, strengthening the economic structure and pushing back the financing deficit.

From the Report it appears that as insofar as social security is concerned, the economizing measures will notably be focussed on social assistance and fraud and abuse on municipal level.

As to the expenditure in social security an increase of 5 billion guilders is expected in 1993. In relation to 1992 this means an increase of about 4 %. If all policy proposals will be realized in 1993, 29.8 % of the national income will be spent to social security. In relation to 1992 this means an increase of 0.8 %.

## PORTUGAL

Like most other European countries, Portugal has been feeling the effects of the economic crisis and the demographic situation in its social security system.

The adoption of a system of cost-sharing requires constant observation of the social situation, the development of revenue and expenditure and forecasts for short and medium-term development.

An increase in the older percentage of the population, longer life expectancy and rises in unemployment and in the cost of health care, which are the main factors influencing expenditure and at the same time the drop in the birth rate and in revenue, have been the subject of studies aimed at reforming the social security system. Technical considerations and the desire to perfect the system were also behind the reform.

The main objects of this reform are to increase revenue, control expenditure and improve coverage against certain risks.

Increased revenue will be attained by adopting certain more efficient administrative procedures for collecting contributions and by harmonizing the contribution rates of the various categories of employees, in order to minimize inequality of contribution rates.

Some examples worth mentioning here are the introduction of certain features in the procedures for collecting contributions and the abolition of agreements for the payment of contributions to finance immediate legal action.

The adjustment of the contributions system was introduced on account of the actuarial disintegration of the general contribution rate and the application of this rate to contributory schemes involving certain categories, in particular the self-employed. This system has actually produced a marked deficit, caused by the divergence between the contribution rates and the benefit provisions.

In order to control expenditure and ensure better coverage in the case of illness, more extensive coordination has been developed between the health and social security services. At the same time, a control system has been introduced in the regional social security centres with regard to people suffer-

ing from a temporary incapacity to work. The aim is to check whether these people are still unfit for work, as they have declared to the health services.

With reference to unemployment, here, too, a control mechanism has been provided for, in order to check, with the assistance of the regional social security centres, whether the claimant is still entitled to benefits. Additionally, a bill has been put up for public discussion which modifies the period taken into account for the allocation of unemployment benefit.

The pensions scheme will undergo major changes, particularly the increase of the legal pension age to 65 for men and women, thus extending the period during which contributions have to be paid for a pension at the full rate (40 years) and requiring minimum periods of contributions with reference to time spent in training and to the annual pension rate. It should also be noted that an adaptation system has been introduced for the wages which form the basis for calculating the reference average income. This will be linked to the consumer price index.

Finally, better coverage will be provided in the event of maternity and occupational illnesses. Benefits paid for pregnancy and maternity will be increased in accordance with the parameters set out in EC Directive 92/85 of October 19th. Social protection in the event of occupational illness, a risk covered by the general system, will include an increase in benefits, notably in the event of death.

## UNITED KINGDOM

### Introduction

The year has seen a number of developments in health care and social security. There have been limited adjustments to financing and cash benefit policies: the most significant change to income related benefit policy was the introduction of Council Tax Benefit to replace Community Charge Benefit. Major reforms were introduced in child maintenance rules and in the provision and funding of social care services, and a range of measures to improve the efficiency and quality of administration and service delivery were taken forward by the social security executive agencies and the health service.

### Priorities in Social Protection Policy

The Government's aims for social security are to protect the most vulnerable and to ensure that everyone has the means to cope with the needs and variations of life. The Government seeks to maximise the use of private provision where appropriate while ensuring that state provision is affordable where it remains necessary. At the same time, the benefit system should ensure that support is targeted on the most needy; it should maintain incentives to work and save; it should reduce dependency; and it should be simple to administer but not open to fraud or abuse.

The Government is reviewing the social security programme against these principles as part of a wider fundamental review of public expenditure. To prompt a fully informed public debate the secretary of State published "The Growth of Social Security", which analysed trends in social security expenditure. This showed that the programme had grown consistently, both in real terms and as a proportion of public expenditure, since 1948, so that a £74 billion in 1992/93 and 12.3 per cent of Gross domestic Product, it is by far the largest Government programme. The underlying upward trend in expenditure (excluding benefits to the unemployed) looks set to continue to be over 3 per cent a year in real terms. The review of the social security programme, which is intended to result in a better system, will have to tackle the inexorable growth.

## Major development in Social Protection

*Financing:* The Social Security Act 1993 introduced provisions enabling the National Insurance Fund to be supplemented with funds from general taxation (which also funds non-contributory benefits). From April 1993, a Treasury Grant is available to be drawn upon, as necessary, to help meet existing spending commitments and to maintain a prudential balance in the Fund. The maximum amount of this grant available each year will be a percentage of estimated benefit expenditure for that year.

It is also proposed to raise the main rate of National Insurance contributions paid by employed earners and the higher earning self employed by 1 per cent for the year beginning April 1994. This increase will be additional to any Treasury Grant that is made available for the year, and will ensure that contributors as well as tax payers will help to maintain the balance in the National Insurance Fund.

*Organisation:* On 5 April 1993 the Child Support Act 1991 came into force and the Child Support Agency was established as an executive agency of the Department of Social Security. The agency aims to deliver on behalf of children a consistent, efficient and effective service for the contacting of absent parents and the assessment, collection and enforcement of realistic levels of maintenance for children. This reform is guided by the principle that all parents should support their children whenever they can afford to do so, and not place an unnecessary burden on public funds. The new arrangements apply to all lone parents who receive certain benefits. People who are not receiving these benefits will also be able to ask the Child Support Agency to help them obtain maintenance.

The Government's determination to contain public expenditure, while continuing to support those most in need, motivates steps to tackle fraud and abuse. Measures in hand at the Benefits Agency include reinforcement of fraud teams, increasing use of information technology and efforts to improve further the security of instruments of payment. Researchers are exploring ways of identifying and public attitudes to it.

Other initiatives seek to improve the efficiency and quality of administration. The Benefits Agency is moving towards a "one-stop" service whereby the public can increasingly gain access to the Agency's range of benefits and services through a single point of contact. A War Pensions Unit has been established to prepare for the establishment in April 1994 of a new executive agency dedicated to providing an effective specialised service to meet the particular needs of war pensioners and widows.

*Reintegration:* The Government is continuing its drive to encourage unemployed people back to work, especially if they have children. In April 1992 a package of measures took effect to improve incentives to work and to enable people with children to receive Family Credit - which supplements low wages - if they worked 16 hours a week or more. Following this and also because of continuing economic problems, numbers receiving Family Credit have risen by one third. A publicity campaign in 1993 is aimed specifically at improving knowledge by the unemployed of the benefit available to them in work.

*Old age:* There are three strands to Government policy on social security for the elderly. The basic state pension offers a solid foundation for retirement. Individuals can build up additional provision through occupational or personal pension schemes, either in addition to, or as a replacement for, the state-run additional pension scheme, SERPS. The Government is committed to encouraging individuals to take personal responsibility for their pension arrangements, and giving them the maximum choice and flexibility to do so. Finally, income-related benefits are used to focus resources on pensioners without other income: in October 1992 the levels of the "safety net" benefit Income Support applicable to pensioners were increased over and above the earlier annual uprating, giving additional help to this group.

There is to be a review of the basis on which a rebate of National Insurance Contributions can be made where an individual chooses to "contract-out" of SERPS and make other arrangements for additional pension. The Government is concerned that the current flat rate nature of this rebate should not act as a disincentive to those who wish to retain personal pensions throughout their working lifetime. This review will consider an age related structure for occupational

pension schemes as well as for personal pensions, and there will be consultation with interested parties, including industry and consumer organisations.

Work is progressing on equal treatment in occupational pension schemes and in State Pension Age. The UK is committed to equalising the age at which the state pension is first payable to men and women, and the Government is currently considering proposals for equalisation following wide public debate. The proposals for equalisation following wide public debate. The legal and regulatory framework of occupational pension schemes is also under review. An independent Pension Law Review Committee was set up in 1992 and is expected to give its recommendations in the Autumn.

*Health and social care:* The Government White Paper "The Health of the Nation", published July 1992, presented a coherent strategy for reducing premature death and promoting good health. This programme sets out five key areas for health gain, and challenging targets for achievement which have since been complemented by local targets and guidance.

The Community Care initiative for elderly and disabled people was fully implemented from April 1993, with changes to the way in which care and its related costs are assessed, paid for and delivered. Under this scheme, local government social service departments are responsible for assessing individuals' care needs and making appropriate arrangements to secure that care, with an emphasis on maintaining individuals in their homes wherever appropriate. At the same time, the state benefit system has been partially disengaged from meeting the costs of future residential care, and the social security funds which would otherwise have been spent transferred to local authorities to meet their new responsibilities.

Other policies have been extended and developed. The reforms outlined in the White Paper "Working for Patients" continue, with more NHS Trusts and fund-holding General Practitioner practices taking their place in the health care internal market. The role of purchasers within the market is being examined, and easements have been made enabling better use of private capital and expertise by NHS Trusts. The "Patient's Charter" initiative to secure high quality care continues to be implemented and extended with the recent

introduction of a Charter for primary care family health services.

Future pressures on NHS spending are to be considered under a fundamental review of health care expenditure, and a major review of health care provision in the capital is being undertaken to establish future patterns of care and the scope for efficiency gains.

I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

**MINISTERE DE LA PREVOYANCE  
SOCIALE**

Rue de la Vierge Noire, n° 3c  
B-1000 Bruxelles

**MINISTERE DE L'EMPLOI ET DU  
TRAVAIL**

Rue Belliard, 51  
B-1040 Bruxelles

**MINISTERE DE L'INTEGRATION  
SOCIALE**

Boulevard Pachéco, 19  
B-1010 Bruxelles

**OFFICE NATIONAL DE SECURITE  
SOCIALE**

Boulevard de Waterloo, 76  
B-1000 Bruxelles

**INSTITUT NATIONAL  
D'ASSURANCE MALADIE-  
INVALIDITE**

Avenue de Tervuren, 211  
B-1150 Bruxelles

**OFFICE NATIONAL DES PENSIONS**

Tour du Midi  
B-1060 Bruxelles

**FONDS DES MALADIES  
PROFESSIONNELLES**

Avenue de l'Astronomie, 1  
B-1030 Bruxelles

**FONDS DES ACCIDENTS DU  
TRAVAIL**

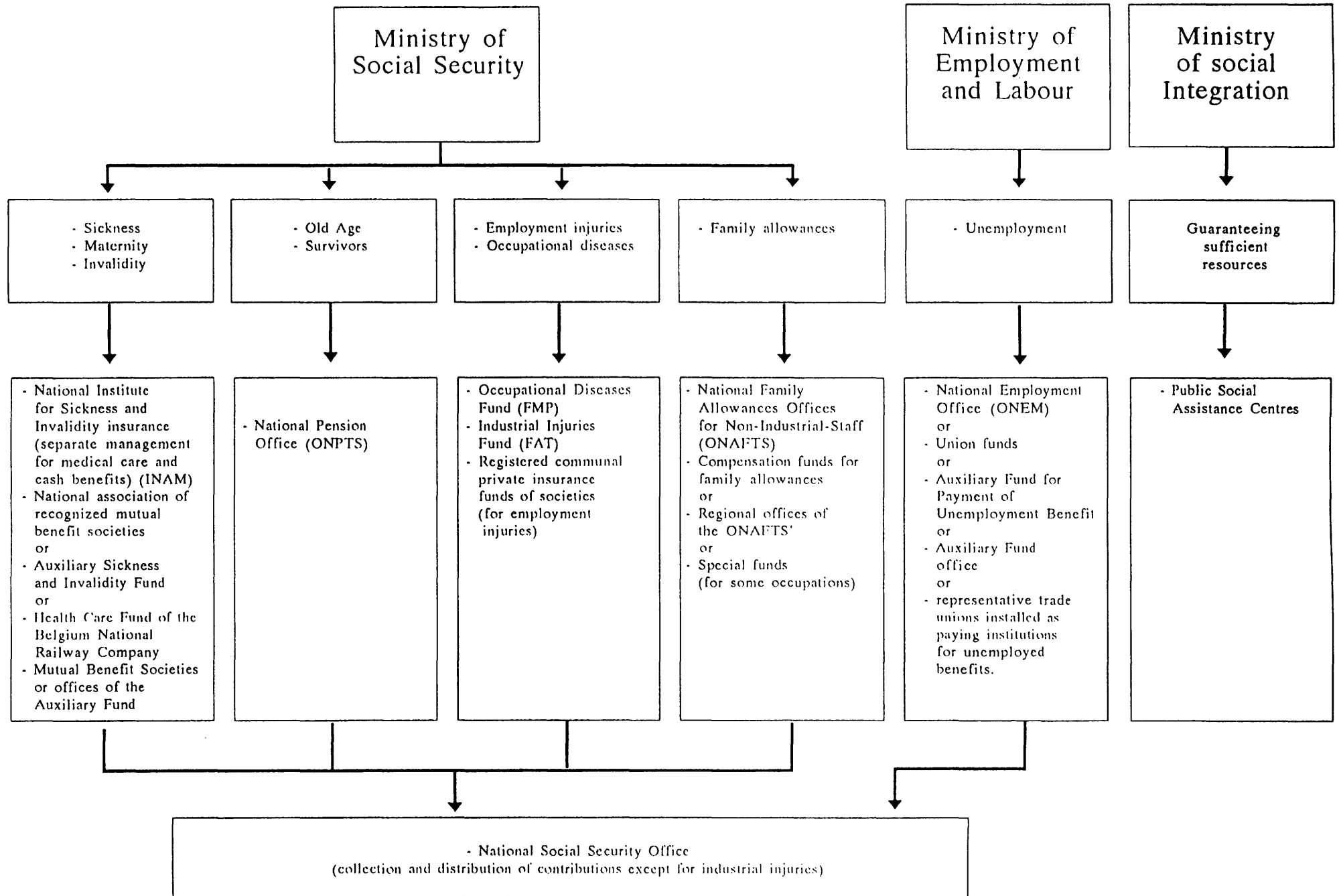
Rue Belliard, 35  
B-1040 Bruxelles

**OFFICE NATIONAL DE L'EMPLOI**

Boulevard de l'Empereur, 7  
B-1000 Bruxelles

Table: I

# Organization in Belgium





**MINISTERE DU TRAVAIL**

Laksegade 19  
DK-1063 Kobenhavn K

**DIRECTION DE L'ASSURANCE**

**CHOMAGE**

Finsensvej 78  
DK-2000 Frederiksberg

**ARBEJDSMARKEDETS**

**TILLÆGSPENSION**

ATP (Régime de Pension  
complémentaire des Salariés)

**ATP-huset**

Kongens Vænge 8  
DK-3400 Hillerød

**MINISTERE DES AFFAIRES**

**SOCIALES**

Slotsholmsgade 6  
DK-1216 Kobenhavn K

**DIRECTION DE LA SECURITE**

**SOCIALE**

**ET DE L'ASSISTANCE SOCIALE**

**Service International**

Ny Kongensgade 9  
DK-1472 Kobenhavn K

**OFFICE NATIONAL DE**

**L'ASSURANCE CONTRE LES**

Accidents du Travail et les Maladies

**Professionnelles**

**Æbelogade 1**

Boîte Postale 3000  
DK-2100 Kobenhavn K

**MINISTERE DE LA SANTE**

Herluf Trolles Gade 11  
DK-1052 Kobenhavn K

**OFFICE NATIONAL DE SANTE**

**Amaliegade 13**

Boîte Postale 2020  
DK-1012 Kobenhavn K

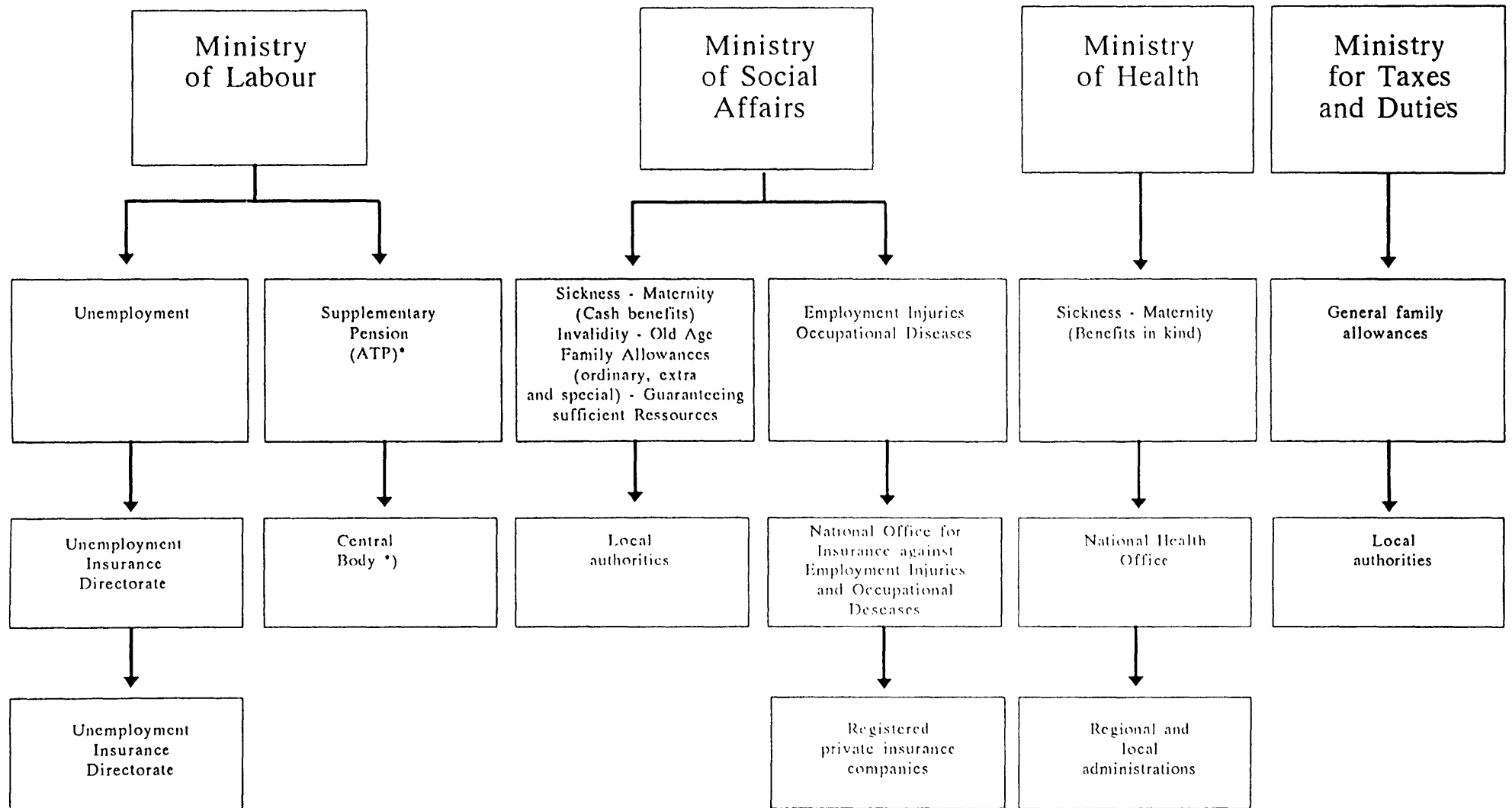
**MINISTERE DES IMPOTS ET TAXES**

**Slotsholmsgade 12**

DK-1216 Kobenhavn K

Table: I

Organization in Denmark



\*) The Labour Market Supplementary Pension Scheme (ATP) is administered centrally by an independent body run jointly by employers and employees.

**BUNDESMINISTER FÜR ARBEIT  
UND SOZIALORDNUNG**

Postfach 14 02 80  
D-53107 Bonn

**BUNDESMINISTER FÜR FAMILIE  
UND SENIOREN**

Postfach 12 06 09  
D-53048 Bonn

**BUNDESMINISTER FÜR  
GESUNDHEIT**

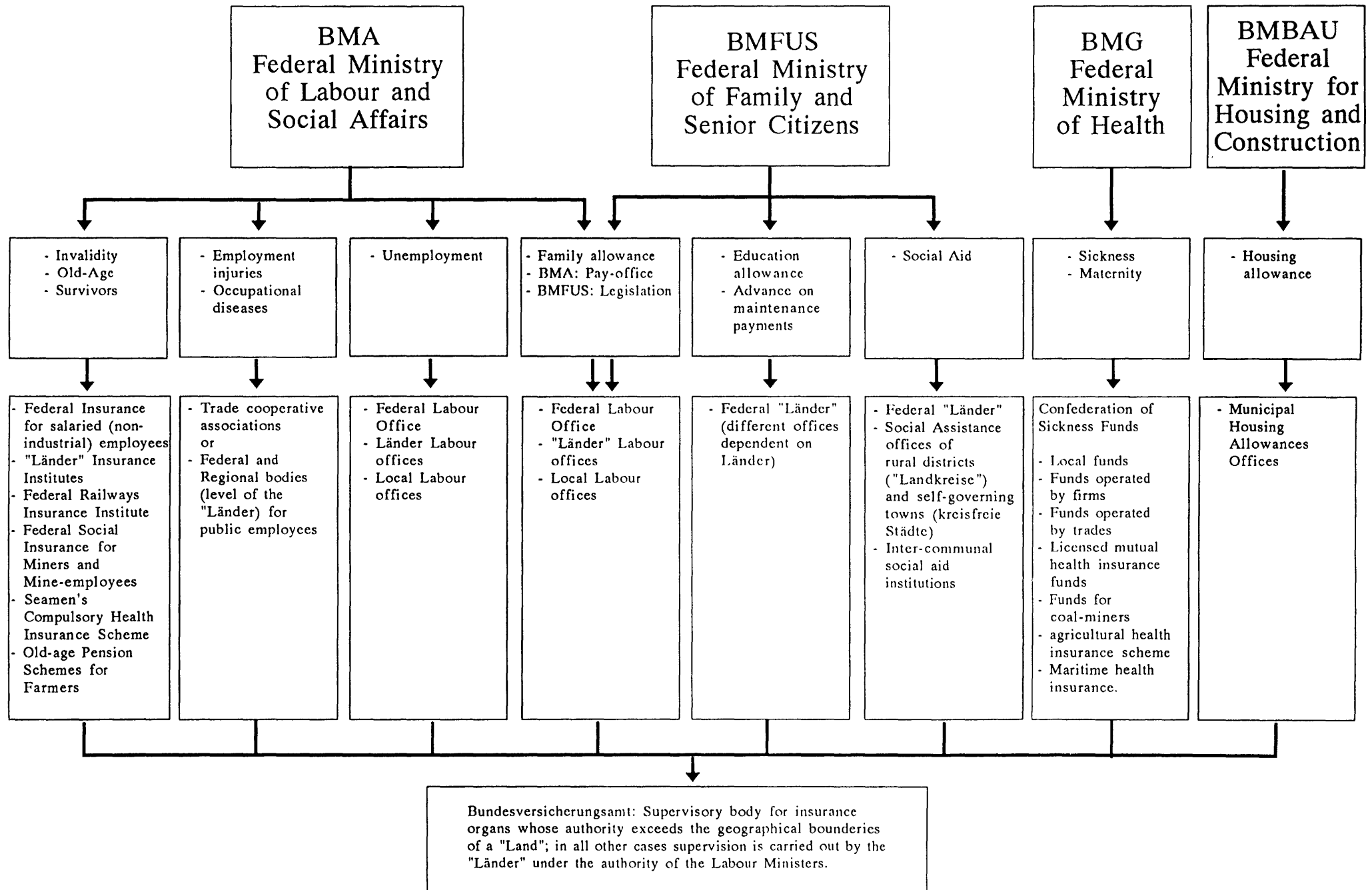
Postfach  
D-53108 Bonn

**BUNDESMINISTER FÜR  
RAUMORDNUNG, BAUWESEN  
UND STÄDTEBAU**

Postfach 20 50 01  
D-53170 Bonn

Table: I

Organization in Germany

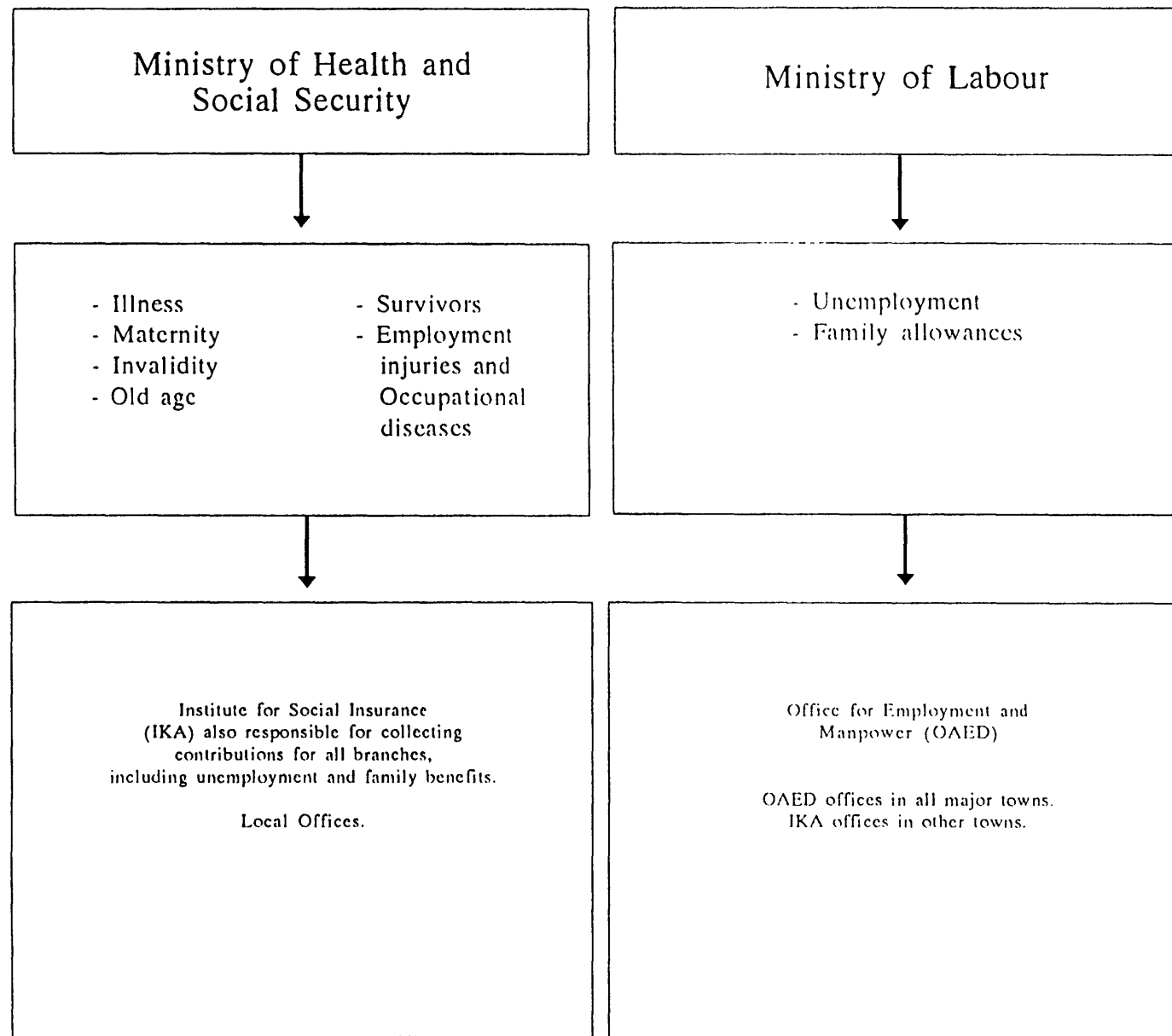


MINISTERE DE TRAVAIL  
Direction "Fonds Social Europeen"  
Section III  
Rue Pireos 40  
EL-10182 Athènes C.P.

INSTITUT DES ASSURANCES  
SOCIALES (I.K.A.)  
Direction des Relations Internationales  
Rue Kifissias 178  
Chalandri  
EL-15231 Athènes C.P.

ORGANISME DES ASSURANCES  
AGRICOLES (O.G.A.)  
Section CEE - Relations Internationales  
Rue Patission 30  
EL-10170 Athènes C.P.

ORGANISME D' EMPLOI POUR LA  
MAIN D'OEUVRE (O.A.E.D.)  
Direction d'assurance  
Rue Ethnikis Antistassis 8  
EL-17342 Ano Kalamaki C.P.



MINISTERIO DE TRABAJO Y  
SEGURIDAD SOCIAL  
c/ Agustín de Bethencourt, 4  
E-28003 Madrid

MINISTERIO DE SANIDAD Y  
CONSUMO  
Paseo del Prado, 18  
E-28014 Madrid

MINISTERIO DE ASUNTOS  
SOCIALES  
c/ José Abascal, 39  
E-28003 Madrid

INSTITUTO NACIONAL DE LA  
SEGURIDAD SOCIAL  
c/ Padre Damián, 4  
E-28036 Madrid

INSTITUTO NACIONAL DE LA  
SALUD  
c/ Alcalá, 56  
E-28014 Madrid

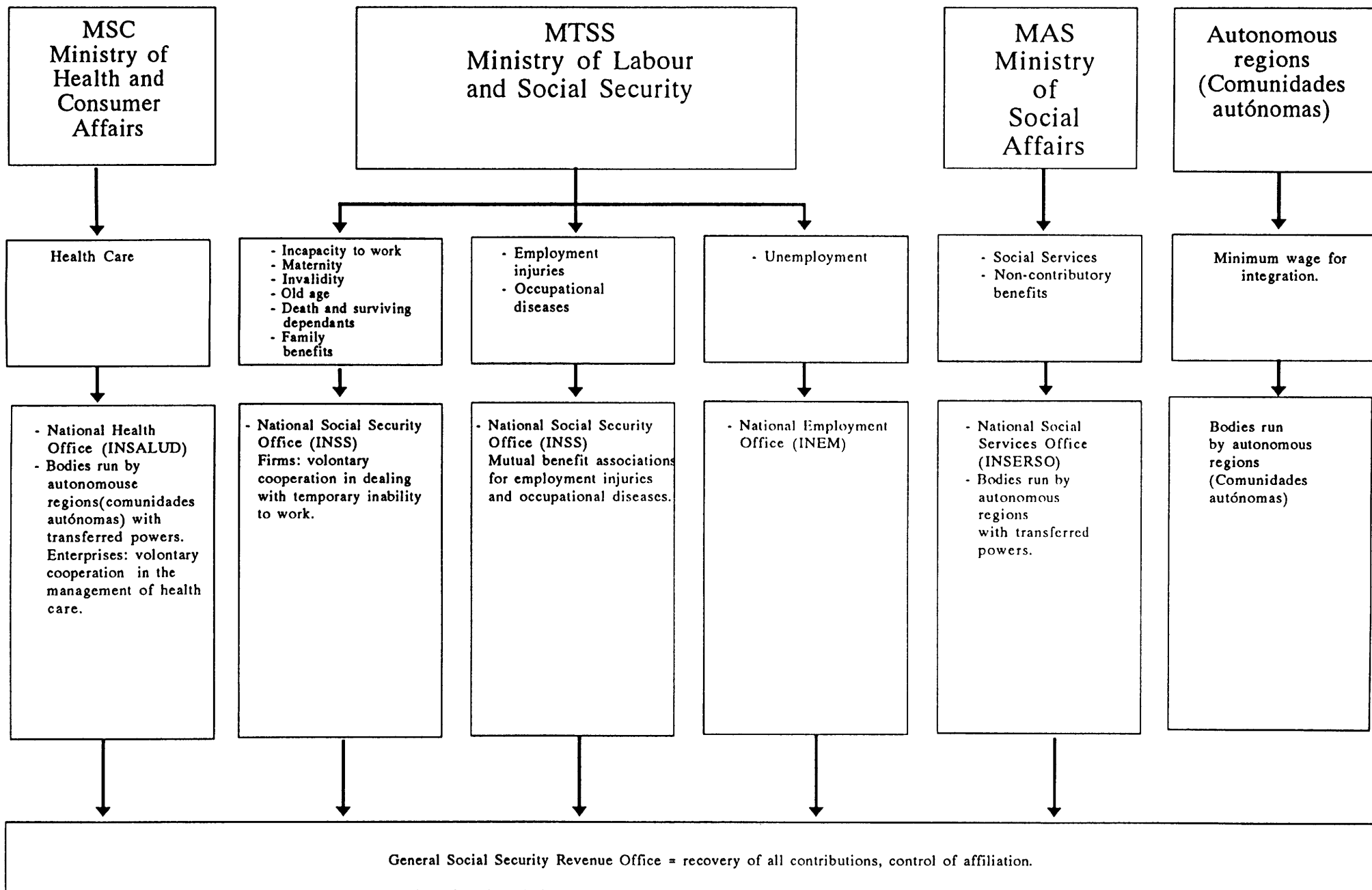
INSTITUTO NACIONAL DE  
SERVICIOS SOCIALES  
Avda. de la Ilustración s/n  
E-28071 Madrid

INSTITUTO NACIONAL DE  
EMPLEO  
c/ Condesa de Venadito, 9  
E-28027 Madrid

TESORERIA GENERAL DE LA  
SEGURIDAD SOCIAL  
Plaza de los Astros, 5 y 7  
E-28007 Madrid

Table: I

Organization in Spain





**ACOSS**  
Agence Centrale des Organismes de  
Sécurité Sociale  
67, boulevard Richard Lenoir  
F-75536 Paris Cedex

**CNAMTS**  
Caisse Nationale de l'Assurance Maladie  
des Travailleurs Salariés  
66, avenue du Maine  
F-75694 Paris Cedex

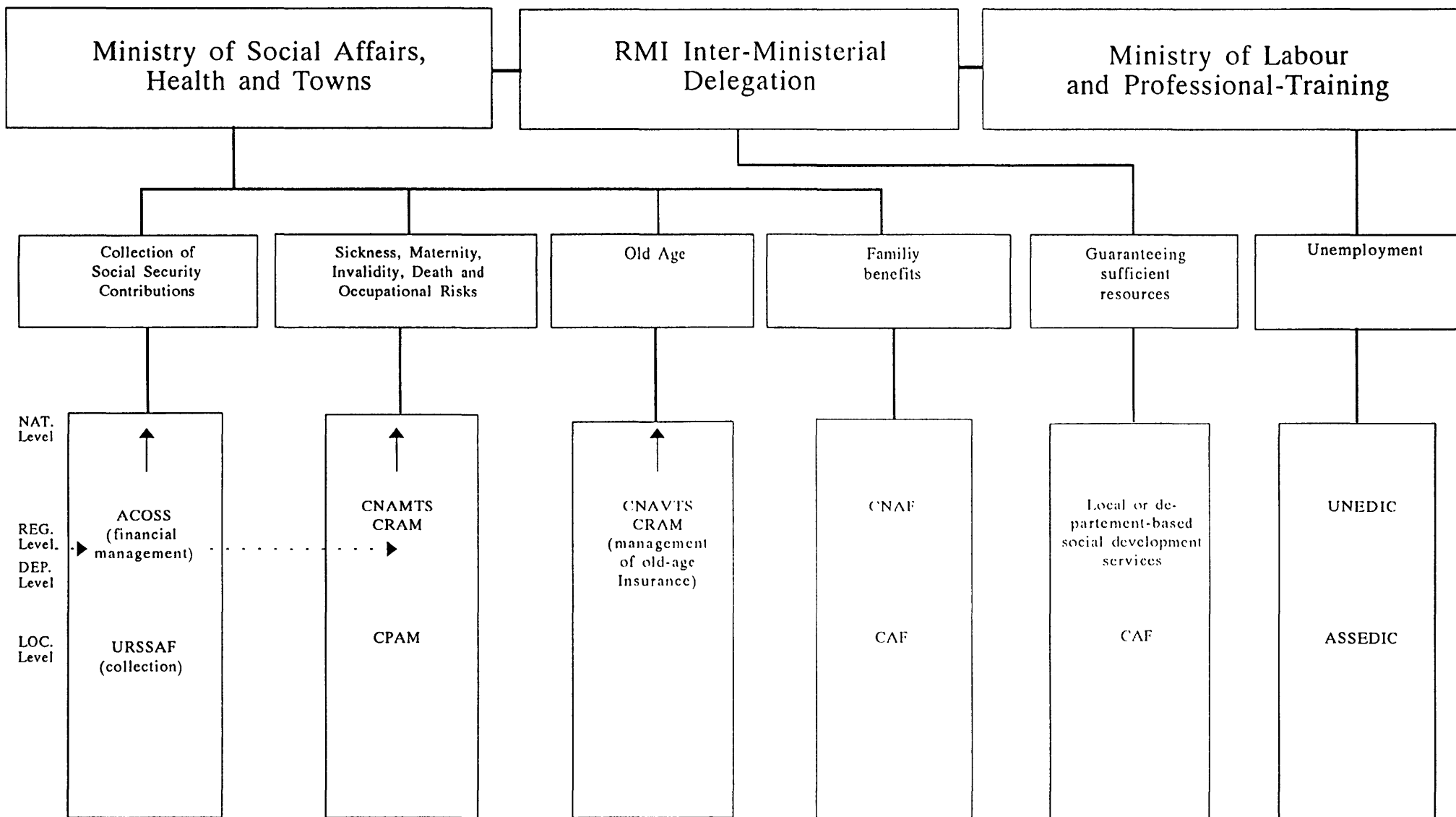
**CNAVTS**  
Caisse Nationale d'Assurance Vieillesse  
des Travailleurs Salariés  
110-112, rue de Flandre  
F-75951 Paris Cedex 19

**CNAF**  
Caisse Nationale des Allocations  
Familiales  
23, rue Daviel  
F-75654 Paris Cedex 13

**UNEDIC**  
Union Nationale Interprofessionnelle  
pour l'Emploi dans l'Industrie et le  
Commerce  
77, rue de Miromesnil  
F-75008 Paris

Table: I

## Organization in France



ACOSS: Central Office of the Social Security Organisations. ASSEDIC: Association for Employment in Industry and Commerce. CAF: Family Allowances Fund.  
 CNAF: National Family Allowances Fund. CNAMTS: National Sickness Fund for Employees. CNAVTS: National Old-age Insurance Funds.  
 CPAM: Primary Sickness Insurance Funds. CRAM: Regional Sickness Insurance Funds. URSSAF: Association for the Collection of social insurance and family allowance contributions.  
 UNEDIC: National Inter - occupational Union for Employment in Industry and Commerce.

DEPARTMENT OF SOCIAL  
WELFARE  
Headquarters  
Aras Mhic Dhiarmada  
Store Street  
IRL-Dublin 1

DEPARTMENT OF SOCIAL  
WELFARE  
Pensions Service Office  
College Road  
IRL-Sligo

DEPARTMENT OF SOCIAL  
WELFARE  
Child Benefit  
Social Welfare Services Office  
St Oliver Plunkett Road  
Letterkenny  
IRL-Co Donegal

DEPARTMENT OF HEALTH  
Headquarters  
Hawkins House  
IRL-Dublin 2

EASTERN HEALTH BOARD  
Dr Steeven's Hospital  
IRL-Dublin 8

MIDLAND HEALTH BOARD  
Arden Road  
Tullamore  
IRL-Co Offaly

MID-WESTERN HEALTH BOARD  
31-33 Catherine Street  
IRL-Limerick

NORTH EASTERN HEALTH BOARD  
Navan Road  
Ceanannas Mor  
IRL-Co Meath

NORTH WESTERN HEALTH BOARD  
Manorhamilton  
IRL-Co Leitrim

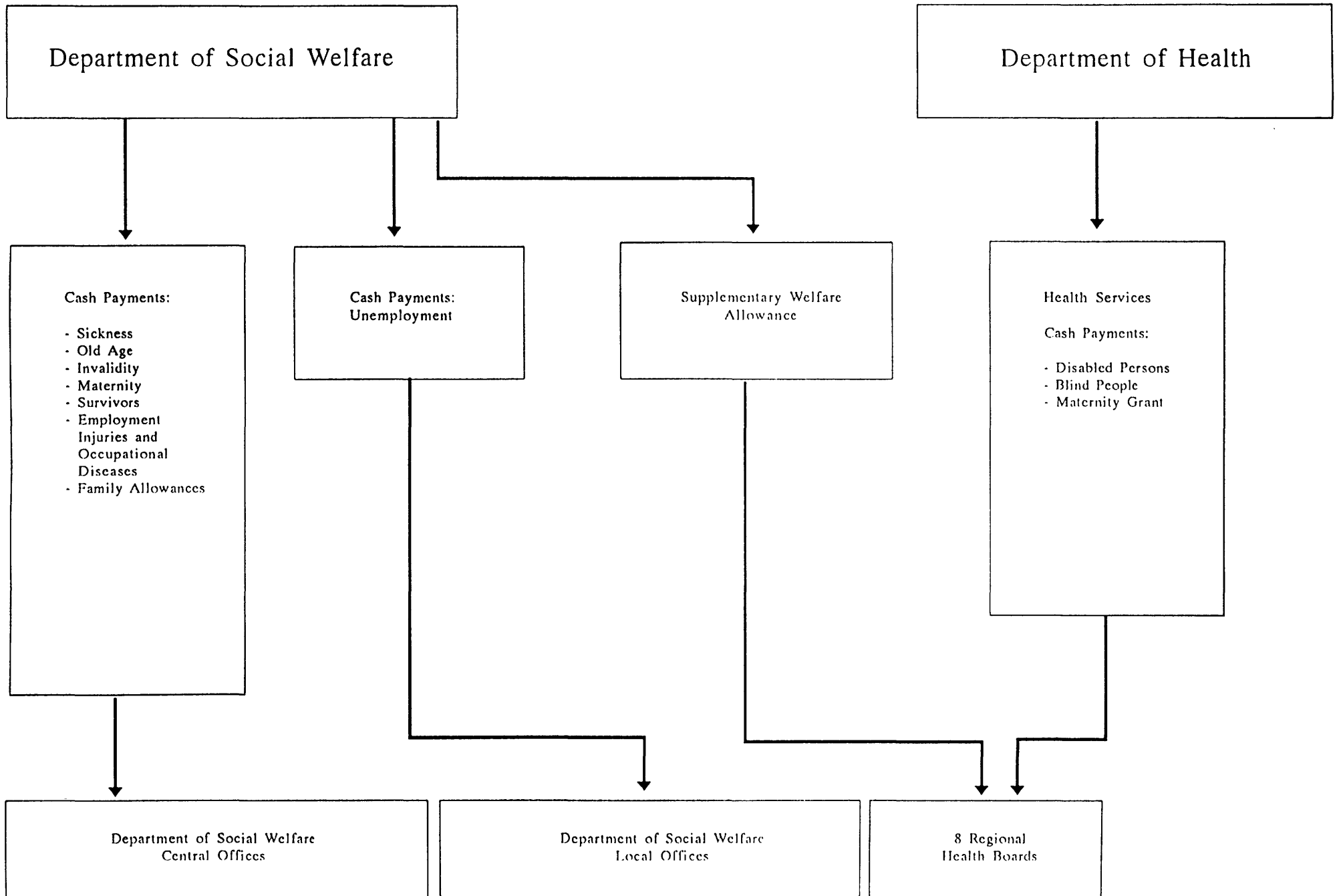
SOUTH EASTERN HEALTH BOARD  
Lacken  
Dublin Road  
IRL-Kilkenny

SOUTHERN HEALTH BOARD  
Cork Farm Centre  
Dennehy's Cross  
IRL-Cork

WESTERN HEALTH BOARD  
Merlin Park Regional Hospital  
IRL-Galway

Table: I

# Organization in Ireland



**MINISTERE DU TRAVAIL ET DE LA  
PREVOYANCE SOCIALE**

Via Flavia, n. 6  
I-00187 Roma

**MINISTERE DE LA SANTE**

P. le Dell'Industria, n. 20  
I-00144 Roma

**MINISTERE DE L'INTERIEUR**

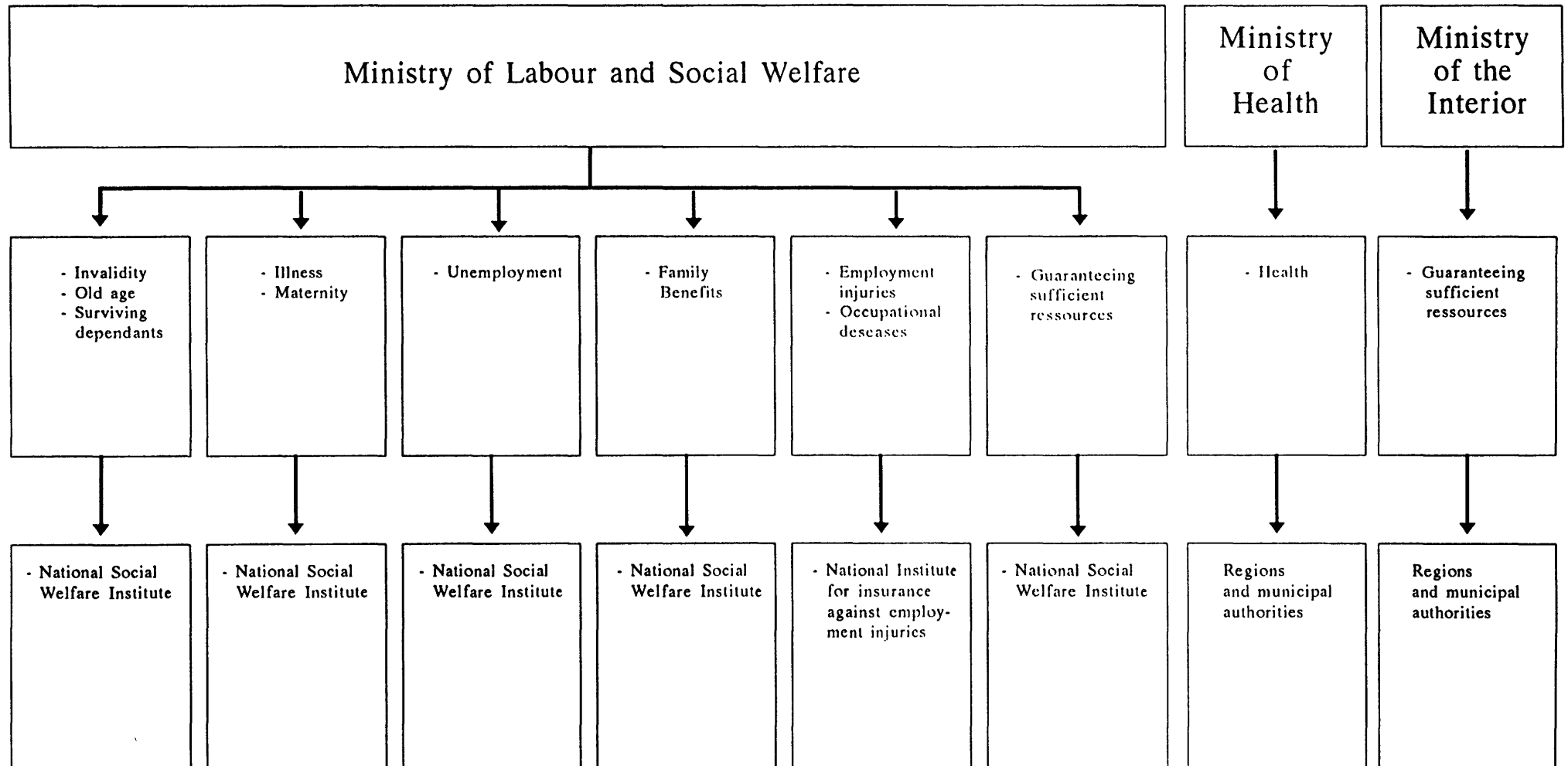
Palazzo del Viminale  
I-00184 Roma

**INSTITUT NATIONAL DE LA  
PREVOYANCE SOCIALE (INPS):**

Via Ciro il Grande, n. 21  
I-00144 Roma

**INSTITUT NATIONAL POUR  
L'ASSURANCE CONTRE LES  
ACCIDENTS DU TRAVAIL**

Via IV Novembre, n. 144  
I-00187 Roma



MINISTERE DE LA SECURITE  
SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

MINISTERE DE LA FAMILLE, DU  
LOGEMENT SOCIAL ET DE LA  
SOLIDARITE  
14, avenue de la Gare  
L-1610 Luxembourg

MINISTERE DU TRAVAIL  
26, rue Ste Zithe  
L-2763 Luxembourg

INSPECTION GENERALE DE LA  
SECURITE SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

CONTROLE MEDICAL DE LA  
SECURITE SOCIALE  
125, route d'Esch  
L-1471 Luxembourg

ADMINISTRATION DE L'EMPLOI  
38a, rue Philippe II  
L-2340 Luxembourg

UNION DES CAISSES DE MALADIE  
125, route d'Esch  
L-1471 Luxembourg

ETABLISSEMENT D'ASSURANCE  
CONTRE LA VIEILLESSE ET  
L'INVALIDITE  
125, route d'Esch  
L-1471 Luxembourg

CAISSE DE PENSION DES  
EMPLOYES PRIVES  
1a, bd Prince Henri  
L-1724 Luxembourg

CAISSE DE PENSION DES  
ARTISANS, DES COMMERCANTS  
ET INDUSTRIELS  
39, rue Glesener  
L-1631 Luxembourg

CAISSE DE PENSION AGRICOLE  
Centre Hermes  
2, rue du Fort Wallis  
L-2714 Luxembourg

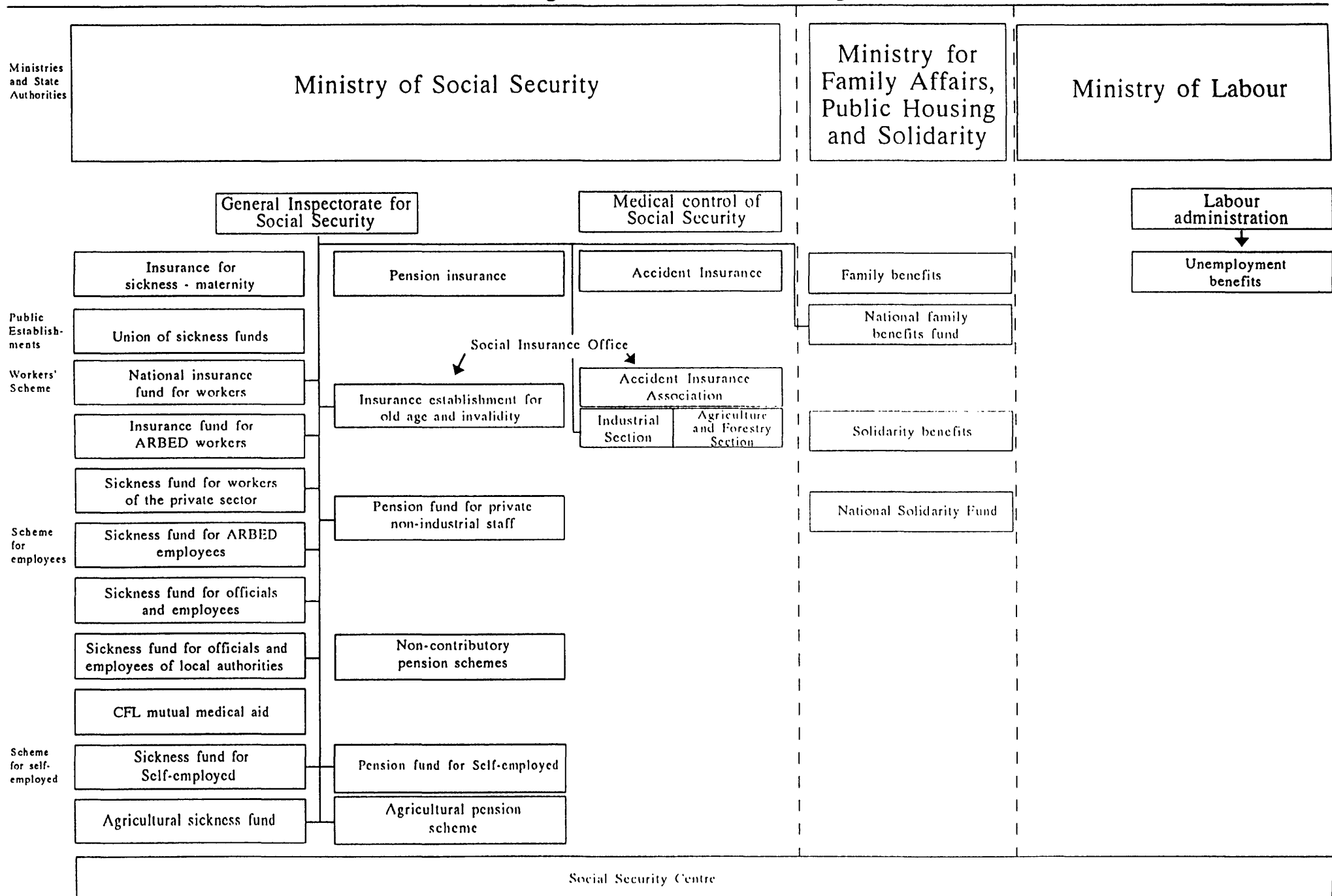
ASSOCIATION D'ASSURANCE  
CONTRE LES ACCIDENTS  
125, route d'Esch  
L-1471 Luxembourg

CAISSE NATIONALE DES  
PRESTATIONS FAMILIALES  
1a, bd Prince Henri  
L-1724 Luxembourg

FONDS NATIONAL DE  
SOLIDARITE  
138, bd de la Pétrusse  
L-2330 Luxembourg

Table: I

# Organization in Luxembourg





MINISTRY OF SOCIAL AFFAIRS  
AND EMPLOYMENT  
P.O. Box 90801  
NL-2509 LV The Hague

MINISTRY OF WELFARE, PUBLIC  
HEALTH AND CULTURE  
P.O. Box 5406  
NL-2280 HK Rijswijk

FEDERAL INDUSTRIAL BOARD  
P.O. Box 8300  
NL-1005 CA Amsterdam

SOCIAL INSURANCE BANK  
Head Office  
P.O. Box 1100  
NL-1180 BH Amstelveen

SOCIAL INSURANCE BANK  
Office foreign affairs  
P.O. Box 7105  
NL-1007 JC Amsterdam

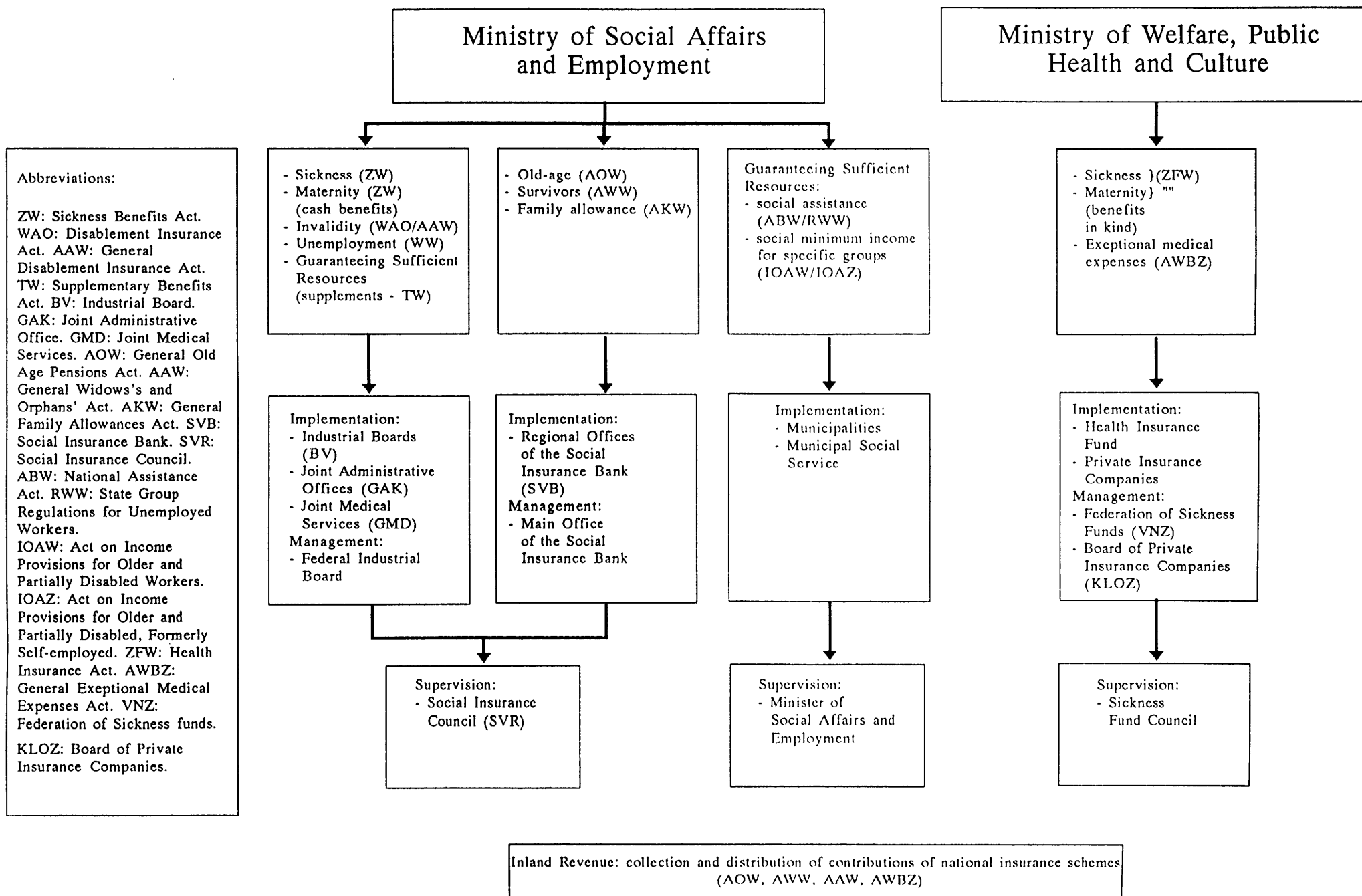
SOCIAL INSURANCE COUNCIL  
P.O. Box 100  
NL-2700 AC Zoetermeer

JOINT ADMINISTRATIVE OFFICE  
P.O. Box 8300  
NL-1005 CA Amsterdam

SICKNESS FUND COUNCIL  
P.O. Box 396  
NL-1180 BD Amstelveen

Table: I

## Organization in the Netherlands

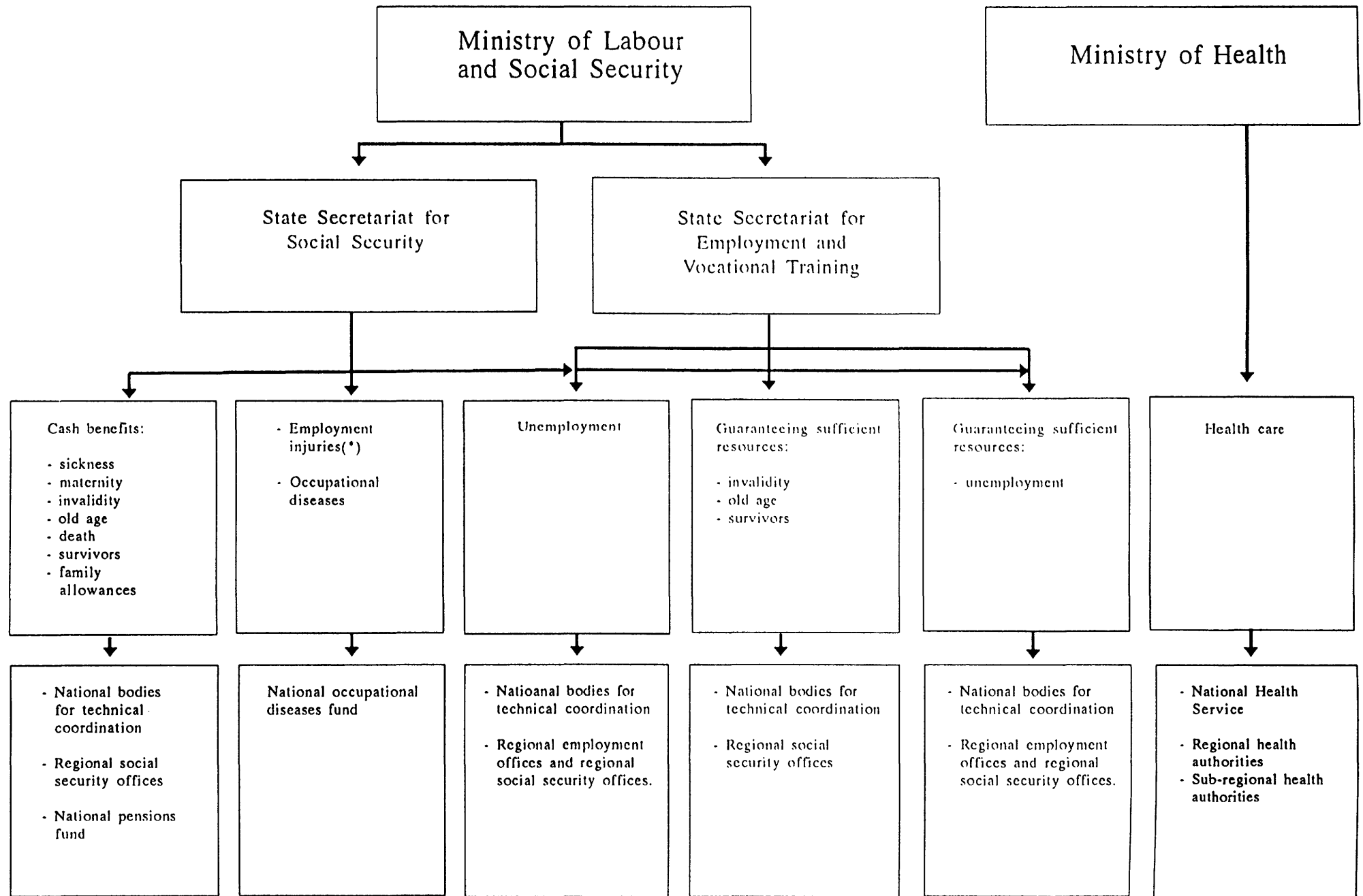


DIRECTION GENERALE DES  
REGIMES DE SECURITE SOCIALE  
Largo do Rato, n° 1  
P-1296 Lisboa Codex

DIRECTION GENERALE DE SANTE  
Alameda Afonso Henriques, 45  
P-1000 Lisboa

Table: I

Organization in Portugal



(\*) Private insurance companies supervised by the Ministry of Finance, as regards employment injurie

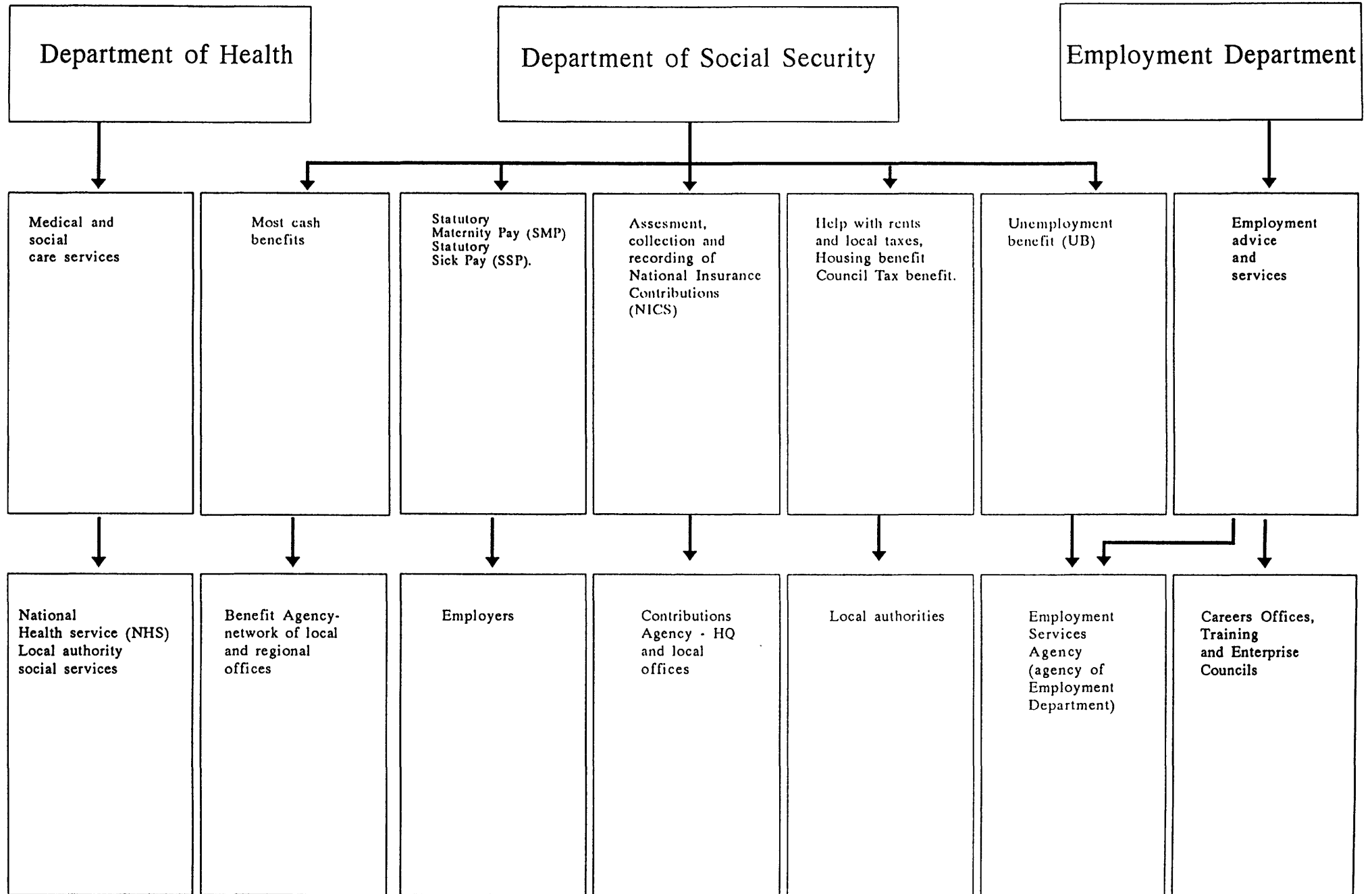
DEPARTMENT OF SOCIAL  
SECURITY  
The Adelphi  
1-11 John Adam Street  
UK-London WC2N 6HT

DEPARTMENT OF HEALTH  
Richmond House  
79 Whitehall  
UK-London SW1A 2NS

EMPLOYMENT DEPARTMENT  
Caxton House  
Tothill Street  
UK-London SW1H 9NF

Table: I

Organization in the United Kingdom





I Organization

II Financing

III Health care

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X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources



Table: II

## Financing

	Belgium			Denmark	FR of Germany	Greece	Spain	France
<b>Financing principle:</b>								
<b>1. Sickness and maternity</b>	Contributions plus subsidy.	plus	State	Tax financed. From January 1st 1994 new contribution to cover payment of daily allowances.	Contributions.	Contributions (three-party financing - employee, employer, state - for those newly insured, after 31.12.92). <i>See note EL-1.</i>	Contributions.	Contributions.
<b>2. Invalidity</b>	Contributions plus subsidy.	plus	State	Tax financed.	Contributions.	Contributions (three-party financing - employee, employer, state - for those newly insured, after 31.12.92).	Contributions.	Contributions.
<b>3. Old-age, survivors</b>	Contributions plus subsidy.	plus	State	National pension: Tax financed. Supplementary pension: Contributions.	Contributions.	Contributions (three-party financing - employee, employer, state - for those newly insured, after 31.12.92).	Contributions.	Contributions.
<b>4. Employment injuries and occupational diseases</b>	Contributions and insurance premium paid by the employer.	and	insur- ance premium paid by the employer.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.
<b>5. Unemployment</b>	Contributions plus subsidy.	plus	State	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.
<b>6. Family allowances</b>	Contributions.			Tax financed.	Tax financed.	Contributions.	Contributions.	Contributions.

## Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Financing principle:
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions. <i>see note NL-1.</i>	Contributions and taxes.	Contributions and taxes.	<b>1. Sickness and maternity</b>
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	<b>2. Invalidity</b>
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	<b>3. Old-age, survivors</b>
Contributions.	Contributions.	Contributions.	No application.	Accidents: insurance premiums. Diseases: contributions.	General taxation.	<b>4. Employment injuries and occupational diseases</b>
Contributions plus state subsidy.	Contributions.	Special tax.	Contributions.	Contributions.	Contributions.	<b>5. Unemployment</b>
Tax financed.	Contributions.	Contributions and tax.	Public means.	Contributions.	Tax financed.	<b>6. Family allowances</b>

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Contributions:</b>						
<b>Rates and ceiling</b>						
<b>1. Sickness and maternity</b>	<p>Health care: 7.35 % (total) 3.55 % employee 3.80 % employer. No ceiling.</p> <p>Cash benefits: 3.50 % (total) 1.15 % employee 2.35 % employer. No ceiling. <i>See note B-1.</i></p>	<p>No contributions. National health insurance tax financed. From January 1st 1994, contribution by employees and self-employed to cover the part of the expenditure which covers the State.</p>	<p>Old Länder: 13.40 % (average) (total) 6.70 % employee 6.70 % employer. Ceiling: DM 64,800 (ECU 33,042) per year.</p> <p>New Länder: 12.50 % (average) (total) 6.25 % employee 6.25 % employer. Ceiling: DM 47,700 (ECU 24,322) per year. <i>See note D-1.</i></p>	<p>1. If the event insured occurs until 31 December 1992: Benefits in kind: 6.45 % (total) 2.15 % employee 4.30 % employer. Ceiling: DR 371,000 (ECU 1,389) per month = DR 4,452,000 (ECU 16,670) per year.</p> <p>Cash benefits: 1.20 % (total) 0.40 % employee 0.80 % employer. Ceiling: DR 371,000 (ECU 1,389) per month = DR 4,452,000 (ECU 16,670) per year.</p> <p>2. Persons insured after 31.12.92: 11.45 % total, made up of: 2.55 % employee 5.10 % employer 3.80 % State (no ceiling).</p>	<p>29.3 % global contribution for social protection: 4.9 % employee 24.4 % employer. Ceiling: PTA 338,130 (ECU 2,256) per month = PTA 4,057,560 (ECU 27,076) per year. <i>See note E-1.</i></p>	<p>19.6 % contribution for sickness, maternity, invalidity and death. 6.8 % employee 12.8 % employer. No ceiling. <i>See note F-1.</i></p>
<b>2. Invalidity</b>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above. <i>See note B-1.</i></p>	<p>No contributions. Social pension tax financed.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

## Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Health Service: 1.25 % for self-employed and employees. No ceiling. <i>For employees, see note IR-1.</i></p> <p>Cash benefits: 5.5 % employee 12.2 % employer. Ceiling: IR£ 20,000 (ECU 24,869) (employee) and IR£ 21,300 (ECU 26,485) (employer) per year. <i>For employees, see note IR-2.</i></p>	<p>1. Workers: 16.46 % (total) 1.00 % worker 15.46 % employer. Ceiling: LIT 40,000,000 (ECU 22,499) per year.</p> <p>2. Salaried employees: Industry: 13.84 %, 1.00 % employee 12.84 % employer Commerce: 16.06 %, 1.00 % employee 15.06 % employer. No ceiling. <i>See note IT-1.</i></p>	<p>1. Benefits in kind: 5.0 % (total) 2.5 % employee 2.5 % employer.</p> <p>2. Cash benefits: a) Workers 4.00 % (total) 2.00 % worker 2.00 % employer. b) Employees 0.150 % (total) 0.075 % employee 0.075 % employer. Ceiling: LFR 2,372,892 (ECU 58,886) per year. <i>See note L-1.</i></p>	<p>Benefits in kind (ZFW): 6.35 % (total) 1.30 % employees 5.05 % employer. Ceiling: HFL 48,285 (ECU 21,951) per year. <i>See note NL-2.</i></p> <p>General insurance against serious risks (AWBZ): 7.50 %, paid by the employees. Ceiling: HFL 43,267 (ECU 19,670) per year.</p> <p>Cash benefits (ZW): 6.30 % (total) 1.15 % employee 5.15 % employer. Ceiling: HFL 74,360 (ECU 33,805) per year. <i>See note NL-3.</i></p> <p>Benefits in kind (WAO): 11.75 %, paid by the employees. Ceiling: HFL 74,360 (ECU 33,805) per year. General insurance (AAW): 2.70 %, paid by the employees. Ceiling: HFL 43,267 (ECU 19,670) per year. <i>See note NL-4.</i></p>	<p>35 %, global rate for the systems of social security (with the exception of employment injuries and occupational diseases): 11 % employee 24 % employer. No ceiling. <i>See note P-1.</i></p>	<p><b>Contributions: Rates and ceiling</b></p> <p>1. Sickness and maternity</p> <p>Contributions vary with the level of earnings: Employees: No contribution is paid if the weekly earnings are below £ 56 (ECU 73). In other cases: 2 % of £ 56 plus 9 % (7.2 % if member of approved occupational schemes) of earnings between £ 56 (ECU 73) and £ 420 (ECU 546). Employer: No contribution for weekly earnings below £ 56 (ECU 73). In other cases, 4.6 %, 6.6 %, 8.6 % or 10.4 % depending on the level of earnings (no upper limit). If the employee is a member of an approved occupational pension scheme, the above rates apply, except for earnings between £ 56 (ECU 73) and £ 420 (ECU 546) where the rates are reduced by 3 %. <i>See note GB-1.</i></p> <p>2. Invalidity</p>
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Old-age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Contributions:</b>						
<b>Rates and ceiling</b>						
<b>3. Old-age, survivors</b>	16.36 % (total) 7.50 % employee 8.86 % employer. No ceiling. <i>See note B-2.</i>	National pension: Tax financed, no contributions. Supplementary pension: Contribution of DKR 194.40 (ECU 26) per month: 1/3 employee 2/3 employer.	17.50 % (total) 8.75 % employee 8.75 % employer. Annual ceiling: DM 86,400 (ECU 44,056) in the old Länder and DM 63,600 (ECU 32,430) in the new Länder.	1. If the event insured occurs until 31 December 1992: 20.00 % (total) 6.67 % employee 13.33 % employer. Ceiling: DR 371,000 (ECU 1,389) per month = DR 4,452,000 (ECU 16,670) per year. 2. Persons insured after 31.12.92: 30.00 % total, made up of: 6.67 % employee 13.33 % employer 10.00 % State (no ceiling). 3. The contribution rate is increased by 3.6 % (2.2 % for the employee, 1.4 % for the employer) in the case of hard or insalubrious work and by 1 % (paid by employer for enterprises which involve a professional risk).	Contribution is included in the overall rate shown under "Sickness and maternity" above.	General contribution: 14.75 % (total) 6.55 % employee 8.20 % employer. Ceiling: FF 12,610 (ECU 2,734) + employer 1.60 % (no ceiling) per month = FF 149,820 (ECU 32,484) per year. Survivor contribution: 0.10 % employee. No ceiling. <i>See note F-2.</i>
<b>4. Employment injuries and occupational diseases</b>	Insurance premiums or contributions based on the rates of approved insurers. Contributions to the Employment Injury Fund 0.3 % and to the Disease Fund 0.65 % + 0.45 % (special premium), paid by the employer.	Insurance contribution varies according to risk, paid by the employer.	Collective rates according to the risks in the various occupational sectors. Contributions are fixed by the professional associations ("Berufsgenossenschaften") and calculated on the base of the total gross earnings for different risk groups (scale of risks). Paid by the employer.	Contribution is included in the overall rate shown under "Sickness and maternity" above.	Rates fixed by government decree according to the different levels of risks of activities, industries and jobs.	Collective, individual or mixed rates according to the number employed in the firm and to the degree of risk. Contributions based on total salary; paid by the employer.

## Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Employees and employers: Contribution is included in the overall rate shown under "Sickness and maternity" above.</p> <p>Self-employed: 5.0 %.</p> <p>Ceiling IR£ 20,000 (ECU 24,869) per year.</p>	<p>27.27 % (total) 8.34 % employee 18.93 % employer.</p> <p>No ceiling.</p> <p><i>See note IT-2.</i></p>	<p>24.0 % (total): 8.0 % employee 8.0 % employer 8.0 % State.</p> <p>Ceiling: LFR 2,372,892 (ECU 58,886) per year.</p>	<p>15.20 %: 14.00 % old age AOW 1.20 % survivors AWW paid by the employees.</p> <p>Ceiling: HFL 43,267 (ECU 19,670) per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Collective rates according to the degree of risk in the various occupational sections. The rate, varying between 0.5 % and 16.0 %, is calculated on the basis of the total wage.</p>	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate, varying between 0.5 % and 6 %, is calculated on the basis of the total wage (minimum: LFR 39,548 (ECU 981) per month, maximum: LFR 2,272,892 (ECU 58,886) per year.</p>	<p>No application.</p>	<p>Employment injuries: insurance premiums varying according to risks, paid by the employer.</p> <p>Occupational diseases: 0.5 %, paid by the employer.</p> <p>No ceiling.</p>	<p>General taxation.</p>
					<p><b>Contributions: Rates and ceiling</b></p> <p><b>3. Old-age, survivors</b></p>
					<p><b>4. Employment injuries and occupational diseases</b></p>

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Contributions: Rates and ceiling</b>						
<b>5. Unemployment</b>	<p>2.22 % (total) 0.87 % employee 1.35 % employer; 1.47 % as of 1.7.93; 1.41 % as of 1.10.93; 1.43 % as of 1.10.94; 1.46 % as of 1.1.95.</p> <p>No ceiling. <i>See note B-3.</i></p>	<p>Employees: Flat-rate contributions fixed every year based on legal maximum rate of daily payment. At present: 8 times this rate per year.</p> <p>Employers: Flat-rate contributions based on turnover subject to VAT (MOMS) payable by the employer.</p> <p>New contribution from January 1st 1994 to cover cost of daily allowances paid by the State.</p>	<p>6.30 % (total) 3.15 % employee 3.15 % employer.</p> <p>Annual ceiling: DM 86,400 (ECU 44,056) in the old Länder and DM 63,600 (ECU 32,430) in the new Länder.</p>	<p>1. If the event insured occurs until 31 December 1992: 4.00 % (total) 1.33 % employee 2.67 % employer. Ceiling: DR 371,000 (ECU 1,389) per month = DR 4,452,000 (ECU 16,670) per year.</p> <p>2. Persons insured after 31.12.92: No ceiling for the contributions of people newly insured.</p>	<p>Unemployment insurance: 7.3 % (total) 1.1 % employee 6.2 % employer.</p> <p>Wage Guarantee Fund: 0.4 %, paid by the employer.</p> <p>Vocational training: 0.7 % (total) 0.6 % employee 0.1 % employer. Ceiling: PTA 338,130 (ECU 2,256) per month = PTA 4,057,560 (ECU 27,076) per year. <i>See note E-1.</i></p>	<p>Monthly income up to FF 12,610 (ECU 2,734) = FF 149,820 (ECU 32,484) per year: 5.70 % (total) 2.07 % employee 3.63 % employer.</p> <p>Monthly income from FF 12,610 (ECU 2,734) to FF 50,440 (ECU 10,936) = FF 599,280 (ECU 129,934) per year: 6.20 % (total) 2.57 % employee 3.63 % employer.</p> <p>Monthly ceiling of FF 12,610 (ECU 2,734) and of FF 50,440 (ECU 10,936). <i>See note F-3.</i></p>
<b>6. Family allowances</b>	<p>7.0 % paid by the employer. No ceiling. <i>See note B-4.</i></p>	<p>Tax financed, no contributions.</p>	<p>Tax financed, no contributions.</p>	<p>2.0 % (total) 1.0 % employee 1.0 % employer. Ceiling: DR 371,000 (ECU 1,389) per month = DR 4,452,000 (ECU 16,670) per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>5.4 %, paid by the employer. No ceiling. <i>See note F-4.</i></p>

## Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	<b>Contributions: Rates and ceiling</b>
Contribution is included in the overall rate shown under "Sickness and maternity" above.	4.71 % (total) in industry: 0.30 % employee 4.41 % employer. 1.91 % in commerce: 0.30 % employee 1.61 % employer. No ceiling. <i>See note IT-3.</i>	Financed by taxation. The employment fund is financed by solidarity taxes from individuals and legal persons and by a general annual contribution from the State.	3.58 % (total) 1.79 % employee 1.79 % employer. Ceiling: HFL 74,360 (ECU 33,805). <i>See note NL-5.</i>	Contribution is included in the overall rate shown under "Sickness and maternity" above.	Contribution is included in the overall rate shown under "Sickness and maternity" above.	<b>5. Unemployment</b>
Tax financed.	6.2 %, paid by the employers. No ceiling. <i>See note IT-4.</i>	1.8 %, paid by the employers. Ceiling: LFR 2,372,892 (ECU 58,886) per year.	Financed by the State.	Contribution is included in the overall rate shown under "Sickness and maternity" above.	Tax financed.	<b>6. Family allowances</b>



Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Public authorities' contributions</b>						
<b>1. Sickness and maternity:</b>						
<b>Benefits in kind</b>	80 % of medical expenses provided to widows, widowers, orphans, pensioners, recipients of invalidity benefits and their dependents.	Financed by local and central government except for a small contribution by the insured.	No participation of public authorities. Subsidies according to § 9 KHG.	Annual subsidy to cover any deficit. State share to cover sickness or maternity for persons insured after 31.12.92: 3.8 %.	Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.
<b>2. Sickness and maternity:</b>						
<b>Cash benefits</b>	No participation of public authorities.	The local communities cover the costs of maternity allowances and of sickness periods exceeding 2 weeks (except for the public sector where the employers cover the whole sickness period). The State reimburses 100 % of the costs incurred during the first 13 weeks of a period of sickness and 50 % of the costs after the 13th week. Only 40 % of the costs of the voluntary insurance are covered by contributions. New contribution from 1 January 1994.	Lump sum payment of DM 400 (ECU 204) drawn from Federal funds for each maternity grant paid.	Annual subsidy to cover any deficit.	Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.
<b>3. Invalidity</b>	50 % of expenses paid in the 2nd year, 75 % for the 3rd and 95 % from the 4th year of incapacity; 100 % of funeral expenses.	Basic pensions: State covers all costs for pensions of persons over 60 years and reimburses 50 % of the costs for pensions to persons under the age of 60 to the local communities.	Annual Federal subsidies fixed according to variations in the general basic earnings. Financing of periods of children's education.	Annual subsidy to cover any deficit.	The minimum pension guaranteed by the contributory system is financed by state (see table XII).	No participation of public authorities.

## Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
State contributions approximately 90 % of costs of benefits in kind. Workers' and employers' contributions account for remainder of costs.	Besides contributions to sickness insurance, the National Health Fund is financed by contributions from the regions, provinces, local communities and other public institutions as well as from the surplus of the tuberculosis insurance.	50 % of administrative and staff costs (except funds operated by firms). The State covers certain benefits prescribed by law (e.g. maternity, certain accidents, mental and congenital illness, tuberculosis, cancer, poliomyelitis etc.). The State covers the deficits of the sickness insurance of pensioners.	Fixed annual subsidy (indexed) for general insurance (serious risks).	Financed by the State.	Services provided by the National Health Service: Financed by the Government.	<b>Public authorities' contributions</b>
State subsidy to cover deficit.	No participation of public authorities.	See "Benefits in kind".	No participation of public authorities.	No participation of public authorities.	Statutory Maternity Pay, Maternity Allowance and Sickness Benefit financed by the Government. Statutory Sick Pay 80 % by the Government, 20 % the employer.	1. Sickness and maternity: Benefits in kind
State subsidy to cover deficit.	A part of the total amount of pensions paid by the general system is financed by the State.	State and local authorities: 1/3 of the total contribution rate fixed at 24 %; State covers 50 % of the administrative and staff costs.	Annual subsidy to cover expenditure on handicapped young people.	No participation of public authorities.	Full cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the Government.	2. Sickness and maternity: Cash benefits
						3. Invalidity

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Public authorities' contributions</b>						
<b>4. Old-age, survivors</b>	As a rule, 20 % of total expenditure on all benefits. By special dispensation in 1993, amount fixed at BFR 44,497 million (ECU 1,104 million).	Basic pensions: State covers all costs.  Supplementary pensions: No participation of public authorities.	Annual Federal subsidies amounting approx. 20 % of pension payments under workers' and salaried pension systems. Annual adjustment to meet development of wages and contribution rates.	Annual subsidy to cover any deficit. State share to cover invalidity, old age and survivors for persons insured after 31.12.92: 10 %.	The minimum pension guaranteed by the contributory system is financed by the state (see table XII).	No participation of public authorities.
<b>5. Employment injuries and occupational diseases</b>	No participation of public authorities.	No participation of public authorities.	For farmers: Annual Federal subsidies.  Public accident insurance: Financed from Federal, Länder and municipal budgets.	Annual subsidy to cover any deficit.	No participation of public authorities.	No participation of public authorities.
<b>6. Unemployment</b>	Cover for any deficit.	The State pays the expenditure; employers pay a contribution to reduce the expenditure of the State. New contribution from January 1st 1994.	The Federal government covers any insurance deficit and the cost of unemployment assistance.	Annual subsidy to cover any deficit.	The State covers the cost of unemployment assistance benefits.	Flat-rate subsidy by the State (solidarity scheme).
<b>7. Family allowances</b>	No participation of public authorities.	Financed by the State.	Financed by the Federal State.	Annual subsidy to cover any deficit.	The non contributory family allowances are financed by the state.	No participation of public authorities.

## Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
State subsidy to cover deficit.	The State covers completely expenditure for social pensions, early retirement, topping-up pensions to minimum and a part of the total amount of pensions paid by the general system.	State and local authorities: 1/3 of the total contribution rate fixed at 24 %; State covers 50 % of the administrative and staff costs.	No participation of public authorities.	No participation of public authorities.	Full cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the Government.	<b>Public authorities' contributions</b> <b>4. Old-age, survivors</b>
No participation of public authorities. Cost met by employers' contribution.	No participation of public authorities.	1/3 of costs of adapting and adjusting pensions; 50 % of the administrative and staff costs.	No application.	No participation of public authorities.	Full cost of Disablement Benefit, Reduced Earnings Allowance, Retirement Allowance, Constant Attendance Allowance, Unemployability Supplement, Industrial Death Benefit and Hospital Treatment Allowance, financed by the Government.	<b>5. Employment injuries and occupational diseases</b>
State subsidy to cover deficit.	Annual State subsidies.	Among others annual contribution from the State to the Employment Fund.	No participation of public authorities.	No participation of public authorities.	Current income financing.	<b>6. Unemployment</b>
Financed by the State.	Part of the benefits is financed by the State.	The State finances birth grants and maternity grants and the administrative costs. The State also pays a contribution equal to the amount of the employers' contributions.	Financed by the State.	No participation of public authorities.	Financed by the State.	<b>7. Family allowances</b>

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Financing systems applicable to long-term benefits</b>						
<b>1. Invalidity</b>	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Financed by current revenue ('pay as you go') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').
<b>2. Old-age, survivors</b>	Current income financing ('pay as you go').	National Pension: Current income financing ('pay as you go'). Supplementary pensions: mixed system ('pay as you go' and capital cover).	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Financed by current revenue ('pay as you go') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').
<b>3. Employment injuries and occupational diseases</b>	Employment injuries: Capitalization, financing systems of commercial insurance companies. Occupational diseases: Current income financing ('pay as you go').	Mixed system: 'Pay as you go' and capital cover.	Current income financing ('pay as you go') and creation of a reserve.	Current income financing ('pay as you go').	Employment injuries: Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies (not by the National Social Security Office). Occupational diseases: Current income financing ('pay as you go').	Current income financing ('pay as you go').

## Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	System of common funding to the contributory pension scheme, based on spreading charges over periods of seven years and the creation of a reserve fund (minimum: 1.5 times the amount of the annual benefits paid out by the four pension funds).	Current income financing ('pay as you go').	Current income financing and consolidation fund for social security (Decree-Act 259/89 of 14 August 1989).	Current income financing ('pay as you go').	<b>Financing systems applicable to long-term benefits</b>
						<b>1. Invalidity</b>
Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	See "Invalidity".	Current income financing ('pay as you go').	Current income financing and consolidation fund (see "Invalidity").	Current income financing ('pay as you go').	<b>2. Old-age, survivors</b>
'Pay as you go' (financing is included in employers' social insurance contribution).	Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.	System for spreading the charges and creation of a reserve fund (minimum: 2.5 times the amount of annual benefits, excluding the redemption of annuities).	No application.	Employment injuries: Mixed system ('pay as you go' and capital cover system). Occupational diseases: 'pay as you go'.	Financed by the Government.	<b>3. Employment injuries and occupational diseases</b>

## Notes to Table II : Financing

### Note B-1, Belgium, *Sickness/Invalidity*:

Other sources:

1. A 5 % (in some cases 10 %) contribution is levied on car insurance premiums. A 10 % contribution is levied upon premiums for extra-legal hospitalization insurance.
2. The product of an annual royalty per public or unitary packaging of reimbursable medicines is to be paid by the pharmaceutical firms.
3. The product of a contribution on the turnover achieved with reimbursable products on the Belgian market.
4. The result of a 3.55 % deduction from statutory old age pensions, retirement or survivors' pensions, company long-service pensions or any other benefit comparable with such a pension. This deduction must not reduce the pension to a monthly sum of less than FBR 43,289 (ECU 1,074) or BFR 36,526 (ECU 906) in the case of a person with no dependants.

### Note B-2, Belgium, *Old-age/Survivors*:

In order to finance the pension scheme for wage-earners:

1. 3.5 % is deducted from sickness benefits, statutory early pensions, contractual early pensions and increased unemployment benefits awarded to retired, licensed or fully unemployed cross-border workers. This reduction must not reduce the pension to a monthly sum of less than BFR 41,768 (ECU 1,037) or BFR 34,896 (ECU 866) in the case of a person with no dependants.
2. As of July 1st 1992, employers' total payments are subject to a special 8.86 % contribution, in order to finance non-statutory pensions or other benefits for their staff or the latter's dependants in the event of retirement or early death.

**Note B-3, Belgium, *Unemployment:***

1. The employer contributes 1,60 % of employee's remuneration for the unemployment branch; excepted are employers with less than 10 employees on 30 June of the preceding year.
2. A contribution on "wage moderation" was introduced on 1st January 1988 representing the product of three not applied index-adjustments after 1984. It is paid to the Fund of the financial balance of social security, and it serves mainly to fund the unemployment insurance. The basic rate is 5.67 % of wages, increased by 5.67 % of the employers' contribution.
3. A special contribution has been introduced to be paid by employers who put people on short time. The amount of the contribution is fixed at BFR 3,000 (ECU 74) per quarter. The contribution is payable for every short-time worker who was employed for the whole or part of the quarter under review and who received unemployment benefit while he was employed.  
For employers who employ less than 20 workers on the last day of the quarter under review, a reduced contribution of BFR 1,500 (ECU 37) is payable. The contribution is used to finance the unemployment insurance scheme.
4. For the years 1993 and 1994, employers have to pay a contribution of 0.10 % of their total payments to their workers. These contributions are comparable to social security contributions and are allocated for measures to support unemployed persons to whom individual assistance schemes apply.
5. Employers are obliged to make a financial contribution of 0.15 %, calculated on the basis of their total wage payments, which is used for high risk groups or unemployed persons to whom an individual support plan applies. This payment is stipulated in a collective bargaining agreement. Employers who are not bound by a collective bargaining agreement are obliged to pay a contribution of 0.15 %, to be used to promote child-care initiatives.
6. Employers who apply for a number of days on short-time work for which social insurance contributions are payable must pay a special fixed contribution. This special fixed contribution is payable for every day of unemployment in excess of the number of days for which the employer pays social insurance contributions.



The amount payable is set annually by the king, following the recommendation of the management committee of the national employment office (O.N.Em.). It must not exceed 27 % of the average unemployment benefit. The special contribution is paid to the national social security office (O.N.S.S.) and used for the unemployment insurance scheme.

The sum of these contributions reduces the annual amount payable from the fund for company closures.

**Note B-4, Belgium, *Family benefits:***

Employers who are not bound by a collective bargaining agreement to contribute 0.15 % of their total wage payment to benefit high risk groups or unemployed persons to whom an individual support scheme applies, are obliged to pay a contribution of 0.15 %, to be used to promote child-care initiatives.

For the year 1994, employers are obliged to pay a contribution of 0.05 % of their wage payments. This is used to promote child-care initiatives.

**Note D-1, Germany, *Sickness:***

1. Contributions: The rate varies according to regulations of the concerned insurance.
2. Ceiling: 75 % of the ceiling for the old age pension insurance for workers.

**Note EL-1, Greece, *Principle of financing:***

Somebody who was for the first time subject to the insurance scheme after December 31st 1992 is called a "newly insured person".

**Note E-1, Spain, *Ceiling of contributions:***

This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories with two different ceilings. For categories 1 to 4, the ceiling is PTA 338,130 (ECU 2,256) per month. For categories 5 to 8, the ceiling is PTA 252,000 (ECU 1,682) per month.

**Note F-1, France, *Sickness*:**

Further contributions are levied upon social security pensions (1.4 %), supplementary pensions (2.4 %) and early retirement pensions (5.9 %).  
A 15 % contribution is levied on car insurance premiums.

**Note F-2, France, *Old-age (C.S.G. [general social contribution] for the fund of the old-age solidarity scheme)*:**

From 1st January 1994: 1.3 % on total salary less 5 % and on all benefits and allowances and on revenue from estate for all persons fiscally resident in France.

**Note F-3, France, *Unemployment*:**

1. A contribution of 1.4 % is deducted from unemployment benefits in excess of the legal minimum wage.
2. Supplementary pensions: A contribution of 0.8 % on former salary if unemployment benefit is higher than FF 127.67 (ECU 28) per day.
3. Possibility of exoneration according to resources.
4. In addition, a contribution of 15 % is applied on car insurance premiums.

**Note F-4, France, *Family allowances*:**

1. From 1st January 1993 to 31st December 1993:  
2.4 % on total salary less 5 % and on all benefits and allowances and on revenue from estate for all persons fiscally resident in France.
2. From 1st January 1994:  
1.1 % on the above mentioned revenue; 1.3 % will be paid to the old-age solidarity fund (see note F-2).
3. As part of employment measures if:
  - wage is lower than or equal to 110 % of the interprofessional minimum wage per month (FF 6,474.94 = ECU 1,404):  
no contribution to family allowances.

- wage is higher than 110 % but equal or less than 120 % of the interprofessional minimum wage per month (FF 7,063.53 = ECU 1,531): contribution rate is 2.7 % of the total wage.

**Note IR-1, Ireland, *Sickness*:**

Paid by the employer for persons with full eligibility to health service. See Table III.

**Note IR-2, Ireland, *Sickness*:**

In addition to these rates, there is an employment and training levy of 1 % on all earnings and an income levy of 1 % on earnings in excess of IR£ 173 (ECU 215) per week.

**Note IT-1, Italy, *Sickness*:**

1. Including contributions for maternity (1.23 % in industry, 1.01 % in commerce), 2.01 % for tuberculosis insurance, and insurance for cash indemnities (2.22 % in industry, 2.44 % in commerce).
2. Self-employed pay a contribution up to a ceiling of LIT 40,000,000 (ECU 22,499); for incomes above this ceiling but below than LIT 100,000,000 (ECU 56,248), an additional solidarity contribution of 4 % is levied. These rates apply also to income received by employed workers or pensioners apart from their wages or pensions.

**Note IT-2, Italy, *Old age*:**

Including supplementary contribution (0.50 %), contribution for crèches (0.10 %) and contribution for health care of retired workers (0.20).

**Note IT-3, Italy, *Unemployment*:**

Including 0.61 % supplementary contribution, 3.10 % (industry) for topping up earnings (partial unemployment; this supplement to top up earnings is made up as follows: 2.20 % ordinary pay supplement, 0.90 % extraordinary wage supplement, 0.30 % of which is from the employee, 0.60 % from the employer)

and 0.73 % for mobility allowances (currently - 21.6.93 - the share payable by the employer is not defined).

**Note IT-4, Italy, *Family allowances:***

Lower contributions for certain types of employers.

**Note L-1, Luxembourg, IT-4, Italy, *Sickness and maternity:***

The difference in contribution rates results from the fact that employees in the private sector continue to receive pay - imposed on the employer - for the month in which the disease occurs and for the following three months. After expiration of these period cash-benefits for illness are paid by the sickness-insurance-fund.

**Note NL-1, Netherlands, *Principle of financing:***

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

1. National insurance schemes: General Old Age Pensions Act (AOW), General Widows and Orphans Act (AWW), General Exceptional Medical Expenses Act (AWBZ), General Disablement Benefits Act (AAW) and the General Family Allowances Act (AKW). These insurance schemes (except AKW) are financed by contributions paid by the employees/social security beneficiaries and remitted together with wage taxes to the Inland Revenue. As a compensation of the payment of all AAW/AWBZ contributions the employees/social security beneficiaries receive a so-called transfer allowance. According to tax scales a certain amount is free of contribution and tax with a minimum of HFL 5,769 (ECU 2,623) per year. The cash benefits are fixed amounts and therefore independent from the amount of contributions paid and from (previous) earnings.

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

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

Pensioners pay a contribution of 0.80 % of the AOW-benefit and 6.35 % of eventual wages or supplementary pensions. Next to the health insurance contributions a so-called nominal contribution of HFL 171 (ECU 78) per adult and HFL 85.50 (ECU 39) per child (up to 2 children) is due annually.

**Note NL-3, Netherlands, *Sickness - Cash benefits (ZW):***

The contributions mentioned is an average; they may vary according to branch of industry.

**Note NL-4, Netherlands, *Invalidity:***

In respect of the WAO there is a franchise of HFL 99 (ECU 45) per day.

**Note NL-5, Netherlands, *Unemployment:***

The contributions mentioned is an average; they may vary according to branch of industry.

**Note P-1, Portugal, *Contributions - Sickness/Maternity:***

Reduced contributions for certain activities and employers, in particular for non-profit-organizations, and for certain groups as for young people looking for their first job, and for the employment of handicapped people.

**Note GB-1, United Kingdom, *Sickness*:**

Benefits in kind are almost entirely financed under the National Health Service (NHS), i.e. mostly tax financed.



I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources



Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
<b>1. First law</b>	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.	Law of 14 December 1942.	Laws of 5 and 30 April 1930.
<b>2. Basic legislation</b>	Law of 9 August 1963, supplemented and amended, in particular by the law of February 15 1993. Law on hospitals, coordinated on 7 August 1987. Law of 29 June 1981.	1. National health service: Law of 9 June 1971, amended. 2. Hospitals: Law of 19 June 1974, amended.	Reichsversicherungsordnung (Imperial Social Insurance Regulations) of 19.7.1911 and amendments. Sozialgesetzbuch (Social Code), Book 4, of 23.12.1974 and amendments. Sozialgesetzbuch (Social Code), Book 5, introduced by the Health Reform Act of 20.12.1988 and developed by the Health Structure Reform Act of 21.12.1992.	Law of 14 June 1951, modified.	General Law on Social Security in the version of Decree no. 2065 of 30 May 1974. Decree no. 2766 of 16 November 1967. Decree no. 1088 of 8 September 1989. Law 14 of 25 April 1986 (General Health Law).	Social Security Code, Book III. Decree of 29 December 1945, amended. Law 192-722 of 29 June 1992. Law 93-687 of 29 March 1993.
<b>Beneficiaries:</b>						
<b>1. Field of application</b>	1. All workers bound by a contract of service and assimilated categories. 2. Pensioners (including widows and widowers, orphans, and disabled persons). 3. Unemployed persons. 4. Handicapped persons. 5. Higher education students. 6. Persons otherwise unprotected.	All residents.	1. All persons in paid employment and those receiving vocational training, trainees. 2. Pensioners with a sufficient period of insurance. 3. Unemployed, receiving benefits of unemployment insurance. 4. Handicapped persons in sheltered employment. 5. Trainees in vocational rehabilitation so as people being trained for some form of employment in special youth training institutions. 6. Students of recognized higher education. 7. Farmers, and cooperating members of their family. 8. Artists, and writers. 9. Personally insured etc. 10. Dependants.	1. Employees and persons assimilated thereto. 2. Pensioners. 3. Unemployed.	1. All salaried workers. 2. Pensioners and persons in receipt of regular cash benefits. 3. All residents with insufficient means of existence.	1. All employees or persons assimilated thereto. 2. Pensioners. 3. Unemployed persons. 4. Certain persons are included in the general scheme so as - beneficiaries of certain allowances (API, AAH, RMD), - students, - priests and members of religious congregations, - prisoners, - personally insured etc.  Those linked to the general scheme, with the exception of freelance or self-employed people and employees belonging to certain special schemes.

## Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Law of 1911.	Law of 20 May 1928, no. 1132.	Law of 31 July 1901.	Law of 1 November 1941.	Law of 1935.	Law of 1911.	<b>Legislation</b>
1970 Health Act. 1991 Health Amendment Act.	Law of 23 December 1978, no. 833, instituting the National Health Service. Statutory order of 30 December 1992, no. 502.	Books I and IV of Social Insurance Code, modified in particular by the Law of 2 May 1974.	Law of 15 October 1964. Law of 14 December 1967 introducing general insurance for serious risks.	Decree no. 45266 of 23 September 1963, as since amended on several occasions. Law 56/79 of 19 September 1979. Law 48/90 of 24 August 1990. Statutory Order No. 10/93, 15th January 1993. Statutory Order No. 11/93, 15th January 1993.	National Health Service Act 1946, amended.	<b>1. First law</b>  <b>2. Basic legislation</b>
All residents. Full eligibility: needy persons whose incomes are below a certain threshold. Limited eligibility for remainder of population.	All residents including foreign residents.	<ol style="list-style-type: none"> <li>1. All persons in paid employment.</li> <li>2. Pensioners.</li> <li>3. Unemployed persons.</li> <li>4. Persons whose sole remuneration is their keep.</li> <li>5. Beneficiaries of a supplement to the guaranteed minimum income.</li> <li>6. Persons voluntarily insured.</li> </ol>	<ol style="list-style-type: none"> <li>1. All persons under 65 in paid employment.</li> <li>2. Pensioners.</li> <li>3. Unemployed persons.</li> </ol> <p>For general insurance: all residents.</p>	All residents. Subject to reciprocity principle where nationals of other states are concerned.	All residents.	<b>Beneficiaries:</b> <b>1. Field of application</b>

**Table: III**

**Health Care**

	<b>Belgium</b>	<b>Denmark</b>	<b>FR of Germany</b>	<b>Greece</b>	<b>Spain</b>	<b>France</b>
<b>Beneficiaries:</b>						
<b>2. Membership ceiling</b>	No ceiling.	No ceiling.	Old Länder: DM 64,800 (ECU 33,042); New Länder: DM 47,700 (ECU 24,322).	No ceiling.	No ceiling.	No ceiling.
<b>3. Dependants</b>	Dependants, subject to certain conditions.	All residents.	Spouse and children, income lower than DM 530 (ECU 270) in old Länder and DM 390 (ECU 199) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children, and some other exclusions.	Dependant members of the insured's family.	Persons living with and dependant on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce does not forfeit entitlement to health care of spouse and descendants.	Spouse, dependant children, relatives in the ascending, descending and collateral lines (subject to certain conditions), partner living together with and being economically dependent on the insured person. Any other person living with the insured for at least 12 consecutive months and dependent on him or her.

## Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Beneficiaries:
No ceiling.	<p>1. There is no ceiling for people suffering from certain illnesses or with an annual income of less than LIT 6,000,000 (ECU 3,375).</p> <p>2. An amount of LIT 85,000 (ECU 48) per person is payable by households with an annual income higher than those listed in the following table:</p> <p>Single person: LIT 30,000,000 (ECU 16,874)</p> <p>2 persons: LIT 42,000,000 (ECU 23,624)</p> <p>3 persons: LIT 50,000,000 (ECU 28,124)</p> <p>4 persons: LIT 55,000,000 (ECU 30,936)</p> <p>5 persons: LIT 60,000,000 (ECU 33,749)</p> <p>6 persons: LIT 65,000,000 (ECU 36,561)</p> <p>7 persons: LIT 70,000,000 (ECU 39,374)</p> <p>8 persons: LIT 75,000,000 (ECU 42,186).</p>	No ceiling.	HFL 56,650 (ECU 25,754) per year.	No ceiling.	No ceiling.	<p><b>2. Membership ceiling</b></p>
Dependant members of the insured person's family.	All residents.	Dependant members of family living in the insured's household who have no insurance of their own.	Persons living with and dependant on the insured person, until the age of 65.	All residents under reserve of reciprocity concerning foreigners from third countries.	All residents.	<p><b>3. Dependants</b></p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Beneficiaries:</b>						
<b>4. Special rules for pensioners</b>	Reduction of 3.55 % in benefits as long as payment not reduced below BFR 43,289 (ECU 1,074) per month or BFR 36,526 (ECU 906) if no dependants.	No special rules for pensioners.	Same entitlement for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions in old Länder amounts to 12.5 % of pension and 12.7 % in new Länder, half each being paid by pensioner and body granting pension.	No special rules for pensioners.	Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products.	<ol style="list-style-type: none"> <li>1. Holders of an invalidity pension are covered 100 %.</li> <li>2. Those receiving a pension due to work injury at a rate &gt; 66.66 % are covered 100 % together with their family members.</li> </ol>
<b>Conditions:</b>						
<b>1. Qualifying period</b>	<p>The proof of payment of minimum contributions for the past year which opens entitlement to benefits for the insured person and his dependants, for the period from 1st of July of the current year to 30 June of the following year to justify a condition covered by the insurance.</p> <p>In special cases a qualifying period must be accomplished (waiting period of 6 months comprising 120 working or assimilated days),</p>	6 weeks for new residents.	No period of work and membership required.	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.	No qualifying period required.	<p>The insured must have paid sufficient contributions (6.80 %) calculated on the basis: n times the SMIC = 2,030 times in a year, 120 times in 3 months or 60 times in a month. It is also possible to apply on the basis of the number of hours worked.</p> <p>SMIC = guaranteed minimum wage = FF 34.06 (ECU 7.38) per hour on 1.7.92; FF 34.83 (ECU 7.55) per hour on 1.7.93.</p>

## Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>There are higher income guide-lines for persons aged 66 or over.</p>	<p>No special rules.</p>	<p>Pensioners: compulsory contribution of 5 % of the pension, half being paid by the body granting the pension. If the beneficiary carries on an occupational activity, membership is required by reason of those activities.</p> <p>The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 30 % (LFR 51,413 = ECU 1,276). 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.</p>	<ol style="list-style-type: none"> <li>1. Beneficiaries of incapacity pensions if the incapacity is over 45 %</li> <li>2. Beneficiaries of widows' or orphans' pensions.</li> <li>3. Conditions for beneficiaries of old-age pensions: compulsory insurance only if they were members of the compulsory scheme for at least three years after the age of 60.</li> </ol>	<p>No special rules for pensioners.</p>	<p>Same rules as for the rest of the population except that when pensioners are in hospital their pension is reduced after the first 6 weeks, and further reduced after 52 weeks.</p>	<p><b>Beneficiaries:</b></p> <p><b>4. Special rules for pensioners</b></p>
<p>Must be "ordinarily resident" in Ireland.</p>	<p>No qualifying period required.</p>	<p>No period of work and membership required, except for voluntary insurance where a three-month period is applicable.</p>	<p>No qualifying period required; subject to enrolment with a sickness fund in time.</p>	<p>No qualifying period required.</p>	<p>No qualifying period required.</p>	<p><b>Conditions:</b></p> <p><b>1. Qualifying period</b></p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>2. Commencement of benefits</b>	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness.	As a rule from beginning of illness; except: If the conditions are not for severe disability care or dental replacement allowance (for certain groups of people).	From beginning of illness.	From beginning of illness.	From beginning of illness.
<b>3. Duration of benefits</b>	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	Unlimited. When an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.	Unlimited.	Unlimited. In case of cessation of contributing membership, benefits will be continued - subject to condition of duration of membership in relation to seniority - for: 1. If care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants. 2. If care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants.	Unlimited (or until 12 months after termination of membership).
<b>Organisation:</b>						
<b>1. Doctors</b>						
<b>a) Approval</b>	All doctors registered with the Order of Doctors.	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors are formed into "associations of sickness fund doctors" at regional and national level. In certain cases, doctors in hospitals.	Doctors employed by the insurance institute (IKA).	Public Health Services (Servicios Públicos de Salud) appoint doctors to vacancies on the basis of competitive examinations.	All doctors qualified to practise.

## Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions:
From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	2. Commencement of benefits
Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	3. Duration of benefits
<p>Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health with the "Irish Medical Organisation".</p>	<p>Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.</p>	<p>All the doctors qualified to practise.</p>	<p>Approval by the sickness funds by contract with the doctor. Rights and obligations of doctors and sickness funds and fees for assisting persons insured by sickness fund are fixed by agreement.</p>	<p>Doctors employed either by regional health authorities or by hospitals. Specialists approved under agreement between the Order of Medical Practitioners and the Ministry of Health for the purpose of consultations for persons unable to reach an official clinic within a specified time.</p>	<p>Doctors under contract with the Local Family Health Services Authority (FHSA).</p>	<p><b>Organisation</b> 1. Doctors a) Approval</p>



Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Organisation:</b>						
<b>1. Doctors</b>						
<b>b) Payment</b>	<p>Scales of fees fixed by agreement between the insuring bodies and doctors' organizations or, failing this, laid down officially. If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree.</p>	<p>Fees are fixed by agreement between the Doctors' Organization and the public health insurance. Fees are calculated according to the number of patients registered and of the medical services performed. Specialists are paid a flat-rate sum for each medical action.</p>	<p>Payment in full to the association by the fund:</p> <ol style="list-style-type: none"> <li>1. lump sum, or fixed amount per medical act,</li> <li>2. fixed amount per head,</li> <li>3. fixed amount per sick case or</li> <li>4. combination of above.</li> </ol> <p>The association of sickness fund doctors distributes the comprehensive payment between the contract doctors on the basis of a scale agreed with the sickness fund federations.</p>	<p>Doctors are paid by the insurance institution.</p>	<p>General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings.</p> <p>Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.</p>	<p>Scales of fees fixed by a national agreement or by interministerial decree. These scales may be exceeded: for agreed physicians working in the so-called "free fee" sector, or having acquired a special qualification before 1980.</p>
<b>2. Hospitals</b>	<p>Establishments approved by the Minister of Health, scales of fees fixed by agreements or, failing this, by the public authorities.</p>	<p>Public hospitals established by regional health authorities.</p> <p>Private hospitals: the regional health authorities may conclude agreement with some of the private hospitals.</p>	<p>The sickness funds approve in-patient care in university clinics and hospitals included in the Land's hospital requirement plan or with which agreements have been concluded (approved hospitals). Rates fixed by negotiation.</p>	<p>Public hospitals and registered private clinics and hospitals of IKA.</p>	<p>Hospitals of the Public Health Services (Servicios Públicos de Salud).</p> <p>Public or private hospitals operating under agreement with the National Health Office.</p>	<p>Public hospitals: rates fixed by the public authority.</p> <p>Private establishments: after approval by the regional committee, or partially by agreement on fees concluded with the sickness funds.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Organisation:
<p>Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the "Irish Medical Organization".</p>	<p>Employed doctors: variable monthly wages, determined by the government according to professional categories. Approved doctors: flat-rate amount per capita.</p>	<p>Fees: pursuant to collective agreements. Scales of fees are linked to the trend of reckonable compensation of employees.</p>	<p>Direct payment of fees by the sickness fund: flat-rate per insured person according to the system of lists (family doctor principle).</p>	<p>Employed doctors: monthly salary set by government, varying according to professional category. Approved doctors: flat-rate payment per item of service.</p>	<p>GPs are reimbursed all expenses associated with providing general practice and in addition are paid an income. Some particular expenses (for example, staff and premises costs) are reimbursed directly. Other expenses (such as purchase of equipment, heating and lighting and telephone costs) and the GP's income are delivered through a system of fees and allowances. <i>See note GB-1.</i></p>	<p>1. Doctors b) Payment</p>
<p>Public health care is provided by hospitals run by the regional Health Boards and by those run on a voluntary basis (e.g. by religious orders). Private hospitals do not provide public health care.</p>	<p>Care is provided on a regional basis, both public hospitals and approved private clinics.</p>	<p>Agreements with association of hospitals.</p>	<p>Special agreements between hospitals and regional sickness funds.</p>	<p>Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.</p>	<p>All the hospitals administered by the National Health Service (most hospitals in the country).</p>	<p>2. Hospitals</p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Choice and payment of doctor</b>	Free choice of doctor. Advance on fees by insured person, or paying third party. Refund at the agreed or official rate. Direct payment of provider of care by the insurance fund, if beneficiary is hospitalized.	Category 1: Free choice of doctor registered with the district. No fees payable for care given by the chosen doctor. Category 2: Free choice, but the insured person has to pay part of the costs.	Free choice among sickness fund doctors. System based on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors. Privately insured patients can close cost repayment instead of payment in kind for the duration of their private insurance contract.	There is no option for the doctor's choice. The insured goes to the local insurance institute doctor. No fees.	Free choice of general practitioner, paediatrician and obstetrician within area, provided choice would not bring number on doctor's list above maximum permitted. No fees are due.	Free choice of doctor. Advance on fees by insured person. Refund based upon agreed or official rate.
<b>2. Patient's contributions towards medical expenses</b>	Insured person's share must not exceed 25 % for general medical care. In principle, no share borne for technical benefits. Preferential treatment for certain groups ( <i>see note B-1</i> ).	Category 1: No charges. (Treatment by the chosen GP or a specialist to whom he refers the patient.) Category 2: Partial reimbursement of that part of expenses which exceeds the amount fixed by the public scheme for Category 1.	No participation; except: For massage, baths or physiotherapy as part of prescribed treatment, 10 % has to be paid by the patient, except for children or hardship cases.	No participation.	No participation.	Share borne by insured person (statutory): 25 %, but reduced to 20 % for treatment given during hospitalization or consultations given in hospitals. Not required for certain complaints and for those complaints only.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
<p>Persons with full eligibility may choose from a list of local doctors. Doctor's fees are paid by the local Health Board.</p> <p>Persons with limited eligibility choose their own doctor and pay fees directly to doctor.</p>	<p>Free choice of doctor among those approved for the region. No fees to be paid by insured person. Payment by insurance: flat-rate per insured person.</p>	<p>Free choice of doctor (treatment abroad subject to approval of sickness fund). Fees refunded to insured person by sickness funds.</p>	<p>Free choice of doctor (twice a year) by registering with a sickness fund doctor. No fees. Direct payment (flat-rate per insured person) by the sickness fund.</p>	<p>Free choice of general practitioner/specialist working either in health centres or under agreement. No fees to be paid (National Health Service).</p>	<p>Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16. No fees (National Health Service).</p>	<p>1. Choice and payment of doctor</p>
<p>General Medical Care: for 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.</p> <p>Specialists: Specialist services in hospitals are free of charge for everybody.</p>	<ol style="list-style-type: none"> <li>No charges to people suffering from certain illnesses or with an annual income of less than LIT 6,000,000 (ECU 3,375).</li> <li>Insured person's contribution for households with incomes as outlined under point 2 (see ceilings table above). Insured person's contribution: LIT 15,000 (ECU 8.44) for each visit of specialist up to a maximum of LIT 70,000 (ECU 39). 50 %, up to the same maximum, of laboratory costs and other expenses not included under 1. LIT 3,000 (ECU 1.69) for each prescription, relative to the costs of hospital treatment.</li> <li>For those whose incomes exceed the ceilings outlined under point 2 (see ceilings table above), a maximum of LIT 100,000 (ECU 562) is payable. The contribution is increased by 10 % for the amount exceeding the ceiling.</li> </ol>	<p>Share borne by insured person: 20 % of the ordinary tariff for visits for the first medical visit in any 28 day period; 5 % for other visits or consultations. No charge in cases of hospitalization.</p>	<p>No share borne by insured person, but under the general insurance scheme (serious risks) a share must be borne by insured persons over 18.</p>	<p>Variable insured person's share set by government. Exemption for some specific groups, e.g. pregnant women, children under 12 years, pensioners with income below the national minimum wage, persons responsible for certain handicapped young people, the socially and economically disadvantaged.</p>	<p>No charge.</p>	<p>2. Patient's contributions towards medical expenses</p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Hospitalization</b>	<p>Free choice among hospitals approved by the qualified minister.</p> <p>Complete refund (public ward) save for a participation of BFR 351 (ECU 8.71) per day (BFR 150 - ECU 3.72 for dependants, invalids, widowers, widows, orphans and pensioners). Patient's contribution modified from the 9th day and after 91st day in general hospital or from the first day of the 2nd and the 6th years in psychiatric hospitals. <i>See note B-2.</i></p>	<p>Free choice of regional public hospitals and approved private establishments: No charge.</p> <p>Non-approved private establishments: patients pay all costs.</p>	<p>Free hospitalization in a shared room with exception of participation of DM 11 (ECU 5.61) (old "Länder") or DM 8 (ECU 4.08) (new "Länder") per calendar day during a maximum of 14 days. Duration of benefit: unlimited, in principle.</p>	<p>The insured has the right to hospitalization in a public hospital or in a registered clinic designated by the insurance institute or in an IKA hospital. No charge, in case of hospitalization, for the insured.</p>	<p>Surgery: entirely free of charge. For other reasons: Authorized by administering body either automatically or on medical application where necessitated by diagnosis or patient suffering from a communicable disease or conduct or behaviour of the patient is such as to require constant attention.</p>	<p>Free choice among public and private (approved) hospitals. Participation of the insured:</p> <ol style="list-style-type: none"> <li>20 % in general.</li> <li>0 % after 31st day of hospitalization for treatment or series of treatments above K 50 (scale of sicknesses).</li> <li>Flat-rate sum for hospitalization: FF 50 (ECU 10.84) per day, including the day of discharge.</li> </ol> <p>Duration of coverage: unlimited, subject to sickness fund's prior approval.</p>
<b>4. Sanatoriums</b>	See "Hospitalization".	See "Hospitalization".	<p>Free if necessary. Participation of insured: DM 11 (ECU 5.61) (old "Länder") or DM 8 (ECU 4.08) (new "Länder") per calendar day.</p>	See "Hospitalization".	See "Hospitalization".	<p>Subject to sickness fund's prior approval: no share borne by insured person.</p>

## Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Persons with full eligibility: no charge.</p> <p>Persons with limited eligibility: charge of IR£ 20.00 (ECU 25) per day in a public ward up to a maximum of IR£ 200 (ECU 249) on any 12 month consecutive period.</p> <p>Out-patient charge of IR£ 6 (ECU 7.46) per visit up to a maximum of IR£ 42 (ECU 52) in any consecutive 12 month period.</p> <p>Private hospitals and homes: patient is liable for all costs except that in some nursing homes financial aid is given towards the cost of maintenance.</p> <p>Infectious diseases treatment: Free of charge to all persons.</p> <p>Unlimited duration.</p>	<p>Free choice of public or private hospital among those registered under the scheme. Direct assistance free (sharing a room).</p>	<p>Free choice of hospital (hospital abroad subject to approval of sickness fund). Participation in maintenance costs: LFR 204 (ECU 5.06) per day of hospitalization.</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>	<p>Free choice among public hospitals and institutions approved by the Ministry of Health. No participation in charges in public ward (or in private room if recommended by the doctor).</p> <p>If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as hospital and private clinic charges.</p>	<p style="text-align: center;"><b>Benefits:</b></p> <p><b>3. Hospitalization</b></p>
<p>See "Hospitalization".</p>	<p>See "Hospitalization".</p>	<p>No benefits.</p>	<p>TB sanatorium: refund of costs corresponding to the lower category of "approved" sanatorium.</p> <p>Duration: unlimited (after 1 year taken over by general insurance scheme).</p>	<p>See "Hospitalization".</p>	<p>See "Hospitalization".</p> <p><b>4. Sanatoriums</b></p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>5. Courses of treatment</b>	Preventive health centres and centres for underdeveloped children: daily contribution of insurance calculated by INAMI on real cost. Flat-rate sum from insurance for thermal cure in approved institution: BFR 1,678 (ECU 42) per day; contributions from insurance and patient limited.	See "Hospitalization".	Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DM 15 (ECU 7.65) per day. Full compensation with DM 11 (ECU 5.61) (old "Länder") or DM 8 (ECU 4.08) (new "Länder") paid by the insured patient per (calendar) day or contribution of Sickness Funds for preventive and curative courses for mothers. Full compensation for institutional preventive or rehabilitative courses, except for copayment of insured person of DM 11 (ECU 5.61) (old "Länder") or DM 8 (ECU 4.08) (new "Länder") per day.	Partial contribution by the insured.	No benefits.	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 social and medical treatment provided by the sickness fund).
<b>6. Dental treatment</b>	Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment. Refund: 1. of cost of treatment: see medical care 2. of cost of dental plates, etc., subject to sickness fund doctor's approval, up to 100 % if patient is over 50, or if younger, affected by specific complaints justifying the intervention of the insurance.	Cost to insured in both categories: 55 % of cost of treatments on list. For young persons (between 18 and 25): 35 % or 50 % of cost of treatment. Children's treatment is free.	Full compensation of conservative dental treatment, including dental prophylaxis. For dental prosthesis reimbursement of 50 % of medically necessary technical services and dental treatment. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 10 %.	As for health care but charge of 25 % for dental prosthesis.	Comprising extractions and certain types of treatment. Certain financial aids for dental prosthesis.	Comprising preventive and conservative treatment, extractions and (submit to approval) dental prosthesis, orthodontic treatment.  Refund: according to fixed rate as for medical care. Share borne by the insured person: 25 %.

## Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
No benefits.	Thermal cures: subject to prior approval of the local health unit. Participation: 50 % of fixed rates, with a maximum of LIT 50,000 (ECU 28) for each course of treatment.	Subject to approval.	No benefits.	Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	<b>Benefits:</b> <b>5. Courses of treatment</b>
No charge for persons with full eligibility, children under 6 and primary school pupils. No charge for insured persons who satisfy certain contribution conditions for fillings, scalings and extractions. Limited charge for other services.	Free treatment in the centres of the national health service and from registered doctors.	Comprising preventive and conservative treatment, extractions, orthodontic treatment. Refund of tariffs as established in the collective agreements. Contributions towards costs of prosthesis cannot exceed 20 % of the contractual rate. Share of consultations: 5 % of tariff.	Comprising conservative treatment, extractions, dental prosthesis, orthodontic treatment.  Completely free treatment, conditional upon compulsory half-yearly examination. Fund's contribution towards costs dental plates, etc.	Medical treatment in health centres. Reimbursement by health service in line with scale laid down by government, in the event of recourse to private health services. Dental prosthesis prescribed by Health Service: benefit of 75 % of the price of the dental prosthesis according to scale. Dental prosthesis prescribed by private specialist: fees paid by patient. Refund of 75 % of the fee according to official scale.	NHS dental check-up £ 3.68 (ECU 4.78). 80 % of cost of a course of treatment up to a maximum of £ 250 (ECU 325). No charge for expectant mothers, mothers who have borne a child within the preceding 12 months, persons receiving Income Support or Family Credit, those in full-time education until the age of 19 (others until 18). Persons on low incomes may be able to get help with the cost of treatment.	<b>6. Dental treatment</b>



Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>7. Pharmaceutical products</b>	<p>Insured person's share:            Cat. A (serious illness): no charge            Cat. B (useful drugs): 25 %, ceiling BFR 345 (ECU 8.56)            Cat. C (less useful drugs): 50 %, ceiling BFR 577 (ECU 14.32)            Cat. CS (ease drugs): 60 %            Cat. Cx (f.e. the pill): 75 %.</p> <p>Patients in hospital: BFR 25 (ECU 0.62) per day.</p> <p>Refund of cost of preparations by pharmacist: maximum share of insured person BFR 35 (ECU 0.87) or 70 (ECU 1.74). Exemption made for long lasting treatments.</p> <p>Reduced participation for certain groups (<i>see note B-3</i>).</p>	<p>Cost to insured according two lists of products:            Very important products: 25 % of cost;            Less important products: 50 % of cost.</p> <p>Insulin: no charge to the insured person.</p> <p>For each category, the proportion of the cost payable by the insurance schemes is calculated with reference to two similar medicines on the market at the lowest end of the price scale.</p>	<p>1. Insured person's contribution: a charge of DM 3 (ECU 1.53), DM 5 (ECU 2.55), DM 7 (ECU 3.57), depending on the price category for the pharmaceutical product prescribed, except for children and hardship cases. If there is a fixed-price for a group of products, the amount of contribution payable depends on this fixed price. In such cases, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.</p> <p>2. Insured persons must pay for Comfort drugs. Certain uneconomical drugs are not paid by the insurance.</p> <p>Members of family: as for insured persons.</p>	<p>Charge of 25 % for medicaments prescribed by doctor. No charges payable in the event of an employment accident or for medication during pregnancy. No patient charges for chronic illnesses (cancer, diabetes etc.). 10 % contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p>	<p>Beneficiaries pay 40 % of the price of medicaments. No charge whatsoever for: pensioners, persons accorded provisional invalid status, patients undergoing residential hospital care, residents with insufficient means of existence.</p>	<p>Insured person's share: 30 %, or 60 % for drugs mainly meant for troubles or affections normally without gravity. 100 % for ease drugs. No share required from long-term patient, only for the illness concerned.</p>
<b>8. Prosthesis, spectacles, hearing-aids</b>	<p>Full refund of fees fixed by agreement.</p>	<p>Partial reimbursement.</p>	<p>For spectacles: subsidy to the cost of frame: DM 20 (ECU 10.20). Full payment for correcting glasses, correcting hearing aids, prosthesis and other aids. If fixed amounts have been established, up to the rate of that amount.</p>	<p>Charge limited to 25 % maximum.</p>	<p>Provision and normal replacement of prosthesis, orthopaedic apparatus and wheel-chairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.</p>	<p>Subject to sickness fund's prior approval: refund of established fees (70 %) and for major fittings (100 %).</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
<p>No charge for persons with full eligibility.</p> <p>For those with limited eligibility, a refund of expenses over IR£ 90.00 (ECU 112) per quarter and a refund of expenses over IR£ 32.00 (ECU 40) per month for persons suffering from a long-term condition. No charge for persons suffering from mental diseases and handicaps (for persons under 16 years only) and from specified long-term illnesses in respect of drugs prescribed for treatment.</p>	<p>Share of LIT 3,000 (ECU 1.69) for each item and of 50 % of the medicine itself, up to a maximum of LIT 50,000 (ECU 28) per prescription.</p> <p>Share diminished in inverse relation to the yearly family income and in direct relation to the number of family members; limited to LIT 16,000,000 (ECU 9,000) per person per year.</p> <p>No share for the severely invalided, serious illnesses or child-birth.</p> <p>No charges for people with an income of less than LIT 6,000,000 (ECU 3,375) or suffering from certain illnesses (up to a total of 16 prescriptions per year).</p>	<p>Classification of drugs:</p> <ol style="list-style-type: none"> <li>1. drugs subject to normal reimbursement, i.e. at 80 % (if hospitalized: 100 %),</li> <li>2. drugs subject to preferential reimbursement, i.e. at 100 %,</li> <li>3. non-refundable products and drugs.</li> </ol>	<p>Registration with a chemist under contract chosen by the insured person: direct settlement between chemist and fund.</p>	<p>Depending on type of illness, the state contributes 30 % or 20 % of the cost of medicines on the official list drawn up by the health services. This percentage is increased by 15 % for pensioners whose pensions are less than the minimum wage.</p>	<p>Charge of £ 4.25 (ECU 5.25) per prescribed medicine except for children under 16, people aged 16-19 and still in full-time education, 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 in certain circumstances, persons receiving Income Support or Family Credit, some other people on low incomes, and persons suffering from certain chronic diseases including the housebound. An annual (or 4 months) season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge in the period of its validity. The cost of the ticket is £ 22 (ECU 29) for 4 months and £ 60.60 (ECU 79).</p>	<p>7. Pharmaceutical products</p>
<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils. Limited charges only levied on insured persons who satisfy certain contribution conditions.</p>	<p>No benefits.</p>	<p>Subject to sickness fund's prior approval: refunds at the tariff rates fixed by agreements.</p>	<p>(Excepting spectacles) Subject to prior approval: cover of 70 - 100 %.</p>	<p>80 % charge for prosthesis on the official list. Spectacles and dental prosthesis under health service prescription: 75 % charge for spectacles (contact lenses if certified necessary by doctor). Spectacles prescribed by specialists in private practice: paid for by patient subject to 75 % reimbursement on prices according to official scale.</p>	<p>Spectacles: No spectacles supplied free. Vouchers available to help with purchase of spectacles for certain groups: <i>see note GB-2</i>.</p> <p>Others pay privately - average price £ 13 - £ 16 (ECU 16.90 - ECU 30).</p> <p>Prosthesis and hearing-aids: No charge for provision and fitting of National Health Service appliances.</p>	<p>8. Prosthesis, spectacles, hearing-aids</p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>9. Other benefits</b>	As laid down in by-laws of insurance fund. Flat-rate contribution from a special "solidarity fund" of the National Institute (INAMI), for certain expensive treatments not provided under the official list of reimbursable services.	Free assistance and treatment given by nurse at home if recommended by a doctor. Free transport to doctor or hospital for pensioners who are insured in Category 1, and in certain other cases and circumstances. For both categories, part of cost met for treatment by chiropractor and physiotherapy.	Home care: basic nursing and treatment as well as household assistance, in the cases determined by law or by the statutes of the Fund. Household aid, i.e. replacement in the household, or payment of cost of household assistant, in cases determined by the law or the statutes of the Fund. Benefits in cases of severe need of assistance: assistant for care at home when carer takes holidays or is unable to perform also assistant for care at home for up to 25 days per month or, instead of the latter allowance, a monthly cash benefit of DM 400 (ECU 204). Individual or group prophylaxis for certain groups, for prevention of dental disease. Examination of children for early discovery of diseases. Medical examination of insured persons after the age of 35 for early discovery of heart-, circulation- or kidney diseases and of diabetes. Examinations for early discovery of cancer. Prescribed items other than medicines: insured person pays 10 %, except for children and hardship cases.	Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.	Other types of benefit available either to all beneficiaries or to certain categories of beneficiary: Home help for retired people, invalids, the mentally handicapped, etc.; Transport to hospital for sick people, in emergencies and under other special circumstances.	Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund for social and medical treatment provided by the sickness fund such as: - medical aids, - transportation in case of hospitalisation - preventive benefits etc.

## Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<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>Free home help service, subject to certain conditions.</p> <p>Free transport to hospital, subject to certain condition.</p>	<p>No other benefits.</p>	<p>Transportation cost reimbursable under certain conditions.</p>	<p>Transport for the sick. 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>	<p>Payment of travel costs for patients living in remote areas, subject to certain conditions.</p>	<p>Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, in cases of medical need, reimbursement of hospital travelling costs in certain cases.</p>
					<p><b>Benefits:</b></p> <p><b>9. Other benefits</b></p>

### **Notes to Table III: Health Care**

#### **Note B-1: Belgium - *Participation to medical treatment:***

Preferential treatment for certain groups the disabled, pensioners, widows/widowers and orphans whose incomes are less than BFR 438.363 (ECU 10,878) per year (beneficiary) + BFR 81,153 (ECU 2,014) per dependant.

#### **Note B-2: Belgium - *Hospital treatment:***

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

#### **Note B-3: Belgium - *Pharmaceutical products:***

Charge reduced for widows, widowers, invalids, pensioners, orphans: Cat. B: 15 %, ceiling BFR 230 (ECU 5.71). Cat. C: ceiling BFR 345 (ECU 8.56). Refund of cost of preparations by pharmacist: BFR 0, BFR 10 (ECU 0.25), BFR 20 (ECU 0.50) or BFR 70 (ECU 1.74) depending on social and therapeutic usefulness.

#### **Note GB-1: United Kingdom - *GP fees:***

These fees and allowances depend on, for example, the age and number of patients on the list, whether the patients live in a rural or deprived area, the provision of particular services (such as health promotion clinics, minor surgery, contraceptive services, maternity services, etc.) and certain "target payments" for achieving particular levels of coverage in the population (for example, immunising children).

**Note GB-2: United Kingdom - *Prosthesis, spectacles, hearing-aids*:**

Vouchers available to help with purchase of spectacles for certain groups: to children under 16 or under 19, still in full-time education, or people receiving income support or Family Credit or sometimes if on low incomes or requiring complex lenses, also certain war pensioners and Hospital Eye Service patients. No charge for sight tests for the above categories, plus blind, partially sighted, diabetic or diagnosed glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a diagnosed glaucoma patient.

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I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

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VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources



Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
1. First law	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.	Law of 14 December 1942.	Laws of 5 and 30 April 1930.
2. Basic legislation	Law of 9 August 1963, supplemented and amended, in particular by the law of 15 February 1993. Law on hospitals, coordinated on 7 August 1987. Law of 29 June 1981.	Law of 20 December 1989 and amendments.	Reichsversicherungsordnung (Imperial Social Insurance Regulations) of 19.7.1911 and amendments. Sozialgesetzbuch (Social Code), Book 4, of 23.12.1974 and amendments. Sozialgesetzbuch (Social Code), Book 5, introduced by the Health Reform Act of 20.12.1988 and developed by the Health Structure Reform Act of 21.12.1992.	Law of 14 June 1951, modified.	General Law on Social Security of 30 May 1974. Decree No 3158 of 23 December 1966 and other provisions. Statutory Order No 5 of 11 July 1992.	Social Security Code, Book III. Decree of 29 December 1945, amended. Law no. 92-772 of 29.7.92. Decree no. 93-687 of 27.3.93.
<b>Beneficiaries:</b>						
1. Field of application	All workers bound by a contract of service and categories assimilated thereto.	All employees and self-employed, including spouse if helping.	All persons in paid employment and assimilated.	Employees and assimilated.	All employees.	All employees or persons assimilated thereto.
2. Membership ceiling	No membership ceiling.	No membership ceiling.	DM 64,800 (ECU 33,042) in old Länder DM 47,700 (ECU 24,322) in new Länder.	No membership ceiling.	No membership ceiling.	No membership ceiling.

## Sickness - cash benefits

Table: IV

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation
Law of 1911.	Law of 11 January 1943, No 138.	Law of 31 July 1901.	Law of 1913.	Law of 1935.	Law of 1911.	1. First law
Social Welfare (Consolidation) Act 1981, amended.	Law of 23 December 1978, No 833, instituting the National Health Service.	Books I and IV of Social Insurance Code, modified in particular by the Law of 2 May 1974.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	Decree-Law 132/88 of 20 April 1988.	Social Security Contributions and Benefits Act 1992.	2. Basic legislation
With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Notable exceptions - civil servants and other public service employees.	Industrial staff or persons assimilated thereto. For TB: member of insured person's family. 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.	All active persons and pensioners in paid employment	All persons under 65 in paid employment.	All insured employees.	Sickness Benefit (SB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured). Statutory Sick Pay (SSP): employees only.	<b>Beneficiaries:</b> 1. Field of application
No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit £ 420 (ECU 546) per week, or below the lower earnings limit (£ 56 = ECU 73 per week).	2. Membership ceiling

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions</b>	<ol style="list-style-type: none"> <li>1. Period of work and membership required: six months, in which 120 days of work or assimilated periods (unemployment, holidays, etc.).</li> <li>2. Proof of payment of minimum amount of contributions.</li> <li>3. To have ceased all activities because of reduction of earning capacity of at least 66 %.</li> <li>4. To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days.</li> </ol>	<p>Employees:</p> <ol style="list-style-type: none"> <li>1. Period of work of at least 120 hours in 13 weeks immediately preceding illness, or</li> <li>2. accomplishment of vocational training for a period of at least 18 months or</li> <li>3. unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures).</li> </ol> <p>Self-employed:</p> <ol style="list-style-type: none"> <li>1. Occupational activity during 6 months, in the last 12 month period, of which one at least immediately preceding the illness.</li> <li>2. Voluntary insurance for self-employed and helping spouse: 6 months period (except work injury).</li> </ol>	<p>Incapacity for work certified by doctor from 3rd day of sickness on. No work period nor qualifying period required.</p>	<p>Incapacity for work certified by the Institute's doctor.</p> <ol style="list-style-type: none"> <li>1. 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days)</li> <li>2. 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days)</li> <li>3. 1,500 days of insurance during the last 5 years preceding the incapacity for work due to the same illness (duration of benefit: 720 days).</li> </ol>	<ol style="list-style-type: none"> <li>1. Contributions paid for 180 days during 5 years immediately preceding illness.</li> <li>2. Receiving health care paid for by social security scheme.</li> <li>3. Doctor's certificate to be sent to employing firm, and received within 5 days of its dispatch.</li> <li>4. Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 2 days following its dispatch.</li> </ol>	<p>The insured must have paid sufficient contributions (6.80 %) on the basis: n times the SMIC.</p> <p>For the first 6 months: 1,015 SMIC in the 6 preceding months.</p> <p>After 6 months: 2,030 SMIC in the 12 previous months, including 1,015 SMIC in the first 6 months.</p> <p>In both cases, claims may also be investigated on the basis of the number of hours worked.</p>
<b>Waiting period</b>	<p>One working day. No waiting period: If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease.</p>	<p>Employees: No waiting period.</p> <p>Self-employed: 3 weeks. Voluntary insurance for self-employed and helping spouse may cover the first 3 weeks.</p>	<p>One day. No waiting period if incapacity to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.</p>	<p>3 days.</p>	<p>3 days.</p>	<p>3 days.</p>

Sickness - cash benefits

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions
<p>1. 39 weekly contributions paid; 13 of these must have been recently paid and</p> <p>2. 39 weekly contributions paid or credited during the contribution year preceding the benefit year. The benefit year begins on the first Monday of January and the contribution year is the last tax year preceding that date.</p>	<p>No work period nor qualifying period required. For TB: TB in active phase.</p>	<p>No work period nor qualifying period required.</p>	<p>No qualifying conditions.</p>	<p>Six months membership with registered salary and 12 days salary registered during the 4 months prior to the one proceedings the day of incapacity.</p>	<p>1. Statutory Sick Pay: Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions.</p> <p>2. Sickness Benefit: Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in two relevant tax years; normally the two preceding the year of the claim.</p>	
<p>3 days.</p>	<p>3 days. For TB: None.</p>	<p>No waiting period.</p>	<p>2 days. No waiting period if the employed person's industrial board has such a provision in its regulations.</p>	<p>3 days per period of absence owing to incapacity. None in the event of hospitalization or maternity.</p>	<p>3 days.</p>	<p>Waiting period</p>

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Duration of benefits</b>	Maximum of 1 year (= period of "primary incapacity for work").	52 weeks in 18 months; pensioners not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness (covered by employer). Benefits can be paid for a longer period under certain conditions.	For the same illness, limited to 78 weeks over a 3-year period.	Duration of benefits dependent on the length of the period of contributions: 182, 360 or 720 days. See above "conditions".	12 months with possibility of extension for a further 6 months where there is deemed to be a chance of the beneficiary once again being fit for work following treatment.	Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36th month for "protracted sickness".
<b>2. Amount of the benefits</b>	60 % of earnings (maximum earnings taken as basis: BFR 3,485 = ECU 86 per day). For industrial staff account must also be taken of the law on the minimum wage for 14 days (80 %, the collective agreements extend thus to a 30 days' minimum wage and to 100 %) and for non-industrial staff the law on contracts of employment (100 % for one month).	1. Employees: Calculated upon the basis of the hourly wage of the worker, with a maximum of DKR 2,638 (ECU 350) per week or DKR 71.30 (ECU 9.46) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks. 2. Self-employed workers: the daily benefits are calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above. The self-employed persons who have taken out a voluntary insurance (see above), are entitled to at least 2/3 of the maximum amount.	80 % of the normal salary but not exceeding the net salary. Normal salary: wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages by the employer for 6 weeks. After 1 year adjustment as for pensions.	1. For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is DR 2,400 (ECU 8.99) per day (daily wage assumed for 3rd insurance category). 2. After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is DR 4,460 (ECU 16.70) per day (daily wage assumed for 8th insurance category).	1. From 4th to 20th day of sick leave inclusive, 60 % of reference wage. 2. From the 21st day, 75 % of reference wage. Calculation basis: daily salary (contribution basis) for month preceding commencement of unfitness for work, increased by average daily value of salary supplements during previous year.	1. 50 % of daily earnings, maximum of FF 210.16 (ECU 46). 2. with 3 children, 66.66 % from 31st day with ceiling, maximum FF 280.22 (ECU 61). 3. Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FF 43.86 (ECU 23).

## Sickness - cash benefits

Table: IV

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Unlimited if the claimant has paid 260 weekly contributions.</p> <p>Limited to 52 weeks if between 39 and 260 weekly contributions paid.</p>	<p>Maximum of 6 months (180 days) per year.</p> <p>For TB: no limit during treatment; maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years).</p>	<p>52 weeks. Payment ends if an invalidity pension is granted.</p>	<p>12 months (52 weeks).</p>	<p>Maximum 1,095 days (then, possibly, invalidity). In the event of tuberculosis: unlimited.</p>	<p><b>Benefits:</b></p> <p><b>1. Duration of benefits</b></p> <p>1. Statutory Sick Pay: paid by Employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, or</p> <p>2. Sickness Benefit: 168 days not including Sundays (i.e. 28 weeks) maximum in a period of interruption of employment, then replaced by Invalidity Benefit.</p>
<p>IR£ 55.60 (ECU 69) per week.</p> <p>Family supplements:</p> <p>1. Adult dependant: IR£ 35.50 (ECU 44) per week.</p> <p>2. Each child dependant: IR£ 12.80 (ECU 15.92) per week.</p>	<p>1. Without hospitalization: 50 %; from 21st day 66.66 % (earnings taken as basis: real earnings).</p> <p>2. With hospitalization: allowance is reduced to 2/5 for insured without dependants.</p> <p>3. TB daily allowance during treatment: insured person: as the sickness benefit for 180 days, then LIT 13,256 (ECU 7.46); members of the family: LIT 6,628 (ECU 3.73).</p> <p>Daily post-sanatorium allowance: insured person: LIT 22,091 (ECU 12.43); members of the family: LIT 11,046 (ECU 6.21).</p> <p>Allowance for a cure: LIT 89,130 (ECU 50) per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least half.</p>	<p>The full salary which the insured person would have earned if he had continued to work.</p>	<p>70 % of the daily wage (maximum daily wage considered: HFL 286.84 = ECU 130).</p> <p>With the minister's approval this percentage can be increased by the industrial boards.</p>	<p>1. Daily benefit: 65 % of average daily wage for 6 months preceding the 2 months in which the illness began.</p> <p>2. 70 % of this average wage after a period of incapacity of more than 365 days without interruption.</p> <p>3. In the event of tuberculosis: 80 % of average wage or 100 % during hospitalization if insured has 2 or more dependants.</p> <p>Minimum amount: 30 % of the minimum wage or the average earning if it is lower than this percentage.</p>	<p><b>2. Amount of the benefits</b></p> <p>1. Statutory Sick Pay: Rates of SSP depending on weekly earnings: Earnings £ 195 (ECU 253) or more: SSP-rate £ 52.50 (ECU 68). Earnings £ 56 - 194.99 (ECU 73 - 253): rate £ 46.95 (ECU 61). Earnings less than £ 56.00 (ECU 73): No benefit. No additions for dependants.</p> <p>2. Sickness Benefit: £ 42.70 (ECU 56) per week or up to £ 53.80 (ECU 70) if over pension age. Additions: Dependant adult £ 26.40 (ECU 34), or if claimant over pension age £ 33.70 (ECU 44). Dependant child £ 10.95 (ECU 14.23); rate reduced by £ 1.15 (ECU 1.49) for a child in respect of whom the higher rate of Child Benefit of £ 10.00 (ECU 13) is payable.</p>

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Other benefits</b>	Death grant: BFR 6,000 (ECU 149), unindexed.	Death grant: see Table VIII "Survivors" (other benefits).	<ol style="list-style-type: none"> <li>1. Sickness benefit: maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent).</li> <li>2. Nursing allowance: insured persons requiring intensive nursing care receive DM 400 (ECU 204) monthly instead of domestic nursing aid.</li> <li>3. As a transitory measure: death benefit for persons insured under the legal sickness insurance on 1 January 1989. Members in old Länder: DM 2,100 (ECU 1,071); dependants: DM 1,050 (ECU 535); members in new Länder: DM 1,911 (ECU 974); dependants: DM 955,50 (ECU 487).</li> </ol>	<ol style="list-style-type: none"> <li>1. Death grant: At least 8 times the reckonable earnings of the lowest group, i.e. DR 116,000 (ECU 434).</li> <li>2. Private nurse in hospital: Amount allocated: DR 4,208 (ECU 15.76) weekdays, DR 5,260 (ECU 19.70) Sundays, public holidays.</li> </ol>	Death grant: PTA 5,000 (ECU 33).	Death grant: see table VIII "Survivors".

## Sickness - cash benefits

Table: IV

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
Death grant: see Table VIII "Survivors".	<ol style="list-style-type: none"> <li>1. Death grant: LIT 20,000 (ECU 11.25).</li> <li>2. TB: special Christmas grant of LIT 25,000 (ECU 14.06) + LIT 3,000 (ECU 1.69) per dependent person, if the beneficiary is the insured worker; LIT 15,000 (ECU 8.44) if the beneficiary is a member of the family of the insured worker.</li> </ol>	Death grant: LFR 35,666 (ECU 885). For children under 6: 50 %. For children dead at birth: 20 %.	<p>Death grant: daily wage multiplied by the number of days between day of death and the last day of second following month.</p> <p>If 70 % of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefits Act (means tested). The maximum supplementary benefit amounts to 30 % of the minimum wage for couples, 27 % of the minimum wage for single-parent families and 21 % of the minimum wage for single persons. Lower rates apply to single persons under 23 (see table XII).</p>	<ol style="list-style-type: none"> <li>1. Death grant: see Table X "Family benefits".</li> <li>2. Sickness allowances for single parents payable in the event of illness of a child under age 10 (means tested), amount equivalent to sickness benefit (maximum 30 days per year and child).</li> </ol>	No other benefits.	3. Other benefits



Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation.  Certain exceptions: disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.	Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % or 20 %. Tax relief for sickness benefits is possible in the event of a long-term illness certified by the medical control commission of the local sickness insurance fund when paid to insured persons affected by a disease requiring prolonged medical treatment or a particularly costly therapy.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income: Single person: BFR 841,000 (ECU 20,870). Couple with no children: BFR 984,000 (ECU 24,419). Couple with two children: BFR 1,045,000 (ECU 25,933).  If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No upper limit of maximum income and no tax reductions.	Minimum income is not subject to taxation under any circumstances.  The minimum income levels are as follows: Single person: DM 10,529 (ECU 5,369). Couple with no children: DM 21,059 (ECU 10,738). Couple with 1 child: DM 25,163 (ECU 12,832). Couple with 2 children: DM 29,267 (ECU 14,923).	Tax is levied on benefits where total annual income exceeds the DR 1 million (ECU 3,744) ceiling. Tax reduction according to the number of children: For 1 child: DR 20,000 (ECU 75). For 2 children: DR 40,000 (ECU 150). For 3 children: DR 90,000 (ECU 337).	Tax is levied on benefits where total annual income exceeds the PTA 1 million (ECU 6,673) ceiling (1992).  Tax reduction according to number of dependents.	Tax is levied on benefits where total annual income exceeds a certain ceiling: Single person: FF 39,820 (ECU 8,634). Couple with no children: FF 61,580 (ECU 13,352). Couple with one child: FF 72,090 (ECU 15,630). Couple with two children: FF 82,600 (ECU 17,909).

## Sickness - cash benefits

Table: IV

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation
Benefits are fully liable to taxation (including supplements for child and adult dependents).	Benefits are liable to taxation. Tax relief is applicable for the part of the income corresponding to social security contributions.	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are not subject to taxation.	Statutory Sick Pay is subject to taxation. Sickness Benefits is not subject to taxation.	1. Taxation of cash benefits
<p>The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits for 1993/94:</p> <p>People under 65: Single person: IR£ 3,600 (ECU 4,476). Married couple with no children: IR£ 7,200 (ECU 8,953). Married couple with 1 child: IR£ 7,550 (ECU 9,388). Married couple with 2 children: IR£ 7,900 (ECU 9,823). Married couple with 4 children: IR£ 9,000 (ECU 11,191).</p> <p>People aged between 65 and 74: Single person: IR£ 4,100 (ECU 5,098). Married couple: IR£ 8,200 (ECU 10,196).</p> <p>People over 75: Single person: IR£ 4,700 (ECU 5,844). Married couple: IR£ 9,400 (ECU 11,688).</p>	<p>The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits:</p> <p>Single person: LIT 7,600,000 (ECU 4,275). Married couple with no children: LIT 10,800,000 (ECU 6,075). Married couple with 1 child: LIT 11,200,000 (ECU 6,300). Married couple with 2 children: LIT 11,600,000 (ECU 6,525).</p>	For tax purposes social security benefits are treated as wages.	<p>The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.</p> <p>The minimum income levels are as follows:</p> <p>HFL 5,769 (ECU 2,623) for single persons and, under certain conditions, for couples (married and unmarried) regardless of number children.</p> <p>HFL 10,385 (ECU 4,721) for single parents.</p> <p>HFL 10,385 (ECU 4,721) with a supplement of between 6 % of annual income up to a ceiling of HFL 4,616 (ECU 2,098) for single parents working away from home with at least one child aged under 12 living at home.</p>	Not applicable.	<p>In general there is a progressive taxation of gross income after deduction of personal and other reliefs.</p> <p>Main personal reliefs per person per year:</p> <p>Aged under 65: £ 3,455 (ECU 4,491). Aged between 65 and 74: £ 4,200 (ECU 5,460). Aged over 75: £ 4,370 (ECU 5,681).</p> <p>Supplement for married couples and single parents: Aged under 65: £ 1,720 (ECU 2,236). Aged between 65 and 74: £ 2,465 (ECU 3,204). Aged over 75: £ 2,505 (ECU 3,256).</p> <p>Sickness Benefit: not applicable.</p>	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable



I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
<b>1. First law</b>	Law of 9 August 1963.	Law of 1892.	Law on sickness insurance of workers of 15 June 1993.	Law of 1934.	Law of 14 December 1942.	Law of 5 and 30 April 1930.
<b>2. Basic legislation</b>	Law of 9 August 1963, supplemented and amended, in particular by the law of 22 December 1989.	Law of 22 December 1989 and amendments.	Reichsversicherungsordnung (Imperial Social Insurance Regulations) of 19.7.1911 and amendments.	Law of 14 June 1951, modified.	General Law on Social Security of 30 May 1974. Law 3/89 of 3 April. Law 26/90 of 20 December.	Social Security Code, Book III. Decree of 29 December 1945, amended.
<b>Field of application:</b>						
<b>1. Benefits in kind</b>	1. Insured women. 2. Members of the family.	All residents.	1. Insured women. 2. Spouse and daughters of insured person.	1. Insured women. 2. Spouse or dependant of insured person.	1. All employed women. 2. Pensioners and persons drawing other regular benefits. 3. Dependants of insured person entitled to health care. In cases of separation or divorce entitlement continues irrespective of whether insured person has a maintenance obligation in respect of beneficiary.	1. Insured women. 2. Spouse and daughters of insured person.
<b>2. Cash benefits</b>	Insured women.	All employed and self-employed women, including spouse helping.	1. Insured women. 2. Spouse and daughters of insured person.	Insured women.	All employed women.	Insured women.

Maternity

Table: V

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
National Insurance Act, 1911.	Statutory order of 13 May 1929 No. 850.	Law of 31 July 1901.	Law of 1913.	Law 4/84 of 5 April 1984.	Law of 1911.	<b>Legislation</b>
Social Welfare (Amendment) Act 1981.	Law of 30 December 1971 No. 1204 Law of 9 December 1977 No. 903.	Book I and IV of Social Insurance Code, modified in particular by the law of 2 May 1974.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	Decree-Law 154/88 of 29 April 1988.	Social Security Contributions and Benefits Act 1992.	1. First law
All women residents.	All women residents.	1. Personally insured women. 2. Spouse of insured person.	1. Insured women. 2. Spouse and daughters of insured person.	See Table III "Health care".	All women residents.	<b>Field of application:</b>
1. Maternity allowance for insured women in employment. 2. In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table III for explanation of eligibility).	Insured women or alternatively the father.	1. Maternity cash benefit: Personally insured women. 2. Maternity allowance: All women residents.	Insured women.	Insured women.	1. Maternity Allowance: Recently employed or self-employed insured women. 2. Statutory Maternity Pay (SMP): Employees only.	1. Benefits in kind
						2. Cash benefits

Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>1. Benefits in kind</b>	See Table III "Health care".	6 weeks of residence.	None.	50 days insurance.	Employees. Beneficiaries dependent on insured person entitled to health care: 1. Must live with or be supported by insured person, 2. must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage, 3. must not be entitled to medical help of the social security on any other count.	See Table III "Health care". The entitlement to benefits begins either with the date of conception or with maternity leave.
<b>2. Cash benefits</b>	Contributions paid for six months.	See table IV "sickness - cash benefits".	1. Maternity benefit: membership for 12 weeks between 10th and 4th month before confinement. In case of incapacity to work: entitlement to sickness benefit; 2. Confinement grant: insured without entitlement to maternity benefit.	200 days work resulting in contributions during the last 2 years.	1. Affiliated employees with active contributor or equivalent status, 2. at least nine months' membership preceding confinement, 3. contribution paid for at least 180 days in the year immediately preceding the period of compulsory or voluntary leave, as appropriate, 4. presentation of a doctor's certificate giving the forecast date of birth for the commencement of the period of voluntary or compulsory maternity leave and presentation of the notification of delivery for the purpose of calculating the period of post-natal leave.	1. See table IV "Health care - cash benefits". 2. Registration under insurance scheme for at least 10 months at the expected date of confinement. The entitlement to benefits begins either with the date of conception or with maternity leave.

# Maternity

Table: V

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions:
Residence.	No qualifying conditions.	Compulsory membership.	No qualifying conditions.	See Table III "Health care".	No qualifying conditions.	1. Benefits in kind
<p>Maternity allowance: 39 contributions paid in the 12 months before the first day of maternity leave or 39 contributions paid, and 39 contributions paid or credited in the governing tax year.</p>	No qualifying conditions.	<ol style="list-style-type: none"> <li>1. Maternity cash benefit: must have been affiliated for 6 months in the year preceding the birth.</li> <li>2. Maternity allowance: One year's residence and not having entitlement to insured women's maternity cash benefit.</li> </ol>	No qualifying conditions.	6 months membership, with registered remuneration.	<ol style="list-style-type: none"> <li>1. Maternity allowance: Contributions paid in respect of at least 26 weeks in the 52 week period ending in the 15th week before the expected week of the confinement.</li> <li>2. Statutory Maternity Pay: Paid by employer to employee who has been employed by the same employer for 2 years or more or for at least 5 years part time, for higher rate. If employed by same employer for at least 6 months, lower rate payable. Must also have average earnings of at least £ 56 (ECU 73) per week in the eight weeks ending in the qualifying week.</li> </ol>	2. Cash benefits



Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Benefits in kind</b>	See Table III "Health care".	Free maternity services and hospital care.	See Table III "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	<ol style="list-style-type: none"> <li>1. For birth expenses: at least 30 x the minimum wage of an unskilled worker = DR 122,430 (ECU 458).</li> <li>2. For the costs of in vitro fertilization: DR 120,000 (ECU 449).</li> </ol>	<p>Medical checks during pregnancy. Optional care during birth and post-natal confinement and in case of associated complications.</p> <p>Hospitalization in national health hospitals or hospitals operating under agreement with the national health authorities (see also Table III "Health care").</p>	See Table III "Health care". Rate: 100 %. Obligatory medical checks before and after birth. Medical benefits during the final four months of pregnancy. No flat-rate sum for maternity confinement.
<b>2. Cash benefits</b>						
<b>Kind and duration of benefit</b>	<p>Maternity allowance: Prenatal leave (7 weeks: 6 being optional and the week immediately preceding delivery being compulsory) is determined on the basis of expected date of delivery. The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave (8 mandatory weeks after delivery) or at the time when the child comes home after a long period of hospitalization. In the case of death of the mother, part of the postnatal leave may be changed into a paternity leave under certain conditions.</p> <p>Birth grant.</p>	<ol style="list-style-type: none"> <li>1. For employed or self-employed women: weekly payments during 4 weeks before expected confinement and for 24 weeks after (the last 10 weeks of 24 weeks may be in favour of the father).</li> <li>2. Male employed or self-employed: weekly payments for 2 weeks after the birth.</li> <li>3. Employed or self-employed in case of adoption: weekly payments for 24 weeks from the date when the parent actually takes charge of the child.</li> </ol>	<ol style="list-style-type: none"> <li>1. Maternity allowance (only in case of cease of salary): 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</li> <li>2. One-time confinement grant.</li> </ol>	Maternity allowance payable to insured women 52 days before and 53 days after confinement.	<p>Maternity allowance for a maximum of 16 weeks (18 weeks in case of multiple birth). If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily unfit for work. In the case of adopted and foster-children, allowance is paid for 8 weeks (child under 9 months). Allowance is paid for 6 weeks with a child aged between 9 months and 5 years.</p> <p>If both parents work, 4 weeks (leave and allowance) may be in favour of the father.</p>	<p>Daily allowance only for employees interrupting their work:</p> <p>16 weeks (6 before confinement and 10 after).</p> <p>2 additional weeks before birth in case of pathological pregnancy.</p> <p>26 weeks (8 before confinement) in case of a third child.</p> <p>In case of adoption: maternity leave. This leave can be divided between the father and the mother, on condition that both are entitled to it.</p> <p>If mother dies during childbirth: father entitled to paternity leave.</p>



Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits</b>						
<b>2. Cash benefits</b>						
<b>Amount</b>	<p>1. 82 % of wages (without ceiling) in the first 30 days, and 75 % or 60 % of wages up to ceiling respectively, for period from 31st day, and for period exceeding the 15 weeks. Special regulations for unemployed workers and for disabled.</p> <p>2. Birth grant: See Table X (Family benefits).</p>	<p>See Table IV "Sickness - cash benefits". Maximum DKR 2,638 (ECU 350) per week or DKR 71.30 (ECU 9.46) per hour.</p> <p>Voluntary insurance: see table IV "Sickness - Cash Benefits. 2/3 of the maximum during the whole period of leave.</p>	<p>1. Maternity benefit: average daily net wage of insured person, reduced with legal contributions, with maximum of DM 25 (ECU 12.75) per day. Difference covered by supplement paid by employer (in case of suppression of this supplement, complement paid by the State). Women employees who are not compulsorily insured receive a maximum of DM 400 (ECU 204).</p> <p>2. Confinement grant: fixed grant of DM 150 (ECU 76) to insured persons not entitled to maternity benefit.</p>	<p>Maximum (no dependants): DR 7,250 (ECU 27) per day. Maximum (4 dependants): DR 10,150 (ECU 38) per day.</p>	<p>75 % of daily salary (contribution basis) for preceding month increased by average daily value of salary supplements during the 12 months prior to the commencement of maternity leave.</p>	<p>84 % of basic salary with ceiling.</p> <p>Maximum: FF353.08 (ECU 77) per day.</p> <p>Minimum: FF43.86 (ECU 9.51) per day.</p>
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are not subject to taxation.	Benefits are fully liable to taxation.	<p>Maternity benefit: benefits are not generally liable to taxation (subject to progression).</p> <p>Confinement grant: benefits not subject to taxation (regardless of progression).</p>	<p>In general, benefits are fully liable to taxation.</p> <p>Tax reliefs: see table IV "Sickness - cash benefits".</p>	Benefits are fully liable to taxation.	Benefits are not subject to taxation.

## Maternity

Table: V

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits
<p>70 % of average weekly earnings in the relevant tax year (minimum IR£ 65.00 (ECU 81) per week, maximum IR£ 159.00 (ECU 198) per week).</p>	<p>80 % of earnings for the compulsory period, and 30 % for the supplementary period.</p>	<ol style="list-style-type: none"> <li>1. Maternity cash benefits (insured women): 100 % of the salary the insured received during the maternity leave.</li> <li>2. Maternity allowance: LFR 8,152 (ECU 202) per week.</li> <li>3. Birth grant: see Table X "Family benefits".</li> </ol>	<p>100 % of the daily wage. Maximum daily wage considered: HFL 286.84 (ECU 130).</p>	<ol style="list-style-type: none"> <li>1. Daily allowances: 100 % of the average daily wages on same conditions as for sickness benefit (see Table IV). Minimum amount: 50 % of the average daily wages.</li> <li>2. Birth grant.</li> <li>3. Allowance for nursing mothers: See table X "Family benefits".</li> </ol>	<ol style="list-style-type: none"> <li>1. Maternity Allowance: £ 43.75 (ECU 57) per week. Increases for dependants: one adult dependant £ 26.40 (ECU 34) per week. Or</li> <li>2. Statutory Maternity Pay (SMP):               <ol style="list-style-type: none"> <li>a) higher rate: 90 % of average weekly earnings.</li> <li>b) lower rate: £ 47.95 (ECU 62).</li> </ol> </li> </ol>	<p style="text-align: center;"><b>2. Cash benefits</b></p> <p style="text-align: center;"><b>Amount</b></p>
<p>Benefits are not subject to taxation.</p>	<p>Benefits are subject to taxation.</p> <p>Tax reliefs: see table IV "Sickness - cash benefits".</p>	<p>Benefits are subject to taxation.</p>	<p>In general, benefits are fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Statutory Sick Pay is subject to taxation.</p> <p>Maternity Allowance is not subject to taxation.</p>	<p style="text-align: center;"><b>Taxation</b></p> <p style="text-align: center;"><b>1. Taxation of cash benefits</b></p>

Table: V

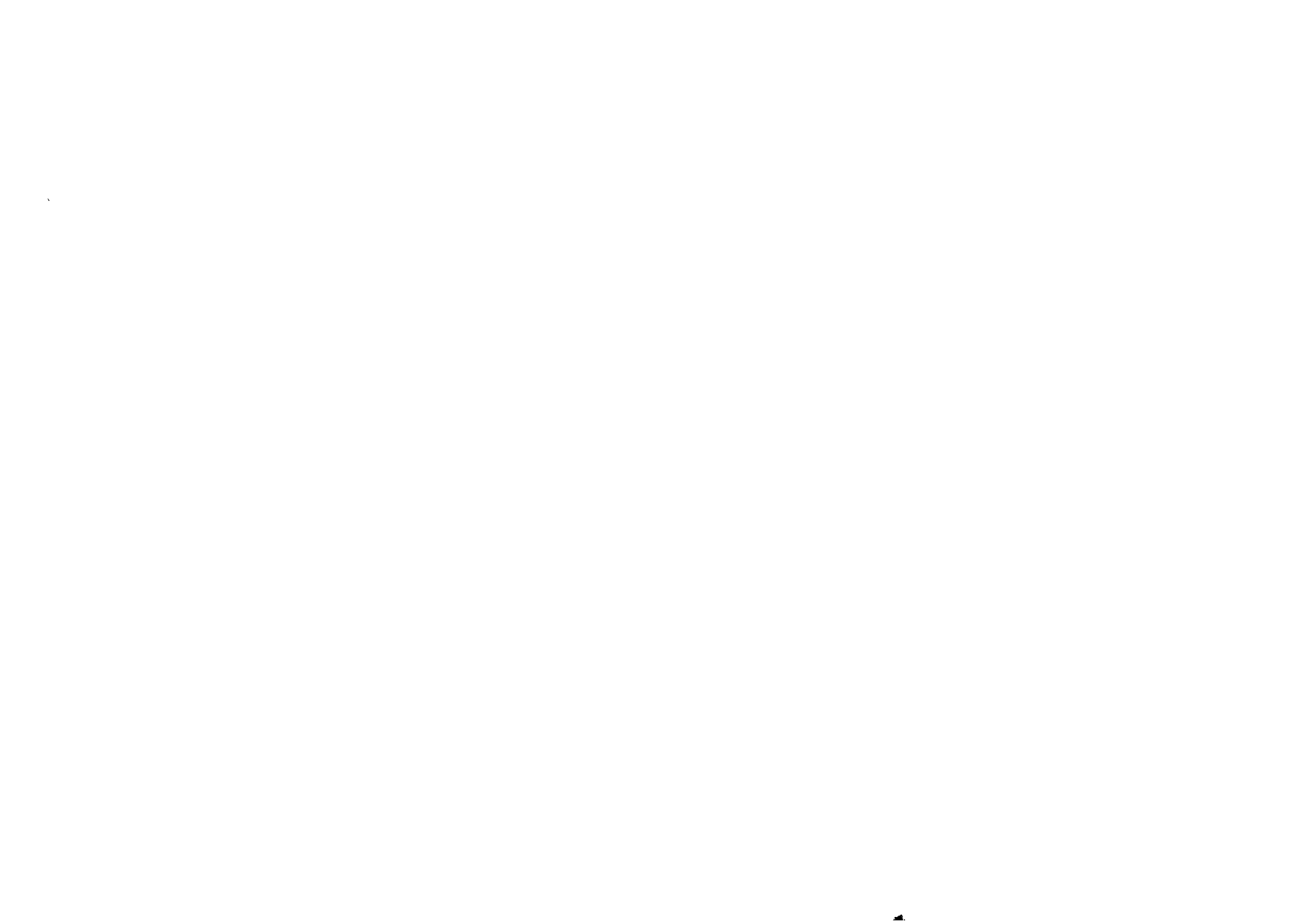
## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation</b>						
2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable	Not applicable.	No upper limit of annual income and no tax reduction.	Maternity benefit: see table IV "Sickness - cash benefits". Confinement grant: not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Not applicable.

## Maternity

Table: V

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation
Not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Not applicable.	Statutory Sick Pay: see table IV "Sickness - cash benefits". Maternity Allowance: not applicable.	<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>



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



Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
<b>1. First law</b>	Law of 28 December 1944.	Law of 1921.	Law of 22 June 1889.	Law of 1934.	Decree of 18 April 1947.	Law of 5 April 1930.
<b>2. Basic legislation</b>	See Table III "Health care".	Law of 16 May 1984, amended.	Social Legislation Code (Sozialgesetzbuch), Part 6, introduced by the pension reform law of 18 Dec. 1989, amended in the Pension Adaption Law - Supplement ("Rentenüberleitungs-Ergänzungsgesetz") of 24 June 1993.	Law of 14 June 1951, amended.	General Law on Social Security of 30 May 1974. Law No. 13 of 7 April 1982. Law No. 26 of 31 July 1985. Decree No. 3158 of 23 December 1966. Ministry of Labour Order of 15 April 1969. Royal Decree No. 1799 of 2 October 1985.	RAP of 29 December 1945. Social Security Code (Code de la Sécurité Sociale, Code SS). Decree of 12 September 1960. Decree of 28 March 1961. Law no. 92-772 of 29.7.92. Decree no. 93-687 of 27.3.93.
<b>Risks covered</b>	A worker who, as a result of sickness or infirmity, cannot earn more than one third of the normal earnings of a worker in the same category and with the same training is considered as invalid.	A person between 18 and 67 years whose capacity to work is permanently reduced for at least half due to a mental or physical incapacity is considered as invalid. A person between 50 and 67 years may enjoy an early pension if this is necessary for health or social reasons.	Occupational invalidity ( <i>Berufsunfähigkeit</i> ): situation of a worker when, as result of sickness or infirmity, his or her earnings fall below half of the normal earnings of a healthy insured person with similar training and equivalent skills. General invalidity ( <i>Erwerbsunfähigkeit</i> ): situation of a worker when, as result of sickness or infirmity, he or she is no longer able to work regularly or cannot earn more than a minimum income.	A person is considered to be suffering from serious invalidity when, as a result of illness or physical or mental disability which appeared or worsened after affiliation, he or she cannot earn more than a fifth of the normal earnings of a worker in the same category or training during at least 1 year. However, those who can no longer earn more than 1/3 of the normal earnings obtain 75 % of the benefit and those who can no longer earn more than 1/2 obtain 50 % of the pension.	Provisional invalidity: situation of a worker, who has exhausted his/her entitlement to sickness benefit, continues to require medical treatment and is unfit to return to work, but is not expected to remain permanently incapable for work. Permanent invalidity: situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/her partially or totally incapable of work.	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 none the less still considered capable of being gainfully employed, and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person.

## Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Law of 1911.  Social Welfare (Consolidation) Act 1981, amended.	Decree-law of 21 April 1919, No. 603.  Law of 12 June 1984, No. 222.	Law of 6 May 1911.  Social Insurance Code, Book III, in the terms following the Law of 27 July 1987 as amended.	Law of 5 June 1913.  Law of 18 February 1966. Law of 11 December 1975 introducing a general insurance.	Law of 1935.  Decree No 45266 of 23 September 1963, amended on several occasions.	Law of 1911.  Social Security Contributions and Benefits Act 1992.	<p><b>Legislation:</b></p> <p>1. First law</p> <p>2. Basic legislation</p>
<p>Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent.</p>	<p>A worker whose earning ability, in occupations suited to his capacity, is permanently reduced to less than one third as a result of sickness or infirmity (physical or mental) is considered as invalid for the purpose of invalidity allowance.</p> <p>The incapacity pension is payable to the insured person who is absolutely and permanently incapable of any occupational activity, as a result of sickness or infirmity (physical or mental).</p>	<p>An insured person who, as a result of prolonged sickness or infirmity, has lost the working capacity to such a degree that he/she is unable to carry on the occupation of the last post or another occupation suited to his/her capacity.</p>	<p>A person is considered completely or partially incapable of working when, as a result of sickness or infirmity, he/she cannot earn the same as healthy workers with similar training and equivalent skills normally earn at the location where he/she works or most previously worked, or in the vicinity. No distinction is made as to the cause of incapacity (invalidity or employment injury).</p>	<p>Any worker who, before reaching retirement age, becomes unable to earn more than one third of a normal wage, as a result of an illness or accident not covered by the specific legislation on employment injuries and occupational diseases.</p>	<p>Incapacity for work by reason of physical or mental illness or disability in a period of interruption of employment where there has been entitlement, or deemed entitlement, to Sickness Benefit for 168 days (excluding Sundays).</p>	<p><b>Risks covered</b></p>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Field of application</b>	Industrial and non-industrial staff.	All resident nationals.	Industrial and non-industrial staff. Handicapped persons incapable for work.	Employees and assimilated.	Employees.	Employees and assimilated.
<b>Conditions:</b>						
<b>1. Minimum level of incapacity for work</b>	66.66 %	50 %	Occupational invalidity: 50 % General invalidity: 100 %	50 %.	33 %.	66.66 %
<b>2. Period for which cover is given</b>	From the day after the end of the primary period of incapacity until retirement age.	Invalidity pension: From the 1st of the month following the application. Maximum age: 66 years.  Early pension: If degree of disability is at least 50 % or there are social reasons, from the 1st day of the month following the decision.	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension when the conditions are fulfilled.	From the date when invalidity is deemed to exist and without limit on duration, except if the health committees decide that the degree of invalidity entitles the person to an invalidity pension. Exception: person is eligible for an old-age pension.	1. Temporary invalidity: from the day following end of entitlement to sickness benefit. Ceases when claimant is declared by doctor to be fit for work or permanently incapable, when claimant becomes entitled to draw a retirement pension, or at the end of a period of 6 years.  2. Permanent invalidity: from the date on which the responsible body declares claimant to be permanently incapable.	From the date when the state of invalidity is deemed to exist. At the age of 60, the pension is replaced by the old-age pension.

## Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>With some exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship. Notable exceptions: civil servants and other permanent public service workers and Self-employed people.</p>	<p>All wage earners of the private sector, below pension age.</p>	<p>All persons carrying on a professional activity and voluntary insured persons.</p>	<p>1. Law of 18 Feb. 1966: All employees under 65. 2. Law of 11 Dec. 1975: All residents under 65.</p>	<p>All insured employees.</p>	<p>Employed and self-employed persons (except married women who chose before April 1977 not to be insured).</p>	<b>Field of application</b>
<p>None.</p>	<p>Invalidity allowance: 66 %. Incapacity pensions: 100 %.</p>	<p>None.</p>	<p>1. Law of 18 Feb. 1966: 15 %. 2. Law of 11 Dec. 1975: 25 %.</p>	<p>Earnings less than 1/3 of normal occupation.</p>	<p>No level specified.</p>	<b>Conditions:</b> <b>1. Minimum level of incapacity for work</b>
<p>From the date when the state of permanent invalidity is deemed to exist (normally after sickness benefit period of at least 12 months). Unlimited duration. Maximum age: none.</p>	<p>From the month following the application of the party concerned. Maximum age: retirement age.</p>	<p>1. For permanent incapacity: immediately. 2. For temporary incapacity: on expiry of entitlement to sickness benefits or, failing such entitlement on expiry of an invalidity period of 6 months without interruption. At 65, replaced by old-age pension.</p>	<p>1. Law of 18 Feb. 1966: From the end of the period for which sickness benefit is paid until the age of 65. 2. Law of 11 Dec. 1975: After 52 weeks of incapacity until the age of 65.</p>	<p>From first day of month in which claim was submitted or day determined by medical board until retirement age.</p>	<p>From the day after the end of the primary period of incapacity until a maximum of 5 years beyond state pension age.</p>	<b>2. Period for which cover is given</b>

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>3. Minimum period of membership giving entitlement to benefits</b>	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67.	<p>1. Workers and salaried staff: 60 months, of which 36 contribution months in the 5 years before onset of complaint. Requirement considered to be fulfilled when the insured person's capacity for work has been impaired by certain occurrences (e.g. employment injury) or under certain circumstances or his death has been induced by these circumstances.</p> <p>2. Handicapped: 240 months of insurance.</p>	<p>If the event insured occurs until 31 December 92: 1. <i>Required number of insured working days:</i> 4,050 working days in 1991, 4,200 in 1992, 4,350 in 1993, 4,500 in 1994 or 10,000 days in total. 1,500 working days (600 of those in the 5 years preceding the invalidity). 2. <i>Period of contributions depending on age:</i> Until 21 years: 300 days, until 22 years: 420 days, until 23 years: 540 days, until 24 years: 660 days, until 53 years: 4,140 days, until 54 years: 4,200 days. 3. <i>In case of employment injury and occupational disease:</i> no minimum period of membership. 4. <i>If injury is due to an accident taking place out of the employment the following are required:</i> 2,025 working days, or 750 working days (of which 300 in the last 5 years preceding the invalidity). Persons insured after 31.12.92: 1. <i>Working days:</i> 4,500 working days or 15 years of insurance, 1,500 working days (600 within the 5 years preceding the invalidity) or 5 years of insurance. 2. <i>Contribution period (depending on age):</i> Up to the age of 21: 300 days (or 1 year of insurance). This time increases progressively up to 1,500 contribution days, if for each year beyond the age of 21, an average of 120 days (or 5 months of insurance) can be added. 3. <i>Employment injury and occupational disease:</i> Full eligibility starts on the first day of insurance. 4. <i>Injury due to an accident not occurred at the place of work:</i> Eligibility as soon as 50 % of the conditions for invalidity as result of normal disease are fulfilled.</p>	<p>1. Temporary invalidity: to have exhausted periods of entitlement specified in relation to sickness benefit and to have paid contributions for a period of at least 180 days immediately preceding the incapacity for work.</p> <p>2. Qualifying period for permanent invalidity:</p> <p>a) regularly insured person under 26 years: half time between the age 16 and the date of onset of condition giving rise to invalidity.</p> <p>b) regularly insured person over 26 years: a quarter of the time between the age of 20 and the event giving rise to invalidity, subject to a minimum of 5 years.</p> <p>One fifth of contribution period must fall within the 10 years prior to the causal event.</p> <p>Larger qualifying period if not regularly insured. No qualifying period of invalidity results from non-employment related injury.</p>	<p>1. Regularly insured for at least 12 months before the 1st day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition.</p> <p>2. The insured must have paid sufficient contributions (6.80 %) on 2,030 times the SMIC (guaranteed minimum wage) in the 12 months preceding the realization of the risk, of which 1,015 times the SMIC during the first six months or prove 800 working hours in the last 12 months, of which 200 hours during the first three months preceding the realization of the risk.</p>

## Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid.</p> <p>2. At least 48 weekly contributions paid or credited during the contribution year preceding the claim. See Table IV "Sickness - cash benefits".</p>	<p>1. General invalidity: 5 contribution years with at least 3 during the last 5 years.</p> <p>2. Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions</p>	<p>12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlays with another eligible period. No qualifying period if invalidity is caused by an injury of any kind or occupational disease.</p>	<p>No qualifying conditions.</p>	<p>Contributions paid or credited for at least 60 months (exceptionally, after 1,095 days of sickness benefit and subject to endorsement by the Medical Board).</p>	<p><b>Conditions:</b></p> <p>3. <b>Minimum period of membership giving entitlement to benefits</b></p> <p>Must have been entitled to Sickness Benefit payments for 168 days in the period of interruption of employment.</p> <p>Employees who are entitled, for a period of 28 weeks, to Statutory Sick Pay from employer, are deemed to have fulfilled contribution conditions for Sickness Benefit during this period, providing they have satisfied the Sickness Benefit contribution conditions when they first got Statutory Sick Pay.</p> <p>Those employees entitled to such payments for less than 28 weeks will receive sickness payments for the remainder of the 28 weeks, then become eligible for Invalidity Benefit.</p> <p>Special rules allow widows/widowers and people with industrial injuries to receive sickness benefit without having met the minimum contribution requirement.</p>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Amount of pension</b>	<p>1. Normal allowance:</p> <p>a) 65 % of the lost earnings (subject to ceiling) if there are dependants,</p> <p>b) 45 % if single without dependants,</p> <p>c) 40 % if cohabiting person without dependants.</p> <p>2. Minimum for regularly employed:</p> <p>a) with dependants: BFR 1,246 (ECU 31) per day,</p> <p>b) without dependants: BFR 997 (ECU 25) per day (single); BFR 902 (ECU 22) per day (cohabits).</p> <p>3. Minimum for non-regularly employed:</p> <p>a) with dependants: BFR 999 (ECU 25) per day,</p> <p>b) without dependants: BFR 749 (ECU 18.59) per day.</p> <p>If incapacity commenced on or after 1 July 1983, the minimum daily amount cannot exceed 75 % of lost wages.</p>	<p>Pension according to incapacity level:</p> <p>1. at least 50 % and/or social reasons: early pension = basic amount + pension supplement + amount of early pension, if applicable.</p> <p>2. 67 to 99 %: medium invalidity pension = basic amount + amount of invalidity + pension supplement.</p> <p>3. 100 %: maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement.</p> <p>Basic amount: DKR 47,784 (ECU 6,337) per year, if income is not above a certain level.</p> <p>Invalidity amount: DKR 21,324 (ECU 2,828) per year. Married persons: DKR 18,144 (ECU 2,406) per year each, if both qualify for this supplement or the invalidity allowance.</p> <p>Incapacity of work amount: DKR 30,852 (ECU 4,091) per year. Married persons: DKR 22,320 (ECU 2,960) per year each, if both qualify for this supplement.</p> <p>Supplement payable to pensioners: DKR 12,288 (ECU 1,630) per year on condition that the earnings of the pensioner and his/her spouse do not exceed a certain level.</p> <p>Early retirement amount: If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKR 11,124 (ECU 1,475) per year.</p>	<p>Pension formula:</p> <p>1. For occupational invalidity: PIP x 0.6667 x CPV.</p> <p>2. For general invalidity: PIP x 1.0 x CPV.</p> <p>PIP = Personal Income Points. The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods.</p> <p>Credited: periods of sickness, rehabilitation, unemployment, studies over 16 years of age, periods of completed technical training or higher education.</p> <p>Supplementary periods: added when the worker qualifies for invalid insurance before reaching the age of 60. Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p> <p>CPV = Current pension value: corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p>1. For full pension, see Table VII "Old-age".</p> <p>2. If 50 % incapacity, amount of pension reduced by 50 %.</p> <p>If 67 % incapacity, amount of pension reduced by 25 %.</p> <p>If 100 % incapacity, pension is increased by 50 % for care by a third person. The maximum increase is DR 81,620 (ECU 306) per month.</p>	<p>1. Permanent partial incapacity for habitual occupation: lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table IV).</p> <p>2. Permanent total incapacity for habitual occupation: 55 % of reference wage. Increased by 20 % if over 55 and out of work (pension of 75 %). Pension may, at request of beneficiary, be commuted to a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 55, subject to a minimum of 12 months). Minimum pension for persons over 65: PTA 55,725 (ECU 372) with dependent spouse.</p> <p>3. Permanent total incapacity for work: 100 % of reference wage. Minimum pension PTA 47,360 (ECU 316) per month or PTA 55,725 (ECU 372) for beneficiaries with dependent spouse.</p> <p>4. Severe disablement: amount payable for permanent total incapacity for work plus 50 %. Minimum pension: PTA 71,140 (ECU 475) per month. For beneficiaries with dependent spouse: PTA 83,590 (ECU 558). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 245,546 (ECU 1,639).</p> <p>Reference wage: see note E-1.</p>	<p>1. Group 1 (those still able to work): 30 % of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period).</p> <p>2. Group 2: 50 % of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period).</p> <p>3. Group 3 (those requiring help from another person): Class 2 pension + 40 % supplement. Minimum supplement: FF 61,910.70 per year (ECU 13,423).</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Invalidity pension:</p> <ol style="list-style-type: none"> <li>1. IR£ 60.80 (ECU 76) per week.</li> <li>2. IR£ 65.40 (ECU 81) per week if recipient is aged 80 or over.</li> </ol>	<ol style="list-style-type: none"> <li>1. Invalidity allowance formula:                     <math display="block">2\% \times n \times E.</math> <p>n = number of years of insurance (maximum 40). E = average earnings during the last 5 years (adapted to consumer price index of first 4 years) with ceiling.</p> <p>The part of earnings above the annual ceiling of LIT 52,120,000 (ECU 29,316) is calculated as follows: 1.5 % per contribution year for the first 1/3 of the ceiling (LIT 17,199,600 = ECU 9,674); 1.25 % for the second 1/3 and 1 % for the part above 2/3 of the ceiling.</p> <p>The minimum pension amount (LIT 8,071,500 = ECU 4,540) is paid if the annual taxable earnings of the person concerned are less than double the minimum pension on the 1st January each year.</p> </li> <li>2. Incapacity pension formula: see above for "Invalidity allowance". As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.</li> </ol>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements.</p> <ol style="list-style-type: none"> <li>1. Lump sum supplements: LFR 8,463 (ECU 210) per month for 40 years' insurance.</li> <li>2. Proportional supplements: 1.78 % of total wage taken into account.</li> <li>3. For invalidity before age of 55: special lump sum supplements of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years) and special proportional supplements for years remaining from commencement of entitlement until age 55. The rate of supplement is 1.78 % of average salary gained between age 25 and the year of cessation.</li> </ol> <p>Minimum pension: LFR 34,622 (ECU 859) per month in case of 40 years. If this condition is not fulfilled but at least 20 years insurance, minimum reduced by 1/40 for each missing year. Number of years from beginning of pension entitlement to age 65 taken into account in computing length of time required to qualify for minimum pension.</p>	<ol style="list-style-type: none"> <li>1. Law of 18 Feb. 1966: Daily allowance for incapacity level between:                     <ul style="list-style-type: none"> <li>15 - 25 %: 14 % of 100/108 E</li> <li>25 - 35 %: 21 % of 100/108 E</li> <li>35 - 45 %: 28 % of 100/108 E</li> <li>45 - 55 %: 35 % of 100/108 E</li> <li>55 - 65 %: 42 % of 100/108 E</li> <li>65 - 80 %: 50.75 % of 100/108 E</li> <li>80 % and over: 70 % of 100/108 E</li> </ul> <p>E = daily wages.</p> <p>In addition holiday allowance of 8 %, payable in May.</p> </li> <li>2. Law of 11 Dec. 1975: Daily allowance for incapacity level between:                     <ul style="list-style-type: none"> <li>25 - 35 %: 21 % of M</li> <li>35 - 45 %: 28 % of M</li> <li>45 - 55 %: 35 % of M</li> <li>55 - 65 %: 42 % of M</li> <li>65 - 80 %: 50.75 % of M</li> <li>80 % and over: 70 % of M.</li> </ul> <p>M = the basic amount: HFL 99.46 (ECU 45) for persons aged 23 and over. Lower rates apply to persons under 23. In addition holiday allowance of 8 %, payable in May.</p> </li> </ol>	<p>Monthly pension: for each calendar year covered by contributions, 2.2 % of average monthly wage for the 5 years with the highest remuneration of the last 10 years.</p> <p>Maximum 80 % and minimum 30 % of this average wage, in any case ESC 24,700 (ECU 132) per month.</p>	<p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>1. Invalidity Pension: £ 56.10 (ECU 73) per week, reduced where recipient is in-patient in hospital for more than 6 weeks.</li> <li>2. In addition, Invalidity Allowance (IVA): 3 rates, varying according to the age when incapacity began:                     <ul style="list-style-type: none"> <li>persons under 40 years: £ 11.95 (ECU 15.53)</li> <li>persons aged 40 - 49: £ 7.50 (ECU 9.75)</li> <li>persons aged 50 - 59 (50-54 for women): £ 3.75 (ECU 4.87) per week.</li> </ul> </li> <li>3. Additional Pension (AP): earnings related addition based on earnings between April 1978 and April 1991. IVA may be offset by entitlement to AP.</li> </ol>



Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>2. Annual earnings ceiling</b>	BFR 1,087,320 (ECU 26,983).	No earnings ceiling.	No earnings ceiling.	DR 371,000 (ECU 1,389) per month = DR 4,452,000 (ECU 16,670) per year.	PTA 4,057,560 (ECU 27,076).	FF 149,820 (ECU 32,484).
<b>3. Supplements for dependants:</b>						
<b>Spouse</b>	No supplements.	No supplements.	No supplements.	See Table VII "Old-age".	See "Benefits: Amount of pension".	No supplements.
<b>Children</b>	See Table X "Family benefits".	See Table X "Family benefits".	See Table X "Family benefits".	See Table VII "Old-age".	See Table X "Family benefits".	See Table X "Family benefits".
<b>4. Adjustment</b>						
	Automatic adjustment of allowances by 2 % when the index of consumer prices varies by 1.02 in relation to the preceding index. 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.	The rate of adjustment (satsreguleringsprocenten) of social pensions and other transfer incomes (overførselsindkomster) is fixed once a year, on the basis of the evolution of wages during the two previous years.	Adjustment to economic situation: by automatic incidence of the current pension value (see above).	See Table VII "Old-age".	Pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.	Annual adjustment on 1st January and 1st July by statutory instrument fixing the coefficient of increase.

Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
No earnings ceiling.	Ceiling of LIT 52,120,000 (ECU 29,316). The part of the wages above the ceiling is taken into consideration according to the indicated percentages (see above).	LFR 2,372,892 (ECU 58,886).	Law of 18 Feb. 1966: HFL 74,578.40 (ECU 33,904) per year or HFL 286.84 (ECU 130) per day.	No earnings ceiling.	No earnings ceiling.	2. Annual earnings ceiling
IR£ 40.10 (ECU 50) per week.	No supplements.	No supplements.	No supplements.	ESC 3,820 (ECU 20) per month.	£ 33.70 (ECU 44) a week.	3. Supplements for dependants: Spouse
1st & 2nd child: IR£ 14.90 (ECU 18.53) per week each. 3rd & subsequent children: IR£ 12.80 (ECU 15.92) per week each.	See Table X "Family benefits".	No supplements.	See Table X "Family benefits".	No supplements.	Each child for whom child benefit is received: £ 10.95 (ECU 14.23) a week. Rate reduced by £ 1.15 (ECU 1.49) for a child in respect of whom the higher rate of Child Benefit (£ 10.00 = ECU 13.00) is payable.	Children
Invalidity pensions are normally increased once a year.	Every 6 months adjustment to cost of living For pensions above the minimum, this adjustment is partial: 1. up to twice the minimum: 100 % 2. from twice to 3 times: 90 % 3. for the part exceeding 3 times the minimum: 75 %. Annual adjustment on 1 January equal to average increase in average earnings of workers in private and public sector.	1. Pensions automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index. 2. Adjustment of pensions to earnings level by special law.	Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.	Normally increased once a year by government decision with regard to the inflation rate.	Adjustment by legislation at least annually in line with movements in the general level of prices.	4. Adjustment

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>5. Other benefits</b>	None.	<ol style="list-style-type: none"> <li>1. Outside assistance allowance: given for the personal aid of a third person and in case of blindness or acute short-sightedness: DKR 22,260 (ECU 2,952) per year. This allowance can be replaced by:</li> <li>2. Constant attendance allowance: when the claimant needs constant surveillance or care by a third person: DKR 44,412 (ECU 5,890) per year.</li> <li>3. Invalidity allowance: given when earnings are too high for a pension, but when invalidity (66 - 100 %) is medically certified, and in cases of deafness resulting in serious problems of communication: DKR 21,432 (ECU 2,842) per year (if the spouse receives the same invalidity allowance in invalidity pension: DKR 17,412 (ECU 2,309) per year).</li> <li>4. Personal allowance: see Table VII "Old-age".</li> </ol>	None.	<ol style="list-style-type: none"> <li>1. Pension: Totally blind persons and insured persons suffering from quadriplegia or paraplegia, having accomplished 4,050 days of contribution, receive a pension corresponding to 10,500 working days regardless of their age. This amount increases according to the increase of the employees' salaries. Pension increased in line with rises in civil servants' pensions.</li> <li>2. Allowance: Insured persons or members of their family, suffering from quadriplegia-paraplegia, are entitled to a special benefit under the following conditions: 350 days of contribution in the 4 calendar years preceding the disability of which 50 days in the last 12 or 15 months, or 1,000 days of total contribution. Same conditions required as under 1. above. Amount of allowance: 20 times the minimum wage of an unskilled worker, i.e. DR 81,620 (ECU 306).</li> </ol>	None.	None.

# Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Living alone allowance: paid to pensioner aged 66 or over living alone: IR£ 4.70 (ECU 5.84) per week.</p>	<p>Invalids who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly allowance equal to that paid under the employment injury scheme.</p>	<p>None.</p>	<ol style="list-style-type: none"> <li>1. Death allowance:               <ol style="list-style-type: none"> <li>a) Law of 18 Feb. 1966: 100/108 % of daily wages.</li> <li>b) Law of 11 Dec. 1975: 100 % of basic amount from the day of death until the last day of the second month which follows this; if incapacity rate was fixed at 80 % or over.</li> </ol> </li> <li>2. Supplement: If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the supplementary Benefits Act (means tested). The maximum amount of this supplement is 30 % of the minimum wage for a couple, 27 % for single-parent families and 21 % of this wage for single persons. Lower rates apply for single persons under age 23.</li> </ol>	<ol style="list-style-type: none"> <li>1. Christmas bonus and Holiday bonus amounts equal to those of the pension for December.</li> <li>2. Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 8,800 per month (ECU 47).</li> </ol>	<p style="text-align: right;"><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>5. Other benefits           <ol style="list-style-type: none"> <li>1. Severe Disablement Allowance may be paid to severely disabled people with insufficient national insurance contributions for Invalidity Benefit: Rate £ 33.70 (ECU 44) a week.  Plus age additions: 3 rates varying according to the age when incapacity began: persons under 40: £ 11.95 (ECU 15.53) persons aged 40 - 50: £ 7.50 (ECU 9.75) persons aged 50 - 60: £ 3.75 (ECU 4.87).  Plus increases for dependants: Adult £ 20.15 (ECU 26). Child £ 10.95 (ECU 14.23); rate reduced by £ 1.15 (ECU 1.49) in respect of a child for whom the higher rate of child benefit is payable.</li> <li>2. Attendance Allowance: Is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: £ 44.90 (ECU 58) or £ 30.00 (ECU 39) per week dependent on the amount of care a person needs.  <i>Disability living allowance and Invalid Care Allowance: see note GB-1.</i></li> </ol> </li> </ol>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Basic pensions, pension supplements and amounts for work incapacity are fully liable to taxation. Invalidation pensions, early pension, amount of invalidity, constant attendance allowances and outside assistance allowances are not subject to taxation.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests gained on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).	In general, benefits are fully liable to taxation. Tax reliefs: see table IV "Sickness - cash benefits".	Benefits are not liable to taxation.	Invalidity pension: benefit is liable to taxation after deduction of 10 % and then of 20 %.  Tax relief if the pension amount does not exceed that of the old-age insurance pension for workers (FF 15,660 = ECU 3,395) and if other sources of income do not exceed FF 37,650 (ECU 8,163) for a single person or FF 65,930 (ECU 14,295) for a couple production (declaration of incomes is not necessary).  Supplement for assistance by a third party: not subject to taxation.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See table IV "Sickness - cash benefits".	Basic pensions, pension supplements and amounts for work incapacity: no upper limit of annual income and no reduction of taxation. Invalidation pension, early pension, amount of invalidity, constant attendance allowances and outside assistance allowances: not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Not applicable.	Invalidity pension: see table IV "Sickness - cash benefits".  Supplement for assistance by a third party: not applicable.

## Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation
<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>Benefits are fully liable to taxation. Tax reliefs: see table IV "Sickness - cash benefits".</p>	<p>Benefits are subject to taxation.</p>	<p>In general, benefits are fully liable to taxation.</p>	<p>In general, invalidity pensions are subject to taxation.</p>	<p>Invalidity Benefits are exempt from taxation. However, Invalidity Allowances are taxable when paid with Retirement Pension. Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance are not subject to taxation. Invalid Care Allowances are taxable, but any Child Dependency Addition is not.</p>	<p><b>1. Taxation of cash benefits</b></p>
<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>Pensions are liable to taxation if exceeding the upper limit of annual income which is equivalent to ESC 640,000 (ECU 3,428) per year.  The tax reduction is equivalent to the reference amount plus 50 % of the amount exceeding the upper limit of annual income up to a maximum of ESC 1,600,000 (ECU 8,571).</p>	<p>Invalidity Allowances when paid with Retirement Pensions and Invalid Care Allowances: see table IV "Sickness - cash benefits".  Invalidity Benefits, Attendance Allowances, Disability Living Allowances, Severe Disablement Allowances and Child Dependency Addition: not applicable.</p>	<p><b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b></p>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Accumulation with other social security benefits</b>	Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum.	Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of cash benefits to pensioners. An early retirement pension calculated according to unemployment regulations cannot be granted to a pensioner.	If combined with an employment injury pension, the pension payable for reduced capacity to work is suspended if the total pensions would exceed the former net income of the insured (calculated on a flat rate, adjusted to match average wage development).	<ol style="list-style-type: none"> <li>1. If the event insured occurs until 31 December 92: Accumulation possible with widow's pension or with the pension's other funds of principle or supplementary security.</li> <li>2. Persons insured after 31.12.92: See Table VIII "Survivors".</li> </ol>	Invalidity pensions may not be drawn concurrent with any other pension under the general scheme except a widow's pension. They are also incompatible with lump-sum payments in respect of lesions, mutilations and deformities, except where the latter are entirely unconnected with the factors giving rise to invalidity.	Accumulations with employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category.
<b>Prevention and rehabilitation</b>	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialized establishments.	Measures to lessen the consequences of invalidity by: <ol style="list-style-type: none"> <li>1. assistance for special medical care;</li> <li>2. maintenance allowances during vocational rehabilitation;</li> <li>3. appliances and aids supplied by local authorities under the Social Assistance Act of 1974.</li> </ol>	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits.	None.	<ol style="list-style-type: none"> <li>1. Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation).</li> <li>2. Rehabilitation allowance paid to persons not in receipt of periodic cash benefits.</li> <li>3. Preferential access to employment in certain situations.</li> </ol>	Vocational retraining in specialized 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.

## Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Not payable with any pension under the Social Welfare Acts.</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>In case of receipt of employment injury pension, reduction of invalidity pension if both pensions exceed either the average of the five highest annual earnings in the insurance cycle or, if more favourable, the earnings on which employment injury pension was based.</p>	<p>Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work.</p> <p>Law of 18 Feb. 1966: Deduction of amount of general insurance indemnity.</p>	<p>Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions.</p>	<p>Attendance Allowance and Disability Living Allowance can be paid in addition to any other benefit except other allowances paid for the same purpose.</p>
<p>People receiving Invalidity Pension can engage in remedial work provided their earnings do not exceed IR£ 25 (ECU 31) per week.</p>	<p>The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work.</p> <p>Hospitalization is free and charged to the region.</p>	<p>Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.</p>	<ol style="list-style-type: none"> <li>1. Law of 18 Feb. 1966: None.</li> <li>2. Law of 11 Dec. 1975: 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.</li> </ol>	<p>None.</p>	<p><b>Prevention and rehabilitation</b></p> <ol style="list-style-type: none"> <li>1. Preventive medical care and medical rehabilitation are provided by the National Health Service.</li> <li>2. Industrial rehabilitation and vocational training, sheltered employment and a specialized placement service are provided by the disabled persons legislation of 1944 and 1958.</li> <li>3. Allowances are payable during training.</li> </ol>



## Notes to Table VI: Invalidity

### Note E-1, Spain, *Reference wage for the amount of pension:*

Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for 96 months preceding event giving rise to invalidity. For workers over 55 years who are unemployed and have little prospect to find work in the short term: increase of 20 % of the reference wage.

### Note GB-1: United Kingdom, *Other benefits:*

1. Disability Living Allowance is paid to people who have personal care and/or mobility needs as a result of illness or disability that arise before age 65. There are three rates for care needs (£ 44.90 = ECU 58 or £ 30.00 = ECU 39 or £ 11.95 = ECU 15.53) and two rates for mobility needs (£ 31.40 = ECU 41 or £ 11.95 = ECU 15.53) dependent on the amount of help a person needs.
2. Invalid Care Allowance (£ 33.70 = ECU 44) per week) payable to a person under pension age and not working full-time who is providing at least 35 hours care a week to another person in the same household or in another household who is receiving Disability Living Allowance care component at the highest or middle rate or Attendance Allowance or Constant Attendance Allowance at the maximum rate. Dependant additions are also available.

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

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
<b>1. First law</b>	Law of 10 May 1900.	1. National pension: Law of 1891. 2. Supplementary pension: Law of 7 March 1964, amended.	Law of 22 June 1889.	Law of 1934.	Royal Decree of 11 March 1919.	Law of 5 April 1910.
<b>2. Basic legislation</b>	Royal Decree No. 50 of 24 October 1967.	1. Law of 16 May 1984, amended.	Social Legislation Code (Sozialgesetzbuch), Part 6, introduced by the pension reform law of 18 December 1989, amended in the Pension Adaption Law - Supplement ("Rentenüberleitungs-Ergänzungsgesetz") of 24 June 1993.	Law of 14 June 1951, amended.	General Law on Social Security, as promulgated by decree No. 2065 of 30 May 1974. Decree No. 3158 of 23 December 1966. Ministry of Labour Order of 18 January 1967. Law No. 26/85. Royal Decree No. 1799 of 2 October 1985.	Law of 5 April 1928. Social Security Code, Books I-III. Decree of 29 December 1945, amended. Law of 31 December 1971. Law of 3 January 1975. Law of 30 December 1975. Regulation of 26 March 1982. In addition to the statutory old-age insurance scheme there are supplementary retirement schemes prescribed by law.
<b>Field of application</b>	All employees.	1. National pension: all resident nationals. 2. Supplementary pension: all employees aged 16 - 66 working 9 hours or more per week.	Industrial and non-industrial staff.	Employees and assimilated.	Employees.	Employees and assimilated.

Old-age

Table: VII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation
Law of 1908.	Statutory order of 21 April 1919, No. 6032.	Law of 6 May 1911.	Law of 5 June 1913.	Law of 1935.	Law of 1908.	1. First law
Social Welfare (Consolidation) Act 1981, amended.	Law of 30 April 1969, No. 153. Law of 3 June 1975, No. 160. Law of 29 March 1982, No. 297. Law of 11 November 1983, No. 638. Law of 15 April 1985, No. 140. Law of 9 March 1989, No. 88. Statutory order of 30 December 1992, No. 503.	Social Insurance Code, Book III, in form resulting from Law of 27 July 1987 as amended.	General old-age insurance: Law of 31 May 1956.	Decree No 45266 of 23 September 1963, as since amended on several occasions.	Social Security Contributions and Benefits Act 1992 and the regulations thereunder.	2. Basic legislation
With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Also self-employed people aged 16 and over.	All employees of the private sector.	All persons carrying on a professional activity and voluntary insured persons.	All residents under 65 whatever their income or nationality.	All insured employees.	1. Basic pension: all persons entitled to pay UK full rate contributions. 2. Graduated Retirement Benefit: all employed persons who paid graduated contributions between 6 April 1961 and 5 April 1975. 3. State Earnings Related Pension (SERPS) based on earnings from April 1978 on which full rate contributions are paid between the lower and upper earnings limits.	Field of application

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>1. Minimum period of membership</b>	None.	1. National pension: At least 3 years of residence between the ages of 15 and 67. 2. Supplementary pension: none.	60 months of insurance.	1. If the event insured occurs until 31 December 92: 4,200 working days in 1992 which have given rise to contributions (4,350 in 1994). 2. Persons insured after 31.12.92: 4,500 days of work, for which contributions were payable.	1. Entitlement dependent on a contribution record of the last 15 years, including at least 2 years in the 8 immediately preceding retirement. 2. As from 1 January 1985, the minimum contribution record is 10 years plus half the time between that date and retirement, where the period thus determined exceeds the 15 years required by Law No 26/85 in force since 1 January 1985.	None.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Retirement pension: Must have become insured before the age of 55; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 24 contribution weeks registered (paid or credited).</p> <p>2. Old-age pension: Must have become insured before the age of 56; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 20 contribution weeks registered (paid or credited).</p>	<p>15 years of contribution. During the ten years up to the year 2002, this will be gradually increased by one year every 2 years.</p>	<p>120 months of effective insurance. If this condition is not fulfilled at the age of 65, contributions (except the part of the State) are reimbursed.</p>	<p>No qualifying conditions.</p>	<p>Contributions paid or credited for 120 months.</p>	<p><b>Conditions:</b></p> <p>1. <b>Minimum period of membership</b></p> <p>1. Basic pension: must have paid at any time before 6 April 1975 at least 50 flat-rate contributions or must have paid in any one tax year since 6 April 1975 at least 50 (from 6 April 1978, 52) contributions as a self-employed or non-employed person or must have paid contributions, in any one tax year from 6 April 1975, on earnings of at least 50 times (from 6 April 1978, 52) the lower earnings level for that year. Requisite number of qualifying years during the contributor's working life: 10 years or less: the number of years of the working life, minus 1 11 to 20 years: the number of years of the working life, minus 2 21 to 30 years: the number of years of the working life, minus 3 31 to 40 years: the number of years of the working life, minus 4 more than 40 years: the number of years of the working life, minus 5.</p> <p>2. Graduated pension: must have paid graduated contributions between April 1961 and April 1975.</p> <p>3. SERPS: Must have paid more contributions than those due at the minimum weekly rate for the year.</p>

**Table: VII**

**Old-age**

	<b>Belgium</b>	<b>Denmark</b>	<b>FR of Germany</b>	<b>Greece</b>	<b>Spain</b>	<b>France</b>
<b>Conditions:</b>						
<b>2. Legal retirement age</b>	Between 60 or 65 years of age, as desired by the individual concerned.	67 years.	In principle 65 years.	1. If the event insured occurs until 31 December 92: Men: 65 years. Women: 60 years. 2. Persons insured after 31.12.92: Men: 65 years. Women: 65 years.	65 years.	60 years.

Old-age

Table: VII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions:
1. Retirement Pension: 65 years.	Men: 60 years. Women: 55 years.	65 years.	65 years.	Men: 65 years. Women: 62 years.	Men: 65 years. Women: 60 years.	2. Legal retirement age
2. Old-Age Pension: 66 years.	<p>During the ten years up to the year 2002 (by then: 65 for men, 60 for women), pension age will progressively be increased by one year every two years.</p> <p>A "seniority pension" is granted after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.</p>					



	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Amount of pension</b>	<p>For each year taken into consideration, a pension amount is paid as follows:</p> <ol style="list-style-type: none"> <li>single or married without dependent spouse: man: <math>S \times 60\% \times 1/45</math> woman: <math>S \times 60\% \times 1/40</math>.</li> <li>married with dependent spouse: man: <math>S \times 75\% \times 1/45</math>. woman: <math>S \times 75\% \times 1/40</math>. S = earnings; considered amounts: a) Before 1 January 1955: BFR 394,149 (ECU 9,781). b) Between 1985 and 1980: Manual workers: gross earnings without ceiling. Other employees: gross earnings with ceiling (except for 1955-57, flat-rate amount). c) Years after 1980: gross earnings with ceiling.</li> </ol> <p>Guaranteed minima for complete schedule of contributions: Households: BFR 388,365 (ECU 9,638); Single: BFR 310,782 (ECU 7,712).</p>	<ol style="list-style-type: none"> <li>National pension: Basic amount: DKR 47,784 (ECU 6,337) per year. A full pension is paid if 40 years of residence after the age of 15 and before the age of 67, otherwise pension is reduced.</li> <li>Pension supplement: DKR 12,288 (ECU 1,630) p.y. (under the condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling).</li> <li>A personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs.</li> <li>Supplementary pension: DKR 11,200 (ECU 1,485) per year if affiliated to complementary scheme since its start on April 1st, 1964. Supplementary pensions of less than DKR 1,000 (ECU 133) per year will be replaced by a lump-sum payment.</li> </ol>	<p>Pension formula: <math>PIP \times 1,0 \times CPV</math>.</p> <p>PIP = Personal Income Points. CPV = Current pension value.</p> <p>See Table VI "Invalidity".</p>	<p>Persons insured before 31.12.92: 1. <i>Basic pension</i>: Earnings percentage for each of 28 insurance categories, corresponding to average gross earnings in previous 5 years. This percentage varies between 70 and 30 in inverse relationship to earnings. 2. <i>Supplement</i>: After 3,000 days of insurance, supplement of 1% of earnings for every 300 contribution days (after 7,800 days, this percentage varies between 1.5% to 2.5% of earnings, depending on their amount). Minimum amount: DR 74,450 (ECU 279).</p> <p>Persons insured after 31.12.92: Income from employment during the last 5 years is taken into account for the calculation of pensions. The level of pension depends on the number of years of insurance. Each year corresponds to 1.714% of pensionable income. The pension corresponds to 60% of pensionable income for an insurance period of 35 years. Minimum amount: In any case the amount of the pension cannot be inferior to the pension paid after 15 insurance years. The pension is calculated on the monthly average of the Gross National Product per capita of 1991 revalued according to the augmentation of the civil servants' pensions.</p>	<p>Percentage of reference figure corresponding to claimant's contribution record, on a scale running from 50% for 10 years to 100% for 35 years, with increase of 2% for each year within this range.</p> <p>Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for the 96 months immediately preceding retirement. The figures for the 72 contribution months most distant from retirement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement.</p> <p>Maximum pension: PTA 245,546 (ECU 1,639) per month.</p> <p>Minimum pension: PTA 47,360 (ECU 316) per month.</p> <p>Annual pension = 14 x monthly figure (minimum for pensioner with dependent spouse: PTA 55,725 (ECU 372) per month).</p>	<p>Pension at full rate (50%) at 60 after 37.5 contribution years or 150 quarterly periods.</p> <p>If less than 37.5 years, pension based on 1/150 for as many three-monthly periods of insurance and reduction of 5% for missing years until the age of 65. This reduction is not applied to certain groups (e.g. employees with 50% incapacity, manual workers having raised at least 3 children, manual workers who are veterans or war victims).</p> <p>Minimum pension: FF 35,973.13 (ECU 7,800) p.y. for 37.5 contribution years. Reduction of this amount for incomplete careers.</p> <p>Minimum (means tested): FF 16,010 (ECU 3,471) per year for single persons.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Retirement Pension: IR£ 68.90 (ECU 86) per week (max). An extra allowance of IR£ 4.70 (ECU 5.84) per week is granted to a pensioner aged 66 or over living alone. IR£ 73.50 (ECU 91) (max.) where the pensioner is aged 80 or over.</p> <p>If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p>2. Old-Age Pension: IR£ 68.90 (ECU 86) per week (max). An extra allowance of IR£ 4.70 (ECU 5.84) per week is granted to a pensioner aged 66 or over living alone. IR£ 73.50 (ECU 91) (max) where the pensioner is aged 80 or over).</p> <p>If average number of annual contribution weeks registered is more than 20, but less than 48, a reduced pension is payable.</p>	<p>1. Old-age pension formula: <math>2\% \times n \times E</math>. <math>n</math> = number of years of insurance (maximum 40). <math>E</math> = average earnings during the last 10 years (adapted to consumer price index of first 4 years) with ceiling. From 1.1.93 onwards, for people just entering employment, the amount of the pension will be based on the average pay for the whole pension of employment. For ceilings, see Table VI "Invalidity". The minimum pension amount (LIT 7,645,950 = ECU 4,301) is paid if the annual taxable earnings of the person and the family concerned are less than three times the minimum pension on the 1st January each year.</p> <p>2. Social Security pension: <math>LIT\ 12,000 \times 13 = 156,000</math> (ECU 88) of the annual contributory pension is provided by the Social Fund in the form of a social security pension.</p> <p>3. Social pension: Persons aged over 65 without income are entitled to a social pension, paid by the State, of LIT 4,279,000 (ECU 2,407) (non-revertible) per year. The social pension is not paid if the beneficiary has an income (rent not included) exceeding the social pension. Beneficiaries of a minimum pension receive a yearly pension supplement of: LIT 1,040,000 (ECU 585) if aged 65 or more LIT 390,000 (ECU 219) if aged between 60 and 65 Beneficiaries of the social pension receive a supplement of LIT 1,625,000 (ECU 914) p.y.</p>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements.</p> <p>1. Lump sum supplements: LFR 8,463 (ECU 210) per month for 40 years' insurance.</p> <p>2. Proportional supplements: 1.78 % of total earnings taken into account.</p> <p>Minimum pension: LFR 34,622 (ECU 859) per month in case of 40 years. If this condition is not fulfilled but if there is at least 20 years insurance, minimum reduced by 1/40 for each missing year.</p>	<p>1. Pension:</p> <p>a) Single person: HFL 1,428.40 (ECU 649) per month.</p> <p>b) Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 987.16 (ECU 449) per month for each person.</p> <p>c) Pensioners with a partner younger than 65: HFL 1,428.40 (ECU 649). Full pension payable after 50 years of insurance, otherwise reduced.</p> <p>2. Supplement: Pensioners with a partner younger than 65 who earn less than HFL 1,180.27 (ECU 537) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage. Pension + maximum supplementary benefit: HFL 1,974.32 (ECU 898). Single-parent family: HFL 1,776.36 (ECU 808) per month.</p> <p>3. In addition a "holiday allowance" amounting to HFL 121.07 (ECU 55) per month for couples (each partner HFL 60.54 = ECU 28), HFL 84.75 (ECU 39) per month for single persons and HFL 108.96 (ECU 50) per month for one-parent family is paid.</p>	<p>Monthly pension: for each calendar year covered by contributions, 2.2 % of average monthly wage for the 5 years with the highest remuneration of the last 10 years. Maximum 80 % and minimum 30 % of this average wage, in any case ESC 24,700 (ECU 132) per month.</p> <p>Christmas and holidays grant: each corresponding to the pension amount for the relevant month.</p>	<p>1. Basic pension: £ 56.10 (ECU 73) per week (reduced if number of years is less than the requisite number but at least a quarter of that figure).</p> <p>2. Graduated pension: £ 0.0735 (ECU 0.096) per week for each £ 7.50 (ECU 9.75) (men) or £ 9 (ECU 11.70) (women) contributed. Minimum for a person on their own contributions: £ 0.07 (ECU 0.091) per week. Maximum: £ 6.32 (ECU 8.22) per week (men) and £ 5.29 (ECU 6.88) per week (women).</p> <p>3. SERPS pension: From 6 April 1978 introduction of an earnings-related pension based on 1.25 % of each year's revalued earnings between the lower and upper earnings limit.</p>	<p><b>Benefits:</b> 1. Amount of pension</p>

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>2. Annual earnings ceiling</b>	BFR 1,304,165 (ECU 32,364).	No earnings ceiling.	No earnings ceiling.	If the event insured occurs until 31 December 92: DR 371,000 (ECU 972) per month = DR 4,452,000 (ECU 16,670) per year. Persons insured after 31.12.92: See "Invalidity-Benefits".	PTA 4,057,560 (ECU 27,076).	FF 149,820 (ECU 32,484).
<b>3. Supplement for dependants:</b>						
<b>Spouse</b>	See above.	No supplement.	No supplement.	Currently: DR 5,580 (ECU 21) per day. Increases in line with rises in civil servants' pensions.	See "Benefits: Amount of pension".	Spouse aged 65 (60 if incapacitated): FF 4,000 (ECU 867) p.y. (means of spouse tested). Mothers: credit of 2 years insurance per child.
<b>Children</b>	See Table X "Family benefits".	1. National pension: see Table X "Family benefits". 2. Supplementary pension: none.	See Table X "Family benefits". Mothers or fathers born in 1921 or later: increase of one year of insurance per child (under certain conditions).	1. If the event insured occurs until 31.12.93: 1st child: 20 %, 2nd: 15 %, 3rd: 10 % of pension; maximum amount for all children: DR 131,500 (ECU 492). 2. Persons insured after 31.12.93: 1st child: 8 % of the pension, 2nd child: 10 %, 3rd child and any additional children: 12 %.	See Table X "Family benefits".	10 % of the pension to any pensioner who has at least 3 children, including children he/she has brought up for at least 9 years before their 16th birthday. Possible accumulation with family benefits.
<b>Adjustment</b>	Automatic adjustment of pensions by 2 % when the retail price index varies by more than 2 % 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.	1. National pension: see Table VI "Invalidity". 2. Supplementary pension: only adjusted when sufficient funds.	Adjustment to economic situation by automatic incidence of the current pension value (see Table VI "Invalidity").	Increases linked to rises in civil servants' pensions.	Old-age pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.	Annual adjustments with effect from 1 January and 1 July by statutory instrument fixing the coefficient of increase.

Old-age

Table: VII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
No earnings ceiling.	LIT 52,120,000 (ECU 29,316). See table VI "Invalidity".	LFR 2,372,892 (ECU 58,886).	No earnings ceiling.	No earnings ceiling.	No earnings ceiling.	<b>Benefits:</b> 2. Annual earnings ceiling
Retirement Pension and Old-Age Pensions: Spouse aged under 66: IR£ 43.90 (ECU 55) per week. Spouse aged 66 or over: IR£ 49.50 (ECU 62) per week.	None.	None.	Varying amounts, see above.	ESC 3,820 (ECU 20) per month.	Basic pension: £ 33.70 (ECU 44) per week. Graduated pension, SERPS pension: No supplement.	3. Supplement for dependants: Spouse
1st & 2nd child: IR£ 14.90 (ECU 18.53) per week. 3rd & subsequent children: IR£ 12.80 (ECU 15.92) per week.	See Table X "Family benefits".	No supplement.	See Table X "Family benefits".	No supplement.	Basic pension: Each child for whom Child Benefit is received: £ 10.95 (ECU 14.23) a week. £ 9.80 (ECU 12.74) for a child for whom the higher rate of Child Benefit is payable. Graduated pension, SERPS pension: No supplement.	Children
Pensions are normally increased once a year.	For 1993, no adjustment. From 1.1.94 onwards, annual adjustment, based solely on the cost of living. Application on 1st November every year, taking account of increases in consumer prices for the families of workers and employees.	1. Prices automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index. 2. Adjustment of pensions to level of earnings by special law.	There is ministerial provision for pensions to be adjusted in line with the trend in net legal minimum wage on 1 January and 1 July.	Normally increased once a year by government decision with regard to the inflation rate.	Adjustment by legislation at least annually in line with movements in the general level of prices.	Adjustment

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Early pension	None.	<p>1. Early pension: Pension to persons over 50 for social or health reasons. See Table VI "Invalidity".</p> <p>2. Partial pension (Law of 4 June 1986): Employees and self-employed persons between 60 and 67 who reduce their working hours may be granted a partial pension and at the same time continue working reduced hours. Conditions: must be between 60 and 67 years; must reduce the number of working hours by at least one quarter; remaining number of hours must be between 15 and 30 per week; must be resident in Denmark. Employees: must have participated in the supplementary pension scheme (ATP) for at least 10 out of the past 20 years; must have worked at least 9 out of the past 12 months in Denmark. Self-employed: must have been self-employed in Denmark for at least 4 out of the past 5 years; must have been self-employed for at least 9 out of the past 12 months. Amount: 1/37th of the basic amount of DKR 137,176 (ECU 18,192) per year for each hour of reduction in the working hours. After 2 1/2 years: not more than 80 % of the above amount. Financed by taxes, no contributions. The communities are reimbursed by the State for 100 % of the costs.</p>	<p>1. Men and women:</p> <p>a) at the age of 63 (or 60 in case of severely handicapped, unfit to work) after 35 years of insurance.</p> <p>b) at the age of 60 after 180 contribution months if unemployed for a year in last 18 months and if at least 8 years compulsory insurance in last 10 years.</p> <p>2. Women: at age 60 after 180 contribution months, if they were compulsorily insured for at least ten years since the age of 40.</p> <p>Old-age pensions can either be claimed in full ("full pension") or in part, i.e. a third, half or two thirds of the full pension.</p> <p>On a full pension, until the age of 65 earnings from professional activities must not exceed DM 530 (ECU 270) per month (old "Länder") or DM 390 (ECU 199) (old "Länder"); when only a partial pension is claimed, in addition to a general limit there is also an individual ceiling which depends on the last wage or salary received.</p>	<p>If the event insured occurs until 31 December 92:</p> <p>1. With full pension:</p> <p>a) From 60 (55 for women) if arduous or unhealthy work; construction workers: from 58 (for men) (53 for women),</p> <p>b) From 62 (57 for women) if 10,000 days of insurance or from 58 (men and women) for 10,500 days. This age limit is progressively raised from 58 to 60 years from 1.1.98.</p> <p>2. With pension reduced by 6 % per year (1/200th per month) from 60 (55 for women) in other cases.</p> <p>Persons insured after 31.12.92:</p> <p>a) From the age of 60 awards (men and women) in the case of hard or insalubrious work.</p> <p>b) From the age of 60 awards (men and women), with a reduction of 1/200 for every month short of the 65th birthday.</p> <p>c) From the age of 50 awards for women with children who are still minors, if the woman has been insured for 20 years. Reduction of 1/200 for each month short of the 55th birthday.</p> <p>d) For mothers of more than 3 children who have been insured for at least 20 years, pension age can be brought forward by 3 years per child to the age of 50.</p>	<p>As a transitional measure and to secure the rights already established, persons insured under the schemes abolished on 1.1.1967 are entitled to take their pension at 60. The pension amount is then reduced according to the number of contribution years and using a reduction coefficient scale (reduction of 8 % per year for early pensions).</p>	None.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Only for older unemployed. See table XI "Unemployment" (Benefits for older unemployed).	Workers in enterprises having economic difficulties can ask for early retirement five years before normal retiring age. The missing years are deemed to be covered by contributions.	<ol style="list-style-type: none"> <li>Men and women of 60 years of age, on condition that 480 months of effective or assimilated insurance can be proved.</li> <li>Men and women of 57 years of age, on condition that 480 months of effective insurance can be proved.</li> </ol>	None.	For unemployed workers from the age of 60. In case of heavy or unhealthy work, as a rule, from the age of 55 (only for professions legally foreseen).	None.	Early pension
		If paid employment is exercised for which monthly earnings exceed one-third of the minimum social earnings, the pension is automatically reduced by half.				

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Deferment</b>	None.	State Pension: None.  Supplementary Pension: 5 % increase every six months from the age of 67 onwards to a limit of 30 %.	A supplement of 0.5 % of the old-age pension per calendar month after the age of 65.	None.	Insured persons may choose to continue working beyond retirement age (65 for both men and women), in which case their pension entitlement will increase by 2 % of the reference wage per each additional year, up to the maximum of 100 %.	From 65, if 150 insurance quarters are not reached, increase of 2.5 % of the insurance period per quarter.
<b>Accumulation with earnings</b>	Pensions awarded from 1993 onwards: Accumulation possible as long as the amount of earnings exceeding the pension is not higher than BFR 276,586 (ECU 6,864) per year (employee's gross income) or BFR 221,268 (ECU 5,491) per year (net freelance or self-employed income). These ceilings are increased to BFR 414,879 (ECU 10,296) and BFR 331,902 (ECU 8,236) respectively if the pension claimant has dependent children. If earned income exceeds these ceilings by less than 15 %, the pension is reduced by once percent for each percent by which it exceeds the limit. If the earned income exceeds the ceiling by more than 15 %, the pension is not paid. Pensions awarded before 1993: Special rules apply for work authorised in 1993.	1. National Pension: Permitted for basic amount when paid to persons over 70 years. Otherwise reduced by DKR 60 (ECU 7.96) for every DKR 100 (ECU 13.26) earned in excess of DKR 91,300 (ECU 12,108) (for single person) or DKR 108,900 (ECU 14,422) (for married) per year.  Pension supplement is reduced by 30 % for earnings in excess of DKR 100,700 (ECU 13,354) per year for married persons each and DKR 50,400 (ECU 6,684) for others.  2. Supplementary pension: Permitted.	Possible.	1. Persons insured before 31.12.92:  Possible with monthly earnings limited to 50 times daily minimum earnings (DR 4,081 = ECU 15.28).  2. Persons insured after 31.12.92:  The pension is reduced by a third if the pensioner works. However, it may not be reduced to less than the minimum pension rates.	Pension suspended in case of earnings from employment/self-employment.	Accumulation possible.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
None.	Workers in retirement age without full entitlement to a pension (40 contribution years) may continue to work until they achieve such entitlement, but not beyond age 65. In such cases, the annual increase in pension is 3 % or 3.5 %, depending on the age of the worker. Workers who have completed 40 contribution years may choose to take retirement at 65. Possibility of obtaining pension supplements for these working periods.	The beginning of the old-age pension may be deferred until the age of 68. The pension is increased by an actuarial coefficient.	None.	None.	Basic pension: Pension is increased by approximately 7 1/2 % for each year of deferment (maximum deferment period = 5 years). Graduated pension: as for basic pension. SERPS pension: as for basic pension.	<b>Deferment</b>
1. Retirement Pension: No accumulation permitted. 2. Old-Age Pension: Accumulation permitted.	Total accumulation for minimum pension. No accumulation for that part of pension above the minimum. From 1.1.1994 onwards, it is possible to combine the pension with income from freelance or self-employed activities. The share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 50 % of the amount in excess.	Accumulation is possible as far as the normal old-age pension is concerned. Accumulation with the early pension is limited to earnings resulting from a neglectable or insignificant activity.	Possible. The amount of supplement depends on earnings of the partner younger than 65.	Accumulation possible. Contributions on earnings. Pension increased by 2 % p.y.	Earnings do not affect pension entitlement.	<b>Accumulation with earnings</b>



Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	National Pension: Basic pensions and pension supplements are fully liable to taxation. However, a single pensioner (not married) will obtain a tax reduction twice that of the normal reduction. If the pensioner has no other source of income he is exempted from taxes on account of this reduction.  Supplementary Pension (ATP): Supplement pensions are fully liable to taxation.	In general, the pensions are subject to taxation.  The taxation is partial: see table VI "Invalidity".	In general, the benefits are fully liable to taxation.  Tax reliefs: see table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and 20 %.  Supplements for assistance by a third party and the 10 % supplement of pensions for having brought up at least three children are not subject to taxation.  Tax reliefs: see table VI "Invalidity".
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See table IV "Sickness - cash benefits".	In the case of the National Pension, a single pensioner obtains a tax reduction. If there are no other sources of income the pension is exempt from taxation.  Supplementary Pension (ATP): no upper limit of annual income and no reduction of taxation.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".  Supplements for assistance by a third party and 10 % supplements of pension for having brought up at least three children: not applicable.

Old-age

Table: VII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation
Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are fully liable to taxation. Tax reliefs: see table IV "Sickness - cash benefits".	Benefits subject to taxation.	In general, benefits are fully liable to taxation.	In general, old-age pensions are subject to taxation.	Retirement Pension and Old Person's Pension are taxable, but any increases in respect of dependent children are not.	1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table VI "Invalidity".	Retirement pensions and Old Person's Pensions: see table IV "Sickness - cash benefits". Supplements for child dependents: not applicable.	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable



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

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
<b>1. First law</b>	See Table VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	Law of 23 September 1939.	See Tables VI "Invalidity" and VII "Old-age".
<b>2. Basic legislation</b>					General Law on Social Security of 30 May 1974 and other provisions.	
<b>Field of application</b>	See Table VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
<b>Conditions:</b>						
<b>1. Deceased insured person</b>	To be insured.	No conditions.	60 months of insurance.	See Table VI "Invalidity" or Table VII "Old-age" according to the case.	At the time of death: 1. affiliated to social security scheme; 2. either: a) enjoying active contributor or equivalent status; b) in receipt of provisional invalidity benefit; c) in receipt of an invalidity or old-age pension; d) must have contributed for at least 500 days in 5 years preceding death only if the death is provoked by a non-professional disease. Otherwise, no preliminary contribution record.	Being beneficiary of a pension or fulfilling the conditions for a pension at the time of the death.

## Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation
<p>Law of 1935.</p> <p>Social Welfare (Consolidation) Act 1981, as amended.</p>	<p>Law of 6 July 1939, No. 1,239.</p> <p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>Law of 6 May 1911.</p> <p>Social Insurance Code, Book III, in the terms following the Law of 27 July 1987 as amended.</p>	<p>Law of 9 April 1959 introducing a general insurance scheme for widows, as amended.</p>	<p>Decree-law No 277 of 18 June 1970.</p> <p>Decree-law 322/90 of 18 October 1990.</p>	<p>Law of 1925.</p> <p>Social Security Contributions and Benefits Act 1992, and regulations thereunder.</p>	<p>1. First law</p> <p>2. Basic legislation</p>
<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>Also self-employed aged 16 and over.</p>	<p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>See Table VI "Invalidity".</p>	<p>See Table VII "Old-age".</p>	<p>See tables VI "Invalidity" and VII "Old-age".</p>	<p>See table VII "Old-age".</p>	<p>Field of application</p>
<p>1. At least 156 weeks of insurable employment for which contributions were paid.</p> <p>2. An annual average of:</p> <p>a) 39 weekly contributions paid or credited in either the 3 or 5 contribution years before date of death or age 66, or</p> <p>b) 48 weekly contributions paid or credited since entry into insurance (reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks).</p> <p>These conditions may be fulfilled on either spouse's insurance record.</p>	<p>Normal pension: 5 years of contributions of which 3 during the last 5 years.</p> <p>Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): no contribution conditions.</p>	<p>12 months of membership, during 3 years prior to death. The three-year period is extended if it overlaps with another eligible period.</p> <p>No qualifying period if death due to any kind of accident or to work-related illness.</p>	<p>To be insured at the time of death.</p>	<p>Contributions paid or credited for 36 months.</p>	<p>1. Widow's Pension and Widowed Mother's Allowance: See table VII "Old-Age".</p> <p>2. Widow's Payment: 25 flatrate contributions paid at any time before 6 April 1975; or after 6 April 1975 he must have paid contributions in any one tax year</p> <p>a) on wages of at least 25 times the lower earnings limit for that year or</p> <p>b) paid at least 25 contributions as a self-employed or non-employed person.</p>	<p>Conditions:</p> <p>1. Deceased insured person</p>

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>2. Surviving spouse</b>	<ol style="list-style-type: none"> <li>Spouse married to the deceased for at least 1 year (unless there is a child of the marriage or a dependant child, or death is due to an accident or occupational disease after the date of marriage);</li> <li>aged at least 45 or bringing up a child or being an invalid;</li> <li>having ceased all work with the exception of authorized work. For people under 65 receiving only a survivor's pension, the ceilings for earned income are higher than those applied to recipients of old-age pensions (see Table VII "Old-age", Accumulation with earnings).</li> </ol>	No conditions.	<p>Married to the deceased at the time of his/her death, or divorced before 1 July 1977 and financially dependant upon the deceased. The surviving partner must not have married again. If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>	<ol style="list-style-type: none"> <li>If the event insured occurs until 31 December 92: Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</li> <li>Persons insured after 31.12.92: Widow(er) if: <ul style="list-style-type: none"> <li>- he or she has at least 67 % invalidity</li> <li>- or if his/her monthly income is less than 40 times the minimum daily wage for an unskilled worker, plus 20 % for each child.</li> </ul> <p>If monthly income is higher, half the normal pension is awarded.</p> </li> </ol>	<p>Widow or widower: must have lived with the deceased insured on a regular basis. In case of separation or divorce, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<ol style="list-style-type: none"> <li>For reversion pension: widow or widower (with insufficient means of existence), aged 55, of a beneficiary of old-age pension (marriage having lasted for at least 2 years, except if child born from marriage).</li> <li>Invalid widow's (widower's) pension: widow or widower aged 55 or above and disabled.</li> <li>Widow's (or widower's) old-age pension: widow or widower aged 55 or above and disabled.</li> </ol>

## Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions:
Widow who is not living with a man as husband and wife.	Widow or widower. In case of divorce, a widow/a widower receiving maintenance can obtain (wholly or partly) the survivor's pension at the discretion of a judge.	Widow (or dependant 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.	Widow or widower with dependant unmarried children, or disabled or aged at least 40 at the time of the spouse's death. At 65 the survivor's pension is replaced by an old-age pension.	<ol style="list-style-type: none"> <li>1. Married to the deceased for at least one year, except when there are children of the marriage (either born or conceived) or death is caused by an accident;</li> <li>2. aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work.</li> </ol>	<ol style="list-style-type: none"> <li>1. For full widow's pension: must be aged 55 (50 for women widowed before 11 April 1988) or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 45 (40 for women widowed before 11 April 1988) and 55 (50 for women widowed before 11 April 1988).</li> <li>2. Widowed Mother's Allowance: Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</li> <li>3. Widow's Payment: must be under 60 or, if over 60, husband must not have been entitled to a category A Retirement Pension when he died.</li> </ol>	2. Surviving spouse



	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Surviving spouse</b>	<p>80 % of the actual or hypothetical retirement pension of the insured person calculated at the rate for a married couple where the spouse is dependant.</p> <p>Guaranteed minimum for fully insured: BFR 305,563 (ECU 7,583) per year.</p>	<p>Supplementary pension (ATP): In the event of death before July 1st 1992, widow(er) older than 62. Pension corresponding to 50 % of real or hypothetical pension of the insured person.</p> <p>In the case of deaths after the 1st of July 1992 or where the widow(er) is under the age of 62: no widow's or widower's pension. Single capital payment, capitalization of 35 % or 50 % of the pension to which the deceased would have been entitled. If the deceased spouse was born between 1925 and 1941, the widow(er) is also entitled to a lump-sum repayment of the widow(er)'s pension to which the surviving spouse would have been entitled.</p> <p>The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension.</p>	<ol style="list-style-type: none"> <li>The "major" widow's or widower's pension amounts to 60 % of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 upwards, if the widow or widower is unfit to work or bringing up a child under the age of 18.</li> <li>In other cases, the "minor" widow's or widower's pension is payable, 25 % of the pension for which the deceased spouse would have been eligible.</li> </ol> <p>Where replacement earnings of widow/widower exceed the amount (1.7.1993 monthly about DM 1,174 (ECU 599) in the old Länder plus amounts for children), survivor's pension is reduced by a rate of 40 % of the excess amount.</p> <p>If insured person dies before the age of 60, period between date of death and 55th anniversary is counted full toward the contribution period and a third of the period between 55 and 60 years and increases the pension.</p>	<ol style="list-style-type: none"> <li>If the event insured occurs until 31 December 92: 70 % of old-age pension, minimum amount DR 67,000 (ECU 251) per month. Revalorization following the increase of salaries of the civil servants.</li> <li>Persons insured after 31.12.92: 50 % of the pension of deceased parent.</li> </ol>	<p>45 % of reference wage (total payments over a continuous period of 24 months within the last seven years are divided by 28) for insured person. Annual pension 14 times monthly figure.</p> <p>Minimum pension:</p> <ol style="list-style-type: none"> <li>Widows over 65: PTA 47,360 (ECU 316) per month;</li> <li>widows between 60 and 65 years: PTA 41,335 (ECU 276) per month;</li> <li>widows under 60: PTA 31,530 (ECU 210) per month.</li> </ol> <p>Where deceased insured was in receipt of an invalidity or retirement pension, reference wage will be the same as was used for calculation of that pension, but subject to such increases and upward adjustments in corresponding death and survivor's benefits since date on which invalidity or retirement pension was awarded.</p>	<ol style="list-style-type: none"> <li>Reversion pension: 52 % of real or hypothetical old-age pension of the deceased person. Minimum: FF 16,010 (ECU 3,471) p.y. if 60 quarters of insurance. Reduced if insurance is less. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</li> <li>Invalid and old-aged widow's (widower's) pensions: 52 % of real or hypothetical invalidity or old-age pension of deceased person. Minimum: FF 16,010 (ECU 3,471) per year. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</li> </ol>

## Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefit amount: IR£ 62.60 (ECU 78) if under age 80. IR£ 67.20 (ECU 84) if age 80 or over.</p> <p>Additional allowance paid to a widow aged 66 or over living alone: IR£ 4.70 (ECU 5.84) per week.</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>	<ol style="list-style-type: none"> <li>Total of the supplementary lump-sums and special supplementary lump-sums to which the insured has or would have been entitled.</li> <li>3/4 of the proportional supplements and the special proportional supplements to which the insured has or would have been entitled.</li> </ol> <p>See Table VI "Invalidity".</p>	<p>Widow/widower only: HFL 1,768.46 (ECU 804) per month.</p> <p>Widow/widower with dependent children under 18: HFL 2,422.91 (ECU 1,101) per month.</p> <p>In addition, a "holiday allowance" equal to HFL 109.37 (ECU 50) per month is paid for a widow/widower without children and HFL 156.26 (ECU 71) with children.</p>	<p>60 % (or 70 % if there is a former spouse who is entitled to the pension) of the retirement or invalidity pension received by the insured person, or to which he would have been entitled at the moment of his death.</p>	<p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li><b>Surviving spouse</b></li> </ol> <ol style="list-style-type: none"> <li><b>Widow's Pension:</b> Paid from first Tuesday after husband's death or from date of death if that falls on a Tuesday 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 55 or over; rate: £ 56.10 (ECU 73) per week. If the widow is aged 45 (40 for women widowed before 11 April 1988) - 54 (49 for women widowed before 11 April 1988)) the pension is reduced by 7 % of the full rate for each year under 55 (50 for women widowed before 11 April 1988)).</li> <li><b>Widow's Payment:</b> Lump sum of £ 1,000 (ECU 1,300) on husband's death.</li> <li><b>Widowed Mother's Allowance:</b> Payable, from the first Tuesday after the husband's death or from date of death if that falls on a Tuesday. Amount: £ 56.10 (ECU 73) per week paid as long as the widow has a qualifying child in her charge.</li> <li>An earnings related Additional Pension may also be paid with WP &amp; WMA. The amount depends upon the husband's earnings from April 1978.</li> </ol>

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>2. Surviving spouse: remarriage</b>	Pension maintained for maximum of 12 months.	In cases of death before the 1st of July 1992: Supplementary pension (ATP) ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases.	Entitlement to survivor's pension ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension.	Invalid widow's (widower's) pension ceases, but not reversion pension, nor widow's (widower's) old-age pension.
<b>3. Orphan children having lost one parent</b>	No orphan's pension; see special family allowances scheme.	<ol style="list-style-type: none"> <li>1. National pension: See Table X "Family benefits".</li> <li>2. Supplementary pension (ATP): in cases of death after the 1st of July 1992, single payment (children under 18).</li> </ol>	<p>1/10th of insured person's pension (see table VI) plus children's supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training).</p> <p>Sliding scale according to income, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.</p>	<ol style="list-style-type: none"> <li>1. Person insured until 31.12.92: 20 % of old-age pension for each child under 18 (except if invalid) or 24 (in the case of a student).</li> <li>2. Persons insured after 31.12.92: 25 % of the pension of deceased parent.</li> </ol>	<ol style="list-style-type: none"> <li>1. Where there is a spouse with entitlement to a survivor's pension: 1 child: 20 %; 2 children: 40 %; 3 or more: 55 % of reference figure. Sum of widow's and orphan's pensions paid may not exceed reference figure used for calculating those pensions, except as regards the minimum amount.</li> <li>2. Where there is no spouse with entitlement to a survivor's pension: 1 child: 20 %; 2 children: 40 %; 3: 60 %; 4: 80 %; 5 or more: 100 %.</li> </ol> <p>Minimum orphan's pension: PTA 14,000 (ECU 93). Annual pension - 14 x monthly figure.</p>	Reversion pension, invalid widow's (widower's) pension and widow's (widower's) old-age pension are increased when surviving spouse has at least the charge of one child under 16. Increase: FF 458.90 (ECU 99) per month and per child. See also Table X "Family benefits".

## Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
Pension ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases; grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special supplements.	Pension ceases; grant of 1 year's pension.	Pension ceases.	Benefit ceases. Co-habitation: Benefit withdrawn for period of cohabitation.	2. Surviving spouse: remarriage
The amount of widow's weekly pension is increased by IR£ 16.50 (ECU 21) for each dependant child under 18 years of age (or under 21 years of age if the child is in full-time education). No restriction on combination with family allowances.	<ol style="list-style-type: none"> <li>In conjunction with surviving spouse's pension: 20 % per child; but for 3 or more children 40 % divided by the number of children; no entitlement to family allowances unless the spouse works.</li> <li>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.</li> </ol>	<p>1/3 of the lump-sum supplements and lump-sum special supplements to which the insured has or would have been entitled.</p> <p>1/4 of the proportional supplements and special supplements to which the insured has or would have been entitled.</p> <p>See Table VI "Invalidity".</p>	<p>Same pension as for orphans having lost both parents, if on the death of the father, the mother is not child's guardian.</p> <p>Amount: see below. No restriction on combination with family allowances.</p>	<p>Children under 18 (25 or 27 in the case of further or higher education): 20 % of pension for 1; 30 % for 2; 40 % for 3 or more. No age limit in case of permanent total incapacity for work. Amount doubled where there is no entitled surviving (ex-)spouse.</p>	<ol style="list-style-type: none"> <li>The amount of the Widowed Mother's Allowance is increased by £ 10.95 (ECU 14.23) per week for each qualifying child for whom Child Benefit is payable. (£ 9.80 = ECU 12.74 for a child for whom the higher rate of Child Benefit is payable).</li> <li>Child's Special Allowance: 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. No new claims can be made for this allowance where a former husband died on or after 6 April 1987. Amount: £ 9.80 (ECU 12.74) for first child, £ 10.95 (ECU 14.23) for each other. No benefit in case of remarriage or cohabitation.</li> </ol>	3. Orphan children having lost one parent

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>4. Orphan children having lost both parents</b>	No orphan's pension; see special family allowances scheme.	<ol style="list-style-type: none"> <li>1. National pension: See Table X "Family benefits".</li> <li>2. Supplementary pension (ATP): in cases of death after 1st of July 1992, single payment (children under 18).</li> </ol>	<p>One fifth of the contributory pension of both parents (see Table VI) plus supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training). Sliding scale according to income, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.</p>	<ol style="list-style-type: none"> <li>1. If the event insured occurs until 31 December 92: 60 % of old-age pension but maximum of 80 % if several orphans.</li> <li>2. Persons insured after 31.12.92: 50 % of the pension of the deceased parent. The total income from pensions must not exceed the amount received by the deceased parent.</li> </ol>	<p>1 child: 65 % of reference figure; 2 children: 85 %; 3 or more: 100 %.</p> <p>Minimum orphan's pension: PTA 14,000 (ECU 93) per month plus product of dividing PTA 31,530 (ECU 210) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.</p>	No orphan's pension; see Table X "Family benefits".
<b>5. Other beneficiaries</b>	None.	None.	None.	<ol style="list-style-type: none"> <li>1. If the event insured occurs until 31 December 92: 20 % of pension for dependant parents or grand-children.</li> <li>2. Persons insured after 31.12.92: The spouse or children. No other beneficiaries.</li> </ol>	<ol style="list-style-type: none"> <li>1. Pension (under certain conditions): 20 % of reference figure for grandchildren, siblings, mothers and fathers, grandmothers and grandfathers of retirement or invalidity pensioners (for calculation of reference figure see above).</li> <li>2. Temporary allowance: 20 % of reference figure for old-age pension. Payment of 12 monthly rates for children or brothers/sisters aged 18 - 45. Minimum pension for beneficiary: PTA 14,000 (ECU 93) per month; for sole beneficiary over 65, PTA 36,085 (ECU 241) per month; for sole beneficiary under 65, PTA 31,530 (ECU 210) per month. Annual pension = 14 x monthly pension.</li> </ol>	None.

## Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
<p>An orphan's allowance is paid if:</p> <ol style="list-style-type: none"> <li>1. the orphan is under 18 years of age (or under 21 years of age if in full-time education).</li> <li>2. 26 contribution weeks of insurable employment were paid by a parent or step-parent.</li> </ol> <p>Amount (paid to guardian): IR£ 39.20 (ECU 49) per week.</p>	<p>40 % per child. 3 children and more: 100 % divided by the number of children.</p>	<p>If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.</p>	<p>Children (no restriction on combination with family allowances) aged:</p> <ol style="list-style-type: none"> <li>1. under 10: HFL 565.91 (ECU 257) per month.</li> <li>2. 10 - 16: HFL 848.86 (ECU 386) per month.</li> <li>3. 16 - 27: HFL 1,131.81 (ECU 515) per month (student or child at home).</li> <li>4. From 16 to 17 years only for invalids: HFL 1,131.81 (ECU 515) per month.</li> </ol> <p>In addition, a "holiday allowance" is paid.</p>	<p>Same rules as for children having lost one parent.</p>	<p>Guardian's Allowance is a payment of £ 10.95 (ECU 14.23) per week to a person who takes into his family an orphan child. One of the child's parents must have satisfied a residence condition; the beneficiary must be entitled to child benefit for the orphan. In certain very exceptional circumstances Guardian's Allowance is payable where only one parent has died. The rate is adjusted to £ 9.80 (ECU 12.74) if the higher rate of Child Benefit is payable for the same child.</p>	<p><b>4. Orphan children having lost both parents</b></p>
<p>None.</p>	<p>For parents, brothers or sisters 15 % of the insured person's pension if there are no other survivors.</p>	<ol style="list-style-type: none"> <li>1. Persons treated as widows/widowers: parents and direct relatives, collaterals up to second degree and dependant adopted children. Different conditions have to be fulfilled.</li> <li>2. Children treated as orphans: Children of deceased person's family and for whom this person provided care and education. Subject to various conditions.</li> <li>3. Divorced spouse if not remarried.</li> </ol>	<p>A divorced wife under certain conditions.</p>	<p>If there is no spouse, parents dependant on the deceased are entitled.</p>	<p>None.</p>	<p><b>5. Other beneficiaries</b></p>

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>6. Maximum for all those entitled to benefits</b>	None.	None.	None.	100 % of old-age pension.	The sum of benefits must not exceed 100 % of relevant reference wage.	None.
<b>7. Other benefits</b>	<p>Survivors' pension granted or maintained temporarily:</p> <ol style="list-style-type: none"> <li>12 months grant to spouses who do not qualify for survivor's pension.</li> <li>maintaining the pension over a maximum of 12 months: <ol style="list-style-type: none"> <li>a) when the spouse remarries,</li> <li>b) when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension. In this case, after 12 months reduced pension amount.</li> </ol> </li> </ol> <p>See Table IV for funeral expenses.</p>	<ol style="list-style-type: none"> <li>1. Death grant: up to DKR 6,300 (ECU 835), depending on the estate of the deceased.</li> <li>2. Maintenance allowance can be paid out under the Social Assistance Act of 19 June 1974 (in case of need).</li> <li>3. Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life.</li> </ol>	<ol style="list-style-type: none"> <li>1. 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 Table IV.</li> <li>2. The divorced spouse (after 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance. Conditions: 60 months of insurance before the death.</li> </ol> <p>Sliding scale according to income, same as widow's or widower's pension.</p>	<ol style="list-style-type: none"> <li>1. Two special additional benefits are paid for as follows: <ol style="list-style-type: none"> <li>a) One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension;</li> <li>b) the 1/2 of the other one is for the Easter Holiday and the rest of it for the Summer-holiday.</li> </ol> </li> <li>2. Funeral expenses: DR 116,000 (ECU 434).</li> </ol>	<p>Death grant: PTA 5,000 (ECU 33).</p>	<ol style="list-style-type: none"> <li>1. Degressive widow's or widower's allowances paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested): 1st year: FF 2,870 (ECU 622); 2nd year: FF 1,885 (ECU 409); 3rd year: FF 1,435 (ECU 311). Conditions: deceased person must have been insured. Beneficiary: less than 55 years; not remarried or living as married; raising or have raised at least 1 child for 9 years before its 16th birthday; no sex discrimination.</li> <li>2. Death insurance: Grant of capital sum on death equal to 90 times the basic daily earning to the survivors (order of preference: spouse, children, parents, ...) of insured persons who have been gainfully employed or in assimilated situation (unemployment, sickness or maternity allowance, temporary incapacity) for 200 hours during the last quarter or the three months prior to death, or 120 hours during the calendar month or the month prior to death. Minimum: 1 % of annual earnings, subject to ceiling: FF 1,483.20 (ECU 322). Maximum: 3 times the monthly earnings, subject to ceiling: FF 37,830 (ECU 8,202).</li> </ol> <p>See table III.</p>

## Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
None.	100 % of the insured person's pension.	100 % of the insured person's pension.	None.	100 % of the insured person's pension. 110 % if in case of divorce two spouses are entitled to the pension.	None.	<b>6. Maximum for all those entitled to benefits</b>
<ol style="list-style-type: none"> <li>1. On the death of an insured person, any benefit or pension which was in payment to the deceased continues to be paid in full to the surviving dependant for 6 weeks.</li> <li>2. Supplements paid with benefits and pensions in respect of adult or child dependants continue to be paid to the insured person for 6 weeks after the death of the adult or child dependant.</li> <li>3. A Death Grant is paid on the death of an insured person, the spouse of an insured person, or a child under 18 years of age. To qualify for payment the insured person or the spouse of the insured person must have: a) 26 contributions paid between 1 October 1970 and the date of death. b) 48 contributions paid or credited in the appropriate contribution year before the death occurs and an annual average of 48 contribution weeks paid or credited since 1 October 1970, or since starting work if this date is later. A reduced grant is payable where the annual average is less than 48 weekly contributions, but more than 26 contributions. Benefit rate: payable in respect of deceased: child under 5 years: IR£ 20 (ECU 25); child aged 5 - 18 years: IR£ 60 (ECU 75); adult: IR£ 100 (ECU 124).</li> </ol>	<p>Allowance to survivors if the insured person was not yet entitled to a pension: 45 times the total contributions paid.</p> <p>Minimum: LIT 43,200 (ECU 24). Maximum: LIT 129,600 (ECU 73).</p> <p>Order of priority: spouse, children, parents.</p>	<p>The insured deceased person's full pension is paid for 3 months to survivors who have lived with him in the same household.</p> <p>If the deceased was not entitled to a pension, survivors' pension paid to survivors who lived with him in the same household for the month of death + 3 subsequent months for an amount equal to the pension to which the deceased would have been entitled.</p>	<ol style="list-style-type: none"> <li>1. The insured person's full pension is paid for the 2 months following the death to survivors who have lived with the deceased person in the same household and who were mainly dependant of the deceased.</li> <li>2. A death grant is allowed (see tables IV and VI).</li> <li>3. Temporary benefit (6 - 19 months) to widows with no pension rights; HFL 1,768.46 (ECU 804) per month; in addition a "holiday allowance" is paid.</li> </ol>	<ol style="list-style-type: none"> <li>1. Death grant: as a rule awarded to the same persons as the survivor's pension, but without qualifying conditions. Amount equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage). Shared-out in the same proportions as the survivor's pension.</li> <li>2. Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person.</li> <li>3. Christmas and Holiday bonus: amounts equal to those of the pension for December.</li> </ol>	None.	<b>7. Other benefits</b>



Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Supplementary pension (ATP): A tax of 40 % is imposed on death grants when they are paid out.  Pensions paid out on a regular basis are subject to taxation (income tax).	In general, the pensions are subject to taxation. The taxation is partial: see table VI "Invalidity".	In general, the benefits are fully liable to taxation. Tax reliefs: see table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and then of 20 %.  Supplement for assistance by a third party is not subject to taxation.  Tax relief: see table VI "Invalidity".
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".  Supplement for assistance by a third party: not applicable.

## Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation
Benefits are fully liable to taxation (including supplements for adult and child dependents).	Benefits are subject to taxation. Tax reliefs: see table IV "Sickness - cash benefits".	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	In general, benefits are subject to taxation.	Widowed Mother's Allowances and Widow's Pensions are taxable, but any increases in respect of dependent children are not.	1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table VI "Invalidity".	Widowed Mother's Allowances and Widow's Pensions: see table IV "Sickness - cash benefits". Increases in respect of child dependents: not applicable.	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable



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

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
<b>1. First law</b>	Employment injuries: Law of 24 December 1903. Occupational diseases: Law of 24 July 1927.	Law of 1898.	Employment injuries: Law of 6 July 1884. Occupational diseases: Law of 12 May 1925.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.	Employment injuries: Employment Injuries Law of 30 January 1900. Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956. Occupational diseases: Decree of 10 January 1947 establishing cover for occupational diseases.	Employment injuries: Law of 9th April 1898. Social Security Code, Book IV. Occupational diseases: Law of 25th October 1919.
<b>2. Basic legislation</b>	Law of 10 April 1971. Laws coordinated by Royal Decree of 3 June 1970.	Law of 8 March 1978, as amended. Law of 20 May 1992 which is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date.	Third part of: Social Insurance Code ("Reichsversicherungsordnung") of 19 July 1911, by Law of 30 April 1963, amended. Decree of 20 June 1968 on occupational diseases, last amended by the decree of 18th December 1992.		General Law on Social Security of 30 May 1974. Royal Decree No 2609 of 24 September 1982.	Law of 30th October 1946. Decree of 31st December 1946, as amended.
<b>Field of application</b>	Employment injuries: workers who are submitted to social security, apprentices and those to whom the Crown has granted status. Occupational diseases: as above (except those to whom the Crown has granted employment injury status) and also trainees, even unpaid, pupils and students exposed to risk because of their instruction.	All employed and certain self-employed (in fishing and navigation) persons. Trainees at a working place because of their study or vocational training. Children affected with a disease or a birth defect caused by the work of their father or mother.	Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.	Employees and assimilated.	Employees.	Persons working in any capacity in any place for one or more employers.

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Law of 1897.	Employment injuries: Law of 17 March 1898. Occupational diseases: Law of 13 May 1929.	Employment injuries: Law of 5 April 1902. Occupational diseases: Law of 17 December 1925.	There is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.	Employment injuries: Law of 1913. Occupational diseases: Law of 1913.	Employment injuries: Law of 1897.	<b>Legislation</b> <b>1. First law</b>
Social Welfare (Consolidation) Act 1981, as amended.		Books II and IV of the Social Insurance Code, various times amended.		Law No 2127 of 3 August 1965, various times amended.	Employment injuries and occupational diseases: Social Security Contributions and Benefits Act 1992. Social Security Administration Act 1992.	<b>2. Basic legislation</b>
Employed persons and some trainees.	Workers providing their services for hire to third parties.	Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff, self-employed and helping members of his family. Kindergarten children, school-children and university students, participation in public services, or in social services recognized by the State, employment under a special statute and other social integration activities.	Not applicable.	All employees.	Employed earners.	<b>Field of application</b>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Risks covered:</b>						
<b>1. Employment injuries</b>	Accident injury occurred during and as a result of the execution of the work contract (and) which causes a lesion.	Accident injury occurred during work or as a result of the condition in which the work is carried out.	Accident injury occurred 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.	Accident injury occurred because of and during employment.	Any physical injury the employee suffers from in the course or as a consequence of his/her employment and any disease not considered as occupational disease the employee contracts during the execution of his/her professional activity.	Any injury occurred as a result of or in connection with work, regardless of its cause.
<b>2. Travel between home and work</b> <i>see note</i>	Covered.	Not covered.	Covered.	Covered.	Covered.	Covered.

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Personal injury caused by accident occurred out of and in the course of employment, including diseases caused by such accidents.</p>	<p>Employment injury produced by violent cause at times of work.</p>	<p>Employment injury occurring as a result or at times of work.</p>	<p>Not applicable.</p>	<p>Accident occurring at the place of work and during the employment, giving rise directly or indirectly to a physical injury, functional disorder or disease leading to death or a partial or total loss of earning capacity.</p>	<p>Personal injury by accident arising out of and in the course of employed earners' employment.</p>
<b>Risks covered:</b>					
<p>Covered.</p>	<p>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.</p>	<p>Covered.</p>	<p>Not applicable.</p>	<p>Such injuries as those occurring:</p> <ul style="list-style-type: none"> <li>- outside the place of work and working hours, but in the course of duties ordered or authorized by the employer;</li> <li>- on the way to or from work, where the means of transport are provided by the employer or the injury results from a special danger inherent in the normal route to/from work or from other circumstances increasing the risk associated with the journey;</li> <li>- in the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer.</li> </ul>	<p>As a general rule, not covered.</p>
<p><b>1. Employment injuries</b></p>					
<p><b>2. Travel between home and work</b></p>					
<p><i>see note</i></p>					



Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Occupational diseases:</b>						
<b>1. Prescribed diseases</b>	1. List of occupational diseases (Royal Decree of 28 March 1969, as amended), 2. mixed system (see below).	List of recognized occupational diseases.	List of 63 occupational diseases from the Annex no. 1 of the Decree of 20 June 1968 on occupational diseases, last amended by the Decree of 18th December 1992.	List of occupational diseases.	List of occupational diseases and links with the main activities liable to give rise to such diseases (Royal Decree No 1955 of 12 May 1978)	90 tables of occupational diseases, (tables annexed to Book IV of Social Security Code).
<b>2. Conditions</b>						
a) Enterprises, work	Have been exposed to risk. Risk is presumed to exist when the person works in an enterprise quoted in a list fixed with a Royal Decree.	None.	Given in the list of occupational diseases; restricted to some certain diseases.	None.	Only in exceptional cases.	Given in tables; restricted to a certain number of diseases. However, if it is proven that the illness was caused directly by the patient's regular work: an individual expert's report by a committee for the recognition of employment illnesses.
b) Periods of exposure to risk	None.	Circumstances taken into consideration.	None, circumstances taken into consideration.	None.	None.	No fixed period except for a certain number of diseases, such as pneumococcosis: (5 years with exceptions), deafness (1 year, in certain cases 30 days), diseases linked with vinyl chloride (6 months), byssinosis (5 and 10 years). For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors. These periods may be discounted if the illness is shown to have been directly caused by the patient's work.

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
56 prescribed diseases set out in the Social Welfare Occupational Injuries (Prescribed Diseases) Regulations 1983, amended 1985.	List of 49 occupational diseases for industry and agriculture (see Law of 9 June 1975, Nr. 482). Also special law for silicosis and asbestosis of 27 December 1975, Nr. 780. Possibility of compensation for diseases not in the list.	Table of 55 occupational diseases and noxious agents (see Grand-Ducal Decree of 26 May 1965)	Not applicable.	List of occupational diseases.	Schedule of 65 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.	<b>Occupational diseases:</b>
						<b>1. Prescribed diseases</b>
Employment in occupations involving exposure to risk as indicated in the Regulations.	None.	Given in the list, mostly in general terms.	Not applicable.	Indicated in the list of occupational diseases.	Occupation involving exposure to specified substances/work processes.	<b>2. Conditions</b>
						<b>a) Enterprises, work</b>
No prescribed periods, except for occupational deafness (10 years), Tuberculosis (6 weeks) and Pneumoconiosis (2 years).	None, circumstances taken into consideration	None.	Not applicable.	Indicated in the list of occupational diseases.	Minimum of 10 years for occupational deafness. Others: no limit.	<b>b) Periods of exposure to risk</b>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Occupational diseases:</b>						
<b>2. Conditions</b>						
c) Periods of liability	No statutory periods.	No statutory periods.	None, circumstances taken into consideration.	No statutory periods.	No statutory periods.	Periods given in the tables (between 3 days and 40 years). For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors. These periods may be discounted if the illness is shown to have been directly caused by the patient's work (recognised by a regional committee for the "recognition of employment illnesses").
d) Time limit for declaration	Can be fixed by decree.	One year; special circumstances excepted.	Immediate notification by doctor or employer.	5 days following the accident.	None.	2 years time-limit.
<b>3. Mixed system</b>	Mixed system if the determining and direct cause of the disease lies in the exercise of the occupation. The exposure to risk and the causal link has to be shown.	Mixed system.	Mixed system.	No mixed system.	No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment.	<ol style="list-style-type: none"> <li>1. If it is proven that the illness was essentially and directly caused by the victim's regular work and that it leads to death or a permanent incapacity to work of at least 66.66 %.</li> <li>2. If the illness is caused directly by the victim's work and is listed in a relevant table, but one or more of the conditions have not been fulfilled, with reference to the period necessary for recognition, the period of exposure or the list of restrictions included in the tables (individual assessment by a committee for the recognition of employment illnesses).</li> </ol>

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Normally one month for grant of presumption of occupational origin. For occupational asthma, 10 years; for occupational deafness, 5 years; for tuberculosis, 2 years.</p>	<p>Periods given in the list (with a minimum of 2 months).</p>	<p>No statutory periods.</p>	<p>Not applicable.</p>	<p>Indicated in the list of occupational diseases.</p>	<p>Disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948. Occupational asthma: 10 years. Occupational deafness: 5 years. Others: no limit.</p>	<p><b>Occupational diseases:</b> <b>2. Conditions</b> c) <b>Periods of liability</b></p>
<p>None.</p>	<p>3 years (time-limit).</p>	<p>None.</p>	<p>Not applicable.</p>	<p>One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month of application.</p>	<p>None.</p>	<p>d) <b>Time limit for declaration</b></p>
<p>Proof system: claims in respect of upper respiratory tract infection, dermatitis and pneumoconiosis due to mineral dusts, which are not included in the list of prescribed diseases must be proved as being of occupational origin.</p>	<p>Mixed system.</p>	<p>Mixed system.</p>	<p>Not applicable.</p>	<p>Mixed system.</p>	<p>Diseases which are not included in the list are not covered except when they satisfy the industrial accident definition.</p>	<p>3. <b>Mixed system</b></p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Temporary incapacity:</b>						
<b>Benefits in kind</b>						
a) Free choice of doctor or hospital	Free choice, unless for employment accident, if the enterprise has a recognized, comprehensive medical department.	See Table III "Health care".	In principle: no free choice; the patient must as soon as possible visit the specialist (Durchgangsarzt) appointed by the trade cooperative association. Any subsequent medical treatment is carried out by approved specialists. A doctor who has discovered an occupational disease must notify without delay the medical inspector or competent health service at the work place.	See Table III "Health care".	Free choice of doctor but not of hospital.	Free choice.
b) Payment of costs and contribution by person involved	<p>1. Employment accident: if free choice allowed, refund subject to an official scale. If organized department: free care.</p> <p>2. Occupational disease: according to official rate and specific nomenclature.</p> <p>No participation, unless special cases.</p>	<p>Medical treatment: See Table III "Health care".</p> <p>Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs are completely covered by the injury insurance.</p>	<p>Payment is made from the trade cooperative association from the beginning. If the health insurance pays, although it is not responsible in these cases, the trade cooperative association has to refund the Sickness Funds for all expenses paid which were caused by an industrial accident or an occupational disease.</p> <p>No participation.</p>	<p>Full payment by the competent institution.</p> <p>No participation.</p>	<p>No fees to be paid by beneficiary. Cost of treatment borne by social security scheme. Official scale for all items of treatment by health professionals and establishments not forming part of, or operating under agreement with the National Health Service.</p> <p>No participation, even for acquisition and replacement of vehicles and prosthesis.</p>	<p>Direct payment by the primary social security fund.</p> <p>No contribution within insurance ceiling. No flat-rate sum for hospitalization.</p>



Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Temporary incapacity: Benefits in kind</b>						
c) Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.
<b>2. Temporary incapacity: Cash benefits</b>						
a) Waiting period	1. Employment accident: none. 2. Occupational disease: 15 days of incapacity.	None.	None.	None.	None.	None.
b) Duration	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Maximum 6 years (temporary incapacity plus provisional invalidity); thereafter benefits for permanent invalidity apply.	Until recovery or permanent condition.

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Unlimited.	See Table III "Health care".	Unlimited.	Not applicable.	Unlimited.	Unlimited.	<b>Benefits:</b> <b>1. Temporary incapacity:</b> <b>Benefits in kind</b> <b>c) Duration of benefits</b>
3 days.	3 days from the day after the accident. In practice, the employer indemnifies this period (100 % the day of the accident, 60 % for the following 3 days).	None.	Not applicable.	No waiting period.	3 days.	<b>2. Temporary incapacity:</b> <b>Cash benefits</b> <b>a) Waiting period</b>
Maximum of 156 days (Sundays excl.).	Until recovery or permanent condition.	Sickness benefit (cash) until recovery or permanent condition but granting of an annuity after 13 weeks.	Not applicable.	Whilst victim is undergoing medical treatment or occupational rehabilitation.	Maximum of 168 days (excluding Sundays).	<b>b) Duration</b>



Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>2. Temporary incapacity:</b>						
<b>Cash benefits</b>						
<b>c) Amount of the benefit</b>	<p>Basic earnings used for calculation: effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease.</p> <p>Max.: BFR 891,510 (ECU 22,124). Minimum for minors and apprentices: BFR 178,302 (ECU 4,425); taking into account of wages of adult workers, when minors become of age.</p> <p>Amount:</p> <p>1. Total incapacity: per calendar day 90 % of basic earnings divided by 365 days.</p> <p>2. Partial incapacity: benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational disease, and the earnings in partial employment.</p>	See Table IV "Sickness - cash benefits".	<p>Basic earnings used for sickness insurance (but up to a special ceiling).</p> <p>Amount: see Table IV "Sickness - cash benefits".</p>	See Table IV "Sickness - cash benefits".	75 % of reference figure.	<p>Basic earnings used for calculation: 1/30th of the previous salary if it was paid monthly. 1/28th of the two previous wages if these were paid weekly or every 2 weeks up to 0.834 % of the annual ceiling.</p> <p>Amount: 60 % of basic earnings for 28 days; (FF 757.20 = ECU 164) thereafter 80 % (FF 1,009.60 = ECU 219). No reduction for hospitalization.</p>
<b>3. Permanent incapacity:</b>						
<b>a) Minimum level of incapacity giving entitlement to compensation</b>	No minimum level.	15 %.	20 %.	50 %.	See Table VI "Invalidity".	No minimum level.



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## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity:</b>						
<b>b) Fixing level of incapacity</b>	<p>1. Employment injuries: agreement between insuring body concerned and person involved. Must be confirmed by the Employment Tribunal or the Fund for Employment Injuries, depending on whether the accident occurred before or after 1.1.88. Appeal possible to labour court.</p> <p>2. Occupational diseases: administrative notification by Fund for Employment Injuries. Appeals: Labour court.</p>	National Office of employment injuries and occupational diseases insurance.	Ascertained in each case by medical examination as required by trade cooperative association.	The competent institution after an opinion from the medical committee.	Incapacity Assessment Boards.	The social security fund, on the advise of the consultant doctor.
<b>c) Possibility of review</b>	<p>Review possible:</p> <p>1. Employment injuries: during 3 years from the date of the agreement between the parties or the final decision.</p> <p>2. Occupational diseases: at any time.</p>	Review possible at any time during the 5 years after the annuity is fixed if significant changes in circumstances. The National Office can however, before this period has passed, extend the 5 years limit once if there are special circumstances.	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 the degree of incapacity must be more than 5 %.	On request by the person concerned every 6 months.	Review possible at any time up to minimum retirement age; first review may not, however, take place before at least two years from onset of incapacity. For subsequent reviews, minimum interval is one year from final decision resulting from preceding review application. Where a review is requested by the social security authorities, there is no such minimum interval.	Review possible at any time during the first 2 years after the degree of incapacity is fixed. Thereafter normally at intervals of at least one year.



Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity:</b>						
d) Basic earnings used for calculating annuity	Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease. Maximum ceiling: BFR 891,510 (ECU 22,124) per year. For minors: earnings of adults.	Total earnings in year before injury. Maximum: DKR 288,000 (ECU 38,193).	Actual earnings in the 12 months prior the insurance takes effect. In any case 60 % (persons aged over 18) or 40 % (up to 18) of the reference-amount (1993: DM44,520 = ECU22,701). Maximum: DM 36,000 p.y. (ECU 18,357), or more if laid down in statute or by decree. For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6 - 14) of the relevant figure.	See Table VI "Invalidity".	Real earnings for normal working day at time of accident multiplied by 365, plus annual total for bonuses, special payments and other reckonable elements of remuneration.	Actual earnings in the 12 months prior to cessation of work. Minimum: FF 86,530.58 (ECU 18,761); maximum: FF 692,244.64 (ECU 150,091) per year. Revaluation two times a year. Only one third of the actual earnings in excess of twice the minimum is counted up to the maximum ("E reduced"). If the level of incapacity is less than 10 %, no minimum earnings.
e) Amount or formula	In general: $E \times t$ . Except, since April 1st 1984, for permanent incapacity below 10 %: reduced by half between 0 % and 5 %, and by one quarter between 5 % and 10 %. Examples: "t" = 100 %: 100 %. "t" = 50 %: 50 %. "t" = 20 %: 20 %. "t" = 8 %: 6 %. "t" = 4 %: 2 %.	1. Total incapacity: pension equal to 80 % of annual earnings of recipient up to an amount of DKR 288,000 (ECU 38,193) per year. This ceiling is readjusted once a year according the general evolution of salaries. 2. Partial incapacity: pension proportional to the degree of invalidity.	Formula: $E \times t \times 66 \frac{2}{3} \%$ . Examples: "t" = 100 %: 66.7 % of E. "t" = 75 %: 50.0 % of E. "t" = 50 %: 33.3 % of E. "t" = 25 %: 16.7 % of E.	Persons insured until 31.12.92: 60 % of 25 times the assumed wage of the insurance category of the person concerned. Persons insured after 31.12.92: For calculation of the pension: see "Old-age - Benefits". Minimum amount: In any case the amount of the pension cannot be inferior to the pension paid after 20 insurance years. The pension is calculated on the basis of the monthly average of the Gross National Product per capita in 1991 and is reestablished according to the augmentation of the civil servants' pension.	1. Permanent partial incapacity for habitual occupation: 24 times monthly reference wage. 2. Permanent total incapacity for habitual occupation: 55 % of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20 % of reference wage. 3. Permanent total incapacity for work: 100 % of reference wage. 4. Severe disablement: as for preceding category, + 50 %.	Formula: "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 %. "t" - higher than 10 %: "t" - 100 %: Rate 100,0 % of E reduced. "t" - 75 %: Rate 62,5 % of E reduced. "t" - 50 %: Rate 25,0 % of E reduced. "t" - 25 %: Rate 12,5 % of E reduced. "t" - lower than 10 %: Compensation in the form of a capital payment; flat-rate amount.

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Not applicable; benefits are not based on earnings.</p>	<p>Average earnings in the year prior to cessation of work depending on sector.</p> <p>Industry: Minimum: LIT 12,766,000 (ECU 7,181). Maximum: LIT 23,709,000 (ECU 13,336). Agriculture: fixed amount of LIT 20,317,000 (ECU 11,428). Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: "t" between 11 and 64 %: 35 - 98 % of earnings. "t" between 65 and 100 %: 100 % of earnings.</p>	<p>Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise. For insured persons receiving monthly salaries: 12 times the monthly salary at the time of injury.</p> <p>Legal minimum wage in application: social minimum wage valid at the time of the accident. Maximum wage: LFR 2,372,892 (ECU 58,886) per year.</p>	<p>Not applicable.</p>	<ol style="list-style-type: none"> <li>1. Permanent incapacity for work: pension of 80 % to 100 % of basic salary (1/30 of minimum national salary + 80 % of the value over and above minimum national salary) depending on composition of the household.</li> <li>2. Permanent incapacity for usual work: pension between 1/2 and 2/3 of basic remuneration.</li> <li>3. Partial permanent incapacity: proportional to 2/3 of the reduction of general capacity</li> </ol>	<p>None, not earnings-based.</p>
<p>The rate of disablement benefit depends on the degree of disablement (physical or mental): Disablement degree of 1 % to 19 %: gratuity paid (see "Redemption"). Disablement degree of 20 % to 100 %: weekly pension paid. The level of pension depends on the degree of disablement. IR£ 81.10 (ECU 101) per week when "t" = 90 % to 100 %.</p>	<p>Formula: <math>E \text{ reduced } \times t</math>.</p> <p>Examples: "t" = 100 % : 100.0 % of E. "t" = 75 % : 75.0 % of E. "t" = 50 % : 50.0 % of E. "t" = 25 % : 13.2 % of E.</p>	<p>Formula: <math>E \times t \times 85,6 \%</math>.</p> <p>Examples: "t" = 100 % : 85.6 % of E. "t" = 75 % : 64.2 % of E. "t" = 50 % : 42.8 % of E. "t" = 25 % : 21.4 % of E.</p>	<p>Not applicable.</p>	<ol style="list-style-type: none"> <li>1. Permanent total incapacity for gainful employment: annuity amounting to 80 % of earnings.</li> <li>2. Permanent total incapacity for usual occupation: annuity amounting to between half and two thirds of earnings depending on residual functional capacity to pursue another suitable occupation.</li> <li>3. Permanent partial incapacity: annuity amounting to two thirds of earnings.</li> </ol>	<p>The rate of benefit depends on the degree of disablement ("t"). "t" = 1 % - 13 %: nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma. "t" = 1 % - 10 %: £ 9.16 (ECU 11.49) per week. "t" = 11 % - 13 %: £ 18.32 (ECU 24) per week. For all other diseases: "t" &gt; 14 % required for a pension ("t" = 14 % - 19 %: treated as 20 %). Examples (per week): "t" = 100 %: £ 91.60 (ECU 119) "t" = 50 %: £ 28.05 (ECU 36) "t" = 20 %: £ 18.32 (ECU 24). Payable from 91st day after date of industrial accident or onset of disease.</p>
					<p><b>Benefits:</b></p> <p><b>3. Permanent incapacity:</b></p> <p><b>d) Basic earnings used for calculating annuity</b></p> <p><b>e) Amount of formula</b></p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity:</b>						
<b>f) Supplements</b>						
<b>Supplements for dependants</b>	None.	None.	See Table X "Family benefits".	See Table VI "Invalidity".	See Table VI "Invalidity".	See Table X "Family benefits".
<b>Supplements for care by another person</b>	In the case of employment injuries and occupational diseases, a supplementary allowance of 12 times the average monthly guaranteed income, according to the degree of need, index-linked from the beginning of the period of compensation and terminated as of the 91st day of hospitalization.	None.	Vary according to individual case from DM 510 to DM 2,038 (ECU 260 to ECU 1,039) per month.	See Table VI "Invalidity".	Above-mentioned 50 % increase for severe disablement. This supplement may on application by beneficiary or his/her legal representatives and subject to authorization by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution.	40 % of the annuity with a minimum of FF 62,715.54 (ECU 13,598). Supplement is discontinued from the last day of the first month following hospitalization.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits: 3. Permanent incapacity: f) Supplements Supplements for dependants
<p>Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployment Supplement (see Other Benefits below). Rates (per week): Adult dependant: IR£ 35.50 (ECU 44). Child dependants: IR£ 12.80 (ECU 15.92).</p>	<p>5 % supplement for spouse and each dependent child, and combination with any family allowances.</p>	<p>10 % supplement for each dependent child if "t" = at least 50 %. Maximum: 100 % of earnings. Age-limit as for family allowances.</p>	<p>Not applicable.</p>	<p>In the event of permanent total incapacity for gainful employment, annuity is increased by 10 % of E (subject to ceiling of E = 100 %) per family member treated as giving rise to a family benefit entitlement.</p>	<p>None.</p>	<p>Supplements for care by another person</p>
<p>Constant attendance allowance for a beneficiary receiving 100 % disablement pension who requires regular attendance. Standard rate: IR£ 32.90 (ECU 41) per week. Reduced rate: IR£ 16.45 (ECU 20) per week. Exceptionally disabled: IR£ 49.39 (ECU 61) per week. Exceptionally severe cases: IR£ 65.80 (ECU 82) per week.</p>	<p>In case of permanent total invalidity: personal assistance allowance of LIT 421,000 (ECU 237) per month.</p>	<p>Up to E x 100 %.</p>	<p>Not applicable.</p>	<p>Up to 25 % of pension, subject to ceiling of E = 80 %.</p>	<p>Constant attendance allowance for a person with 100 % disablement assessment who needs someone to attend him regularly. Minimum £ 18.35 (ECU 24) per week. Normal maximum £ 36.70 (ECU 48) per week (exceptional rate £ 73.40 = ECU 95). 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 £ 33.70 (ECU 44) a week. Exceptionally severe disablement allowance: £ 36.70 (ECU 48) per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 36.70 (ECU 48) and the need for attendance at such rate is likely to be permanent.</p>	<p>Supplements for care by another person</p>



Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity:</b>						
<b>g) Redemption</b>	<p>1. Employment injuries:</p> <p>a) Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 10% incapacity.</p> <p>b) Redemption obligatory for annuities below 10 % the revision period of which expired on 01.04.1982.</p> <p>c) Redemption obligatory for annuities for incapacity below 10 %, reduced by one quarter or one half, after 1.1.1988.</p> <p>d) No redemption of annuities below 10 % between 01.04.1982 (end of revision period) and 01.01.1988 (date on which the injury occurred).</p> <p>2. Occupational diseases: No redemption possible.</p>	<p>If the level of invalidity is fixed conclusively at below 50 %, the pension will be compulsorily redeemed by the payment of a lump sum. At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension.</p>	<p>Redemption is possible with the insured person's consent if "t" is less than 30 %. Above 30 % redemption is possible under certain conditions.</p>	<p>None.</p>	<p>Lump-sum payment for permanent partial incapacity (see Table VI). Permanent total incapacity pensions may be commuted to a lump-sum amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases.</p>	<p>Immediate compulsory redemption if "t" is less than 10 % and if the annuity is less than 1/80th of minimum earnings.</p> <p>Optional full or partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.</p>
<b>h) Accumulation with new earnings</b>	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	See Table VI "Invalidity".	Permanent partial incapacity: accumulation possible.	Full accumulation possible.

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>If the level of disablement is under 20 %, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration.</p>	<p>Special provisions permit redemption of certain annuities.</p> <p>Compulsory redemption if 10 years after settlement of the annuity "t" is between 11 % and 15 %.</p>	<p>Redemption if "t" is less than 40 % under special conditions.</p> <p>Compulsory redemption if "t" is less than 10 %.</p>	<p>Not applicable.</p>	<p>Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution.</p> <p>Commutation compulsory where invalidity is 10 % or less and amount due does not exceed specified percentage of national minimum wage.</p>	<p>None.</p>	<p><b>Benefits:</b></p> <p><b>3. Permanent incapacity:</b></p> <p><b>g) Redemption</b></p>
<p>Full accumulation permitted.</p>	<p>Accumulation possible with new earnings.</p>	<p>Accumulation possible with new earnings.</p>	<p>Not applicable.</p>	<p>Full accumulation of permanent incapacity pensions with earning from new employment.</p>	<p>Full accumulation, except with Income Support or War Pension in respect of the same condition.</p>	<p><b>h) Accumulation with new earnings</b></p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity:</b>						
i) Accumulation with other pensions	Limitations with benefits for sickness, invalidity, retirement and other pensions for accident or occupational illness.	If combined with a social pension or social security benefits, these are reduced. If combined with a government pension for civil servants, the invalidity pension is reduced.	See Table VI "Invalidity".	See Table VI "Invalidity".	Permanent total incapacity for habitual occupation: accumulation possible. Permanent total incapacity for work and severe disablement: no impediment to pursuit activities compatible with the invalid's condition.	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.
<b>4. Other benefits</b>						
	None.	Handicap allowance for permanent handicap in daily life. For 100 % handicap, allowance is DKR 350,000 (ECU 46,415).	None.	None.	Compensation for non-disabling permanent injuries: compensation paid on a scale reflecting degree of physical impairment. Amount from PTA 36,000 to PTA 672,000 (ECU 240 - 4,484).	None.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Full accumulation permitted.</p>	<p>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.</p>	<p>In case of accumulation with invalidity pension, latter is reduced if together with employment injury pension it exceeds the average of the five highest annual earnings or, if this method of calculating is more favourable the earnings on which injury pension was based.</p>	<p>Not applicable.</p>	<p>See Table VI "Invalidity".</p>	<p>Full accumulation, except with Income Support.</p>
<p>Several supplements are available in cases of disablement: Sickness benefit in cases of incapacity for work (see Table IV); Unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit.</p>	<p>None.</p>	<p>None.</p>	<p>Not applicable.</p>	<p>Christmas bonus: amount equal to the annuity paid in December. Holiday bonus: amount equal to the annuity paid in July. Pension supplement for severely disabled persons requiring constant attendance: Up to 25 % of pension.</p>	<p><b>Benefits:</b> <b>3. Permanent incapacity:</b> i) Accumulation with other pensions  <b>4. Other benefits</b></p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Death:</b>						
<b>1. Surviving spouse</b>	<p>Widow or widower: E x 30 % of basic earnings of the victim.</p> <p>Divorced or separated: annuities under special conditions.</p> <p>Cohabits: no benefit.</p> <p>Remarriage after entitlement to benefit: no influence.</p>	<p>Pension: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 288,000 (ECU 38,193) during a period of 10 years maximum (same rules for widows and widowers).</p> <p>It is a condition that the survivor was supported by the deceased or that the survivor's economic situation has otherwise deteriorated because of this decrease.</p> <p>A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse.</p>	<p>Widow aged under 45: E x 30 %.</p> <p>Widow or widower aged over 45 or occupationally or generally incapacitated or with at least one child receiving orphan pension: E x 40 %.</p> <p>If earnings or replacement earnings of widow/er exceed a certain level, the survivor's pension is reduced by 40 % of excess amount (transitory measure).</p>	See Table VIII "Survivors", but no time-interval in marriage.	Reference figure in the case of employment injury remains unchanged. Where deceased spouse was in receipt of old-age or invalidity pension, reference figure will be the one used to determine that pension. This amount is increased by old-age pension adjustments for period between date on which old-age or invalidity pension first fell due and date of death. Percentage applied to reference figure is 45 %.	<p>Spouse aged under 55: E reduced x 30 %.</p> <p>Spouse aged over 55 or with at least 50 % incapacity level: E reduced x 50 %.</p>
<b>2. Orphans of the father or of the mother</b>	<p>Each orphan: E x 15 % with maximum of 45 % for group of children.</p> <p>Annuities due until age 18, or until end of entitlement to family benefit, and after 1.7.1987 in case of handicapped orphans: for life (or duration of handicap).</p>	<p>Pension of 10 % of annual earnings of deceased (up to 18 years of age).</p>	<p>Each child to age of 18, or 27 if undergoing vocational training: E x 20 %.</p> <p>In the case of an orphan older than 18, 40 % of income exceeding a set ceiling is taken into account for the calculation of the pension.</p>	See Table VIII "Survivors".	<p>Reference figure calculated according to procedure set out above as in the case of surviving spouse.</p> <p>For percentages and minimum amounts see Table VIII "Survivors".</p>	<p>1 child: E reduced x 15 %.</p> <p>2 children: E reduced x 30 %</p> <p>3 children: E reduced x 40 % etc.</p> <p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20).</p>

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Death:
<p>Widow: pension of IR£ 79.50 (ECU 99) a week.                      Widower: pension of IR£ 79.50 (ECU 99) a week if incapable of supporting himself by reason of illness or invalidity.                      If widower is not invalidated but was dependant on the deceased spouse, a lump sum of IR£ 4,130 (ECU 5,135) is paid.                      A pension supplement of IR£ 4.70 (ECU 5.84) is paid to widow(er) aged 66 or over who is living alone.</p>	<p>Widow or widower: 50 % of the annuity. In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge.</p>	<p>E x 42.8 %.                      With at least 50 % incapacity level:                      E x 53.5 %.</p>	<p>Not applicable.</p>	<p>Until age 65:                      E x 30 %                      After age 65 or in the event of physical or mental illness:                      E x 40 %.</p>	<p>See Table VIII "Survivors".</p>	<p>1. Surviving spouse</p>
<p>The widow(er)'s pension is increased by IR£ 16.50 (ECU 21) per week for children under 18 years of age (under 21 years if the child is in full-time education).</p>	<p>20 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	<p>Orphans (up to 18, or 27 if continuing studies or vocational training and with no limit for handicapped children):                      E x 21.4 %.                      Accumulation with family allowances.</p>	<p>Not applicable.</p>	<p>Children under 18 (21 or 24 in the event of further or higher education):                      E x 20 % for one child, 40 % for 2 children, 50 % for 3 children and more.                      No age limit in the event of permanent total incapacity for work.</p>	<p>See Table VIII "Survivors".</p>	<p>2. Orphans of the father or of the mother</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Death:</b>						
3. Orphans of parents	Each orphan: E x 20 % Max: 60 % for group of children. Annuities due until age 18, or until end of entitlement to family benefit; and after 1.7.87 in case of handicapped orphans: for life (or duration of handicap).	Pension of 20 % of annual earnings of deceased (up to 18 years of age).	E x 30 %. In the case of an orphan older than 18, 40 % of income exceeding a ceiling is taken into account.	See Table VIII "Survivors".	Reference figure: see Table IX. Percentages and minimum amounts: see Table VIII.	Each orphan: E reduced x 20 %. Granted until the age of 16 (apprentices: 18; further education or handicap: 20). Accumulation with family benefits possible.
4. Dependent parents and other relatives	Father and mother: E x 20 % each, if there is neither a spouse nor a child entitled to benefits; E x 15 % if there is still a spouse without a child beneficiary. Relatives: E x 15 % under special circumstances. Brothers, sisters, grandchildren: under special circumstances.	If total benefits to spouse and children amount to less than E x 70 %, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the upkeep of the dependant. The benefit can be capitalized.	E x 20 % (E x 30 % for a couple). Parents and grandparents, with priority to the parents.	See Table VIII "Survivors".	See Table VIII "Survivors". Reference figure calculated according to procedure set out above.	E reduced x 10 % for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30 %.
5. Maximum for all beneficiaries	E x 75 % with order of priority.	E x 70 %.	E x 80 %, excluding, when applicable, parents and grandparents.	See Table VIII "Survivors".	100 % of reference figure in each case.	E reduced x 85 %.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Death:
IR£ 39.20 (ECU 49) orphans allowance per week for each child.	40 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).	As above.	Not applicable.	E x 40 %, 80 % or 100 % respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 70 % of victim's earnings.	See Table VIII "Survivors".	3. Orphans of parents
<p>Dependant parents maintained by:</p> <p>1. Unmarried worker: IR£ 79.50 (ECU 99) per week for one parent IR£ 35.70 (ECU 44) per week for other parent.</p> <p>2. Married worker: IR£ 35.70 (ECU 44) per week for each parent.</p>	20 % of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists.	<p>For all dependants of the victim: E x 31.1 %.</p> <p>The sum of E x 21.4 % for certain other persons who fulfil other conditions.</p>	Not applicable.	<p>E x 15 % for each relative in ascending line under age 65.</p> <p>E x 20 % as from age 65 or in the event of physical or mental illness leading to incapacity for work. Where there is also an entitled spouse/child(ren): E x 10 % for each relative in ascending line.</p>	None.	4. Dependent parents and other relatives
No limit.	E x 100 %	E x 85.6 %	Not applicable.	E x 80 %	No limit.	5. Maximum for all beneficiaries



Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Death:</b>						
<b>6. Capital sum on death</b>	<p>Redemption possible of maximum 1/3rd of capital representing annuities of parents or spouse; only for surviving spouse in case of accident after 1.4.1984.</p> <p>No redemption possible for occupational diseases.</p> <p>Indemnity for funeral expenses: 30 x average daily earnings, i.e. 30 x E/365 with a minimum corresponding to the minimum guaranteed in sickness and invalidity insurance. Reimbursement of real expenses upon transfer of the victim's body to place of burial.</p>	<p>Lump sum of DKR 91,000 (ECU 12,068) for surviving spouse (or a person cohabiting with the deceased).</p>	<p>1/12th of the annual earnings. Minimum DM 400 (ECU 195). Cost of transporting the body to the place of interment is covered.</p>	<p>Funeral allowance (see Table IV "Sickness - cash benefits").</p>	<p>Death grant of PTA 5,000 (ECU 33).</p> <p>Special lumpsum payment equal to 6 x monthly reference figure for widow(er); 1 x monthly reference figure for each orphan entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the orphans); 9 x monthly reference figure for each parent (or 12 x monthly reference figure for both), where neither is entitled to a survivor's pension.</p>	<p>Refund of funeral expenses limited to 1/24 of the ceiling: FF 6,243 (ECU 1,354) with deduction of capital sum on death.</p>
<b>Adjustment</b>	<p>Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. These sums are fixed by royal decree and are pegged and adjusted subject to possible review every year.</p>	<p>Annual adjustment according to change in average wage level.</p>	<p>Adjustment by decree according to rules governing pension insurance.</p>	<p>See Table VII "Old-age".</p>	<p>Employment injury and occupation disease payment are normally adjusted once a year. There is no automatic adjustment.</p>	<p>Annual adjustments on 1 January and 1 July by decree fixing the coefficient of increase.</p>

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Funeral grant of IR£ 280 (ECU 348).</p>	<p>Lump sum of LIT 1,685,000 (ECU 948).</p>	<p>1/15th of the annual earnings.</p>	<p>Not applicable.</p>	<p>Funeral expenses grant: 30 x daily remuneration (or twice this amount in the event of the body having to be transferred).</p>	<p>See Table VIII "Survivors".</p>
<b>Death:</b>					
<b>6. Capital sum on death</b>					
<p>Benefits are normally increased once a year.</p>	<p>Automatic two-yearly adjustments linked to changes in industrial earnings.</p>	<ol style="list-style-type: none"> <li>1. Pensions automatically index linked to price development each time the index varies by 2.5 % in relation to the previous reference date.</li> <li>2. Adjustment of annuities to the wage level at the same time as the adjustment of pensions.</li> </ol>	<p>Not applicable.</p>	<p>Adjustment by government decision.</p>	<p>All long-term and short-term benefits are adjusted by legislation in line with general level of prices.</p>
<b>Adjustment</b>					

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation.  Redemption, handicap allowances and death grants are not subject to taxation.	Compulsory accident insurance: benefits are not liable to taxation (regardless of progression).  Pensions: Partly liable to taxation. See Table VI "Invalidity".	Benefits are generally fully liable to taxation.  Tax relief: see Table IV "Sickness - cash benefits".	Temporary disability: benefits are fully liable to taxation.  Permanent disability: benefits are not subject to taxation.	Benefits are not subject to taxation.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See Table IV "Sickness - cash benefits".	Disability pensions, widows' pensions and orphans' pensions: see Table IV "Sickness - cash benefits".  Redemption, handicap allowances and death benefits (capital sum on death): not applicable.	Compulsory accident insurance: not applicable.  Pensions: see Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	Temporary disability: see Table IV "Sickness - cash benefits".  Permanent disability: not applicable.	Not applicable.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation
Benefits are fully liable to taxation (including supplements for child and adult dependents).	Benefits for partial or total invalidity are not subject to taxation if they are paid as compensation. Benefits for partial or total invalidity are subject to taxation if they are paid as part of or instead of normal remuneration. Sickness benefit from the INAIL (the national insurance institute for employment injuries) received for temporary inability to work is subject to taxation. Tax relief: see Table IV "Sickness - cash benefits".	Pensions paid during the first 13 weeks following the accident are liable to taxation. All other benefits are subject to taxation.	Benefits are generally fully liable to taxation.	Benefits are not liable to taxation.	Industrial injury disabilities benefits are not liable to taxation. For temporary disability benefits see Table IV "Sickness - cash benefits".	1. Taxation of cash benefits
See Table IV "Sickness - cash benefits".	Benefits for partial or total invalidity paid as part of or instead of remuneration and sickness benefit from the INAIL (the national insurance institute for employment injuries): see Table IV "Sickness - cash benefits". Benefits for partial or total invalidity which are paid as compensation: not applicable.	Pensions paid during the first 13 weeks following the accident: not applicable. Other benefits: see Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	See Table VI "Invalidity".	Industrial injury disability benefit: not applicable. Temporary disability benefit: see Table IV "Sickness - cash benefits".	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Return to active life:</b>						
<b>1. Rehabilitation, retraining</b>	<p>Possibility of measures for social rehabilitation guaranteed by the French Community, the Flemish Fund for the social integration of the handicapped and, the Office of the Germanophone Community for the handicapped and for special social assistance.</p> <p>Functional rehabilitation is taken care of by the National Institute for Sickness and Invalidity Insurance (INAMI).</p>	<p>Rehabilitation: see Table VI "Invalidity".</p> <p>Costs paid by insurance if retraining is in continuation of treatment of casualty.</p>	<p>Functional rehabilitation as part of medical care on the initiative and at the expense of the professional associations.</p> <p>Retraining: where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period.</p>	See Table VI "Invalidity".	<p>See Table VI "Invalidity".</p> <p>In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.</p>	<p>Functional rehabilitation subject to medical judgement at the expense of the primary fund.</p> <p>Vocational retraining in special vocational retraining centres or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased.</p>
<b>2. Preferential employment of handicapped persons</b>	<p>Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the communal Funds. During the rehabilitation period, allowances and supplementary earnings are paid to them by the communal Fund.</p>	<p>Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question.</p>	<p>Obligation to employ seriously disabled persons in all enterprises as a 6 % quota of the staff or to pay DM 200 (ECU 98) per month compulsory compensation for each reserved job that is unfilled.</p>	For certain categories (e.g. the blind).	<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent work force of over 50 people to set a side 2 % of posts for handicapped workers. Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief. Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers.</p>	<p>Preferential employment of handicapped persons on staff up to 6 % of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.</p>

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts. Contributions may be made from the Social Insurance Fund.</p>	<p>Functional rehabilitation in specialized health establishments and vocational retraining. Convalescence in recognized hospitals or homes is financed by the regions.</p>	<p>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.</p>	<p>Not applicable.</p>	<p>Possible for beneficiaries aged 50 or less suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses.</p>	<p>Specialist services for people with disabilities are delivered through local Placing, Assessment and Counselling Teams, and training through Training and Enterprise Councils. Accessible local employment rehabilitation is promoted through partnerships with the voluntary sector. All the above are Government funded. Mainstream employment services and programmes - often with relaxed entry conditions - are also open to disabled people.</p>
<p>Public authorities reserve up to 3 % of suitable positions for disabled persons.</p>	<p>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.</p>	<p>Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.</p>	<p>Not applicable.</p>	<p>Firms employing a staff of at least 20 are obliged to give priority as regards recruitment to handicapped persons permanently incapacitated as a result of accidents occurring in their service. In the case of temporary incapacity, firms employing a staff of at least 10 are obliged to give victims work corresponding to their capabilities.</p>	<p>Duty on employers of 20 people for work force to include 3 per cent registered disabled people. Engagements or transfers into vacancies for car park and passenger electric lift attendants are reserved for disabled people.</p>

**Return to active life:**

**1. Rehabilitation, retraining**

**2. Preferential employment of handicapped persons**

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Return to active life:</b>						
<b>3. Change of employment:</b>						
a) Conditions	As a preventative measure if exposed to the risk of occupational disease, on the advice of the occupational doctor and with the agreement of the employee (who can be assisted by a doctor of his choice).	In the event of risk of aggravation or relapse of an occupational disease, the National Office of Employment Injuries and Occupational Diseases Insurance can induce the insured person to change occupation.	In the event of risk of occupational illness arising, existing condition being aggravated or the employee suffering a relapse, the professional association must recommend a change of occupation.  If the change of occupation leads to a reduction in income, the professional association pays transitional allowances (two thirds of E) or a lump sum of one year's full annuity.	None.	In cases where a doctor diagnoses symptoms of an occupational disease which, whilst not constituting temporary incapacity, may be prevented from worsening by the transfer of the victim to another, risk-free job, a transfer to that end must take place within the same firm.	Obligation to change occupation in consequence of the accident or with regard to prevent a recurrence of the occupational disease.
b) Compensation	In the event of removal from the workplace:  Temporary cessation: temporary incapacity allowance during this period.  Permanent cessation: full permanent incapacity allowance for 90 days.	None.	Employment injuries and occupational disease compensation: transitional allowances of 70 % (80 % if there is at least 1 child or if spouse is unable to work) of the amount usually paid in case of injury.  See Table IV "Sickness - cash benefits".	None.	In certain cases, occupational disease victims receive temporary compensation from the social security scheme for the consequent loss of earnings, including the difference between subsequent earnings and the payments due in the event of termination or suspension of the employment relationship.	<ol style="list-style-type: none"> <li>1. Compensation for change of employment (for silicosis) equal to 60 days' wage per year of exposure within a limit of 300 days. No accumulation with new earnings, daily compensations or annuity.</li> <li>2. According decision of the establishment where the retraining took place, eventually: <ol style="list-style-type: none"> <li>a) a grant for end of retraining (between 3 and 8 times the daily wage taken as reference for the daily allowance).</li> <li>b) Loan on trust with regard to industrial, artisanal or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance).</li> </ol> </li> </ol>

## Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
As under "Rehabilitation, retraining" above.	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 re-employment.	Not applicable.	None.	As under "Rehabilitation, retraining" above.	<b>Return to active life:</b> <b>3. Change of employment:</b> <b>a) Conditions</b>
None.	Temporary annuity for disabled persons whose incapacity does not exceed 80 %. The annuity is paid for 1 year and is equal to two thirds of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower.	A temporary annuity to compensate for loss of earnings may be granted.	Not applicable.	None.	As in permanent incapacity.	<b>b) Compensation</b>



**Notes to table IX: Employment injuries and occupational diseases**

***Incidents during the travel between home and work***

Such injuries are those occurring on the journey to or from work along normal and habitual route between the place of work and the worker's residence. Legal precedents extend this definition to cases other than the travelling defined above (to eating-place, doctor's surgery, pay-office etc.).

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

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
1. First law	Law of 4 August 1930.	Law of 31 March 1950.	Family Allowances Law of 13 November 1954.	Law of 1958.	Law of 18 July 1938.	Law of 11 March 1932.
2. Basic legislation	Coordinated laws (Royal Decree of 19 December 1939).	Law of 3 June 1967, as amended. Law of 19 March 1986 on general family allowances, as amended.	Federal Family Allowances Act of 14 April 1964, amended version of 30.1. 1990, recently amended by law of 11 January 1993. Social Code, general part, 11 December 1975, most recently amended by the Law of 20 June 1991. Law on the advance payment of maintenance of 23 July 1979, amended version of 4 January 1993. Federal Law on Parental Leave Benefit, 6th December 1985, most recent amendment by law of 7th July 1992.	Decree no. 20 of 23 December 1959. Decree 527/1984. Decree 412/1985.	General Social Insurance Act of 30 May 1974. Law 26 of 31 July 1985. Law of 20 December 1990, introducing into the social security scheme benefits not linked to contributions. Royal Decree 356 of 15 March 1991.	Social Security Code, Book V. Decree of 10 December 1946, as amended. Laws of 3 January 1975. Law of 12 July 1977. Law of 17 July 1980.
<b>Family allowances</b>						
1. First child giving entitlement	1st child.	1st child.	1st child.	1st child.	1st child.	1st and 2nd child. Family allowances from the 2nd child.
2. Age limit	Normal: 18 years. Vocational training: 25 years. Further education: 25 years. Girls/boys at home: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	18 years.	Normal: 16 years. Prolongation to 21 possible for those registered for occupational training, or available for work as unemployed, and whose income from work or from unemployment insurance or unemployment assistance does not exceed DM 400 (ECU 204) per month. Vocational training/further education: 27 years. No accumulation with income from study allowance of at least DM 750 (ECU 382), or with maintenance allowance or transition allowance of at least DM 610 (ECU 311). Serious infirmity: no limit.	Normal: 18 years. Further education: 22 years. Serious infirmity: no limit, if the incapacity has been testified before the age of 18.	Normal: 18 years. Serious infirmity: no limit.	Normal: 18 years. Vocational training: 20 years in case that the income does not exceed 55 % of the interprofessional minimum wage (SMIC). Further education: 20 years. Serious infirmity: 20 years.

## Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
						<b>Legislation</b>
Law of 1944.	Law of 17 June 1937, Consolidated Law.	Law of 20 October 1947.	Law of 23 December 1939.	Law of 1942.	Act of 15 June 1945.	<b>1. First law</b>
Social Welfare (Consolidation) Act 1981, as amended.	Decree of 30 May 1955. Law of 17 October 1961. Law of 13 May 1988, no. 153 (family benefits).	Law of 20 June 1977, as amended. Law of 19 June 1985.	Law of 26 April 1962.	Decree-Law No 197 of 7 May 1977, as since amended on several occasions.	Acts of 5 August 1965 and 7 August 1975, and regulations thereunder. Consolidation Acts 1992.	<b>2. Basic legislation</b>
						<b>Family allowances</b>
1st child.	1st child.	1st child.	1st child.	1st child.	1st child.	<b>1. First child giving entitlement</b>
Normal: 16 years. Further education: 18 years. Serious infirmity: 18 years.	Normal: 18 years. Serious infirmity: no limit.	Normal: 18 years. Vocational training/further education: 27 years. Serious infirmity: no limit.	Normal: 17 years. Vocational training/further education: 24 years (only if not entitled to student grants). Girls/boys remaining at home: 24 years. Serious infirmity: 17 years.	Normal: 15 years. Vocational training/further education: 25 years. Serious infirmity: extension in certain cases up to 3 years.	Normal: 16 years. Vocational training: 19 years.	<b>2. Age limit</b>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Family allowances:</b>						
<b>3. Monthly amounts</b>	<p>1st child: BFR 2,550 (ECU 63).</p> <p>2nd child: BFR 4,718 (ECU 117).</p> <p>3rd child and subsequent children: BFR 7,044 (ECU 175).</p>	<p>General family benefits (børnefamilieydelse):</p> <p>for each child of 0 - 6 years: DKR 2,075 (ECU 275) per quarter = DKR 691.67 (ECU 92) per month.</p> <p>For each child of 7 - 18 years: DKR 1,600 (ECU 212) per quarter = DKR 533.34 (ECU 71) per month.</p>	<p>1st child: DM 70 (ECU 36).</p> <p>2nd child: DM 130 (ECU 66).</p> <p>3rd child: DM 220 (ECU 112).</p> <p>4th child and subsequent children: DM 240 (ECU 122).</p>	<p>1 child: DR 1,300 (ECU 3.86).</p> <p>2 children: DR 3,550 (ECU 13.29).</p> <p>3 children: DR 8,050 (ECU 30).</p> <p>4 children: DR 9,600 (ECU 36).</p> <p>For each following child an additional DR 2,500 (ECU 9.36) plus DR 1,000 (ECU 3.74) for third child born after 1st January 1982.</p>	<p>PTA 3,000 (ECU 20) per child.</p>	<p>1st child: see "APJE".</p> <p>2nd child: FF 644 (ECU 140).</p> <p>3rd child: FF 1,470 (ECU 319).</p> <p>4th child: FF 2,296 (ECU 498).</p> <p>5th child: FF 3,122 (ECU 677).</p> <p>6th child: FF 3,948 (ECU 856).</p> <p>Subsequent children: FF 826 (ECU 179).</p>
<b>4. Supplements which vary with income</b>	No variation with income.	No variation with income.	<p>Progressive reduction to DM 70 (ECU 36) for 2nd child and DM 140 (ECU 71) for each subsequent child, if the annual income of the claimant exceeds DM 26,600 (ECU 13,563) or DM 19,000 (ECU 9,688) for single parents. Annual ceiling increases DM 9,200 (ECU 4,691) for each child).</p> <p>Supplementary allowance of up to DM 65 (ECU 33) per child monthly in cases where tax deductions for dependant children of DM 4,104 (ECU 2,093) per child are not fully used due to low income.</p>	<p>Progressive reduction according to increase in gross family income: if latter exceeds DR 2,200,001 (ECU 8,238) per year, allowances are as follows:</p> <p>1 child: DR 700 (ECU 2.62)</p> <p>2 children: DR 2,300 (ECU 8.61)</p> <p>3 children: DR 4,580 (ECU 17.15)</p> <p>4 children: DR 6,410 (ECU 24).</p>	No benefit if the family income per year exceeds PTA 1,000,000 (ECU 6,673). This amount increases by 15 % per dependant child up from the 2nd child.	No variation with income.

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Family allowances: 3. Monthly amounts
<p>1st to 3rd child: IR£ 20.00 (ECU 25). 4th and subsequent children: IR£ 23.00 (ECU 29). In cases of triplets and quadruplets the allowance for each child is doubled.</p>	<p>The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members, f.e. for a family of four with an income between LIT 19,980,000 and LIT 23,975,000 (ECU 11,238 - ECU 13,485) p.y., the benefit is LIT 170,000 (ECU 96) per month. If the income is between LIT 31,966,000 and LIT 35,951,000 (ECU 17,980 - ECU 20,222), the benefit is LIT 80,000 (ECU 45). If income over LIT 33,000,000 (ECU 18,562): no benefit.</p>	<p>1st child: LFR 3,133 (ECU 78). 2 children: LFR 8,457 (ECU 210). 3 children: LFR 17,145 (ECU 425). Each subsequent child: LFR 8,687 (ECU 216).</p>	<p>Basic amount by child aged 6 to 11 in family with: 1 child: HFL 133.07 (ECU 60). 2 children: HFL 156.80 (ECU 71). 3 children: HFL 164.71 (ECU 75). 4 children: HFL 179.98 (ECU 82). 5 children: HFL 189.14 (ECU 86). 6 children: HFL 195.24 (ECU 89). 7 children: HFL 199.60 (ECU 91). 8 children: HFL 207.41 (ECU 94).</p>	<p>Each child: ESC 3,300 (ECU 17.68).</p>	<p>Eldest qualifying child: £ 43.33 (ECU 56) Each other child: £ 35.10 (ECU 46).</p>	<p>4. Supplements which vary with income</p>
<p>None.</p>	<p>See "Family allowances: Monthly amounts".</p>	<p>None.</p>	<p>None.</p>	<p>If family income is less than 1 1/2 times national minimum wage, the monthly amounts for the 3rd and subsequent children is ESC 3,500 (ECU 18.75) per child.</p>	<p>None.</p>	<p>4. Supplements which vary with income</p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Family allowances:</b>						
<b>5. Supplements which vary with age</b>	<p>Supplements to the monthly amounts varying with age:</p> <ol style="list-style-type: none"> <li>1. Children over 6 years: BFR 886 (ECU 22).</li> <li>2. Children over 12 years: BFR 1,353 (ECU 34).</li> <li>3. Children over 16 years:               <ol style="list-style-type: none"> <li>a) children in 1st order usual levels except handicapped: BFR 1,428 (ECU 35),</li> <li>b) other children (handicapped included): BFR 1,655 (ECU 41).</li> </ol> </li> </ol>	See monthly amounts.	No variation with age.	No variation with age.	No variation with age.	<p>Supplements varying with age:</p> <p>Children over 10 years: FF 181 (ECU 39).</p> <p>Children over 15 years: FF 322 (ECU 70) except the 1st child in families with less than 3 children.</p>

## Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
No variation with age.	No variation with age.	Children over 6 years: LFR 510 (ECU 12.66); children over 12 years: LFR 1,529 (ECU 38).	Children up to 5 years: 70 % of basic amount. Children between 12 and 17 years: 130 % of basic amount. Children between 18 and 24 years: 100 % of basic amount. Double amounts are payable for invalid children or students (still mainly supported by applicant) if: a) under 16, not living at home, b) 16 or 17, not living in applicant's nor in an- other adult household, c) 18 to 24, for students, those in occupational training or household tasks and mainly sup- ported by applicant. Triple amounts are payable for children 18 to 24, studying or in occupational training, no longer living in the household and sup- ported for at least 90 % by applicant. If eligible. Invalid youths of 18 or more are entitled to a bene- fit on account of incapacity for work (see Table VI "Invalidity").	No variation with age.	No variation with age.	<b>Family allowances: 5. Supplements which vary with age</b>



Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Other benefits:</b>						
<b>1. Birth grants</b>	<p>BFR 34,545 (ECU 857) for first birth;            BFR 25,991 (ECU 645) for second and each subsequent birth.            May be obtained in advance two months before the probable date of birth.            Adoption grant: BFR 34,545 (ECU 857) per adopted child.</p>	<p>DKR 1,343 (ECU 178) per quarter = DKR 447.67 (ECU 59) per month until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date.</p>	<p>See "Other allowances" and Table V "Maternity".</p>	<p>See Table V "Maternity".</p>	<p>None.</p>	<p>Allowance for young child (APJE): FF 925 (ECU 201) per month per child. Paid as from 4th month of pregnancy to 3rd month after birth, no means test; then until 3 years of age - with means test.</p>
<b>2. Allowance for single parent</b>	<p>None.</p>	<p>The general benefits are supplemented by DKR 1,087 (ECU 144) per quarter = DKR 362.34 (ECU 48) per month and per child.            Moreover, an allowance of DKR 830 (ECU 110) per quarter = DKR 276.67 (ECU 37) per month and per household.</p>	<p>This Law guarantees a minimum maintenance for children under the age of 12, for a maximum of six years, if maintenance is not paid by the other parent.            Maintenance benefit is up to a maximum of DM 353 (ECU 180) in the old "Länder", DM 291 (ECU 148) in the new "Länder".</p>	<p>Increase of the family allowances of DR 1,250 (ECU 4.68) for each child if parent is widow/er, invalid or soldier as long as survivor's pension does not exceed a certain amount. This benefit is paid without regard to sex of the single parent.</p>	<p>None.</p>	<p>Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FF 3,021 (ECU 655) plus FF 1,007 (ECU 218) per child. The allowance is equal to the difference between this amount and the beneficiary's income.            Allowance of family support: children who are not acknowledged by both of the parents or whose father or mother do not fulfil the obligation to pay maintenance.</p>

## Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>IR£ 200 (ECU 249) in case of twins.</p> <p>IR£ 300 (ECU 373) in cases of triplets, IR£ 400 (ECU 497) in cases of quadruplets, quintuplets etc.</p> <p>See also Table V "Maternity".</p>	<p>See Table V "Maternity".</p>	<p>A birth grant of totally LFR 54,844 (ECU 1,361) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations.</p> <p>A maternity allowance is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (see Table V "Maternity").</p>	<p>See Table V "Maternity".</p>	<p>Once-off payment of ESC 22,600 (ECU 121) per live birth.</p> <p>Allowance for nursing mothers: ESC 4,100 (ECU 22) per month for first 10 months.</p>	<p>Maternity Payment: £ 100 (ECU 130) from the Social Fund. Available to those in receipt of incomerelated benefits (Income Support, Family Credit or Disability Working Allowance).</p>	<p><b>Other benefits:</b></p> <p><b>1. Birth grants</b></p>
<p>Lone Parent's Allowance is available as a separate and specific means-tested scheme (see table XII):</p> <p>Claimant: IR£ 59.20 (ECU 74) max. per week.</p> <p>Supplement: IR£ 14.90 (ECU 18.53) per week for each child.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>One Parent Benefit: 1st child: £ 26.22 (ECU 34) per month.</p>	<p><b>2. Allowance for single parent</b></p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Other benefits:</b>						
<b>3. Special allowances for handicapped children</b>	<p>Supplementary allowance for handicapped children under the age of 21 with a 66 % disability equal per month and per child to:</p> <p>BFR 11,471 (ECU 285) if the child obtains 0, 1, 2 or 3 points of autonomy;</p> <p>BFR 12,556 (ECU 312) if the child obtains 4, 5 or 6 points of autonomy;</p> <p>BFR 13,423 (ECU 333) if the child obtains 7, 8 or 9 points of autonomy.</p>	None.	None.	<p>Allowance for parent of handicapped child:</p> <p>DR 1,250 (ECU 4.68) per month.</p>	<p>PTA 6,000 (ECU 40) per month for each child under 18 with a disability of at least 33 %.</p> <p>PTA 31,530 (ECU 210) per month for each child over 18 and with a disability of at least 65 %.</p> <p>PTA 47,295 (ECU 316) per month if invalidity is at least 75 % and assistance is required.</p>	<p>Special allowance for persons with a 50 % or more handicap, up to 20 years: FF 644 (ECU 140) per month.</p> <p>Supplement for children with an incapacity degree of 80 % or 50 - 80 % when taken into care by a specialized institution:</p> <p>1st category: impermanent attendance of another person or expenses according to the amount of the supplement: FF 483 (ECU 105);</p> <p>2nd category: constant attendance by another person or expenses according to the amount of the supplement: FF 1,450 (ECU 314);</p> <p>3rd category: severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence. Allowance: FF 5,226 (ECU 1,133). The payment of the allowance requires the suspension of working-activities of one parent or the need of a third person.</p>
<b>4. Accommodation allowances and removal grants</b>	None.	None.	<p>A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous.</p>	None.	None.	<p>Accommodation: benefits for those receiving one of the various forms of family allowances: elderly, disabled, young workers, young households, beneficiaries of R.M.I. (income support). 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.</p>

## Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>From August 1993 IR£ 92.50 (ECU 115) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).</p>	<p>If one family member is handicapped, the ceiling of the family income is increased by LIT 14,000,000 (ECU 7,875) per year.</p>	<p>Supplementary allowance of LFR 2,089 (ECU 52) for each child under 18 with an insufficiency or permanent reduction of at least 50 % of physical or mental ability by comparison with that of a child of the same age.</p> <p>Maintenance without an age limit if the child is unable to care for itself unless in receipt of a benefit from the national solidarity fund or another social security body.</p>	<p>None.</p>	<p>Additional allowance for children under 24 of handicapped workers who fulfil certain health conditions.</p> <p>Rates per month:            ESC 5,580 (ECU 30) for children up to 14.            ESC 8,150 (ECU 44) for children between 14 and 18.            ESC 10,880 (ECU 58) for children between 18 and 24.</p> <p>Monthly life allowance for the same persons, older than 24 years: ESC 15,700 (ECU 84).</p> <p>Special education allowance for children, up to the age of 24 years, attending a special training establishment (variable amount).</p> <p>Allowance for third party assistance: ESC 8,800 (ECU 47) per month.</p>	<p>See Table VI "Invalidity" (Attendance Allowance and Mobility Allowance).</p>
<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>Housing Benefit - see Table XII.2 "Other specific non-contributory minima".</p>
					<p><b>Other benefits:</b></p> <p><b>3. Special allowances for handicapped children</b></p> <p><b>4. Accommodation allowances and removal grants</b></p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Other allowances	None.	Allowance (single benefit) in case of adoption of a foreign child: DKR 30,960 (ECU 4,106).	<p>Education allowance: DM 600 (ECU 293) per month for first 18 months following the child's birth (24 months for children born since 1.1.1993).</p> <p>Account taken of income from 7th month. The annual net income ceiling is fixed at DM 29,400 (ECU 14,353) for married couples and DM 23,700 (ECU 11,570) for single parents.</p> <p>For births from 1.1.1992 onwards this allowance is treated separately from parentage leave. Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child.</p>	<p>Benefits for mothers who are not working or who are married to a soldier or to a prisoner.</p> <p>Benefits for Greek emigrants coming back to Greece.</p> <p>Special allowance for large families:  DR 500 (ECU 1.87) for 3rd child.  DR 750 (ECU 2.81) for 4th child.  DR 1,000 (ECU 3.74) for 5th child.</p>	None.	<p>Allowance at beginning of the school year for children aged 6 - 18: FF 403 (ECU 87); payable in lump sum with means test.</p> <p>Education allowance for parents: allowance is given to parents interrupting their working activity for educating a child under 3 years and having care of at least 3 children. Total amount: FF 2,871 (ECU 622). Half amount (if one parent re-engages in a part-time job, but only in the last year of the benefit): FF 1,436 (ECU 311).</p> <p>Family benefit with means test: FF 839 (ECU 182) for families having at least 3 children over 3 years.</p> <p>Benefits for assistance:</p> <p>a) Allowances for child care at home: maximum FF 6,000 (ECU 1,301) per quarter (child with less than 3 years).</p> <p>b) Benefit for families assuming an approved maternal assistant (AFEAMA) if the child is less than 6 years old and social benefits don't exceed FF 6,000 (ECU 1,301) per quarter.</p> <p>c) AFEAMA benefit for baby-sitters of children less than 3 years: FF 519 (ECU 113); for children over 3 years: FF 312 (ECU 68).</p>

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
None.	None.	<p>1. Allowance at the beginning of school, for children over 6 years. Amounts of the allowance per child:</p> <p>a) for a group of one child:</p> <p>    between 6 and 11 years: LFR 3,567 (ECU 89);</p> <p>    over 12 years: LFR 5,095 (ECU 126).</p> <p>b) for a group of two children:</p> <p>    between 6 and 11 years: LFR 6,114 (ECU 152);</p> <p>    over 12 years: LFR 7,643 (ECU 190).</p> <p>c) for a group of three or more children:</p> <p>    between 6 and 11 years: LFR 8,662 (ECU 215);</p> <p>    over 12 years: LFR 10,190 (ECU 253).</p> <p>2. Education allowance for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed:</p> <p>LFR 118,644 (ECU 2,944) when educating one child,</p> <p>LFR 158,192 (ECU 3,926) when educating two children,</p> <p>LFR 197,740 (ECU 4,907) when educating three children.</p> <p>Allowance: LFR 15,285 (ECU 379). Half the allowance is available in the case of part-time employment.</p>	<p>A quarterly supplementary allowance is paid to families with</p> <p>1 child: HFL 22.61 (ECU 10.28),</p> <p>2 children: HFL 45.22 (ECU 21),</p> <p>3 children: HFL 55.64 (ECU 25),</p> <p>4 children: HFL 66.06 (ECU 30),</p> <p>5 children: HFL 76.48 (ECU 35),</p> <p>6 children: HFL 86.90 (ECU 40),</p> <p>7 children: HFL 97.32 (ECU 44),</p> <p>8 children: HFL 107.74 (ECU 49).</p>	<p>Marriage grant: ESC 18,510 (ECU 99) paid once for each insured spouse.</p> <p>Funeral grant: ESC 25,890 (ECU 139) single payment at the death of:</p> <p>a) children or equivalent dependants conferring entitlement to family allowances even if stillborn,</p> <p>b) relatives in ascending line (or equivalent dependants) of insured person or his/her dependent spouse (means tested),</p> <p>c) spouses,</p> <p>d) the insured person (paid to the person who proves to have taken over the funeral expenses).</p>	<p>Family Credit (FC): Non-contributory, income-related benefit for working families with children. Encourages people to stay in work and largely removes the fear of being worse off in work than out of work. In October 1992, FC was in payment to 457,000 families - average weekly payment being £42 (ECU 55). Expenditure 1992/93 was £850 million (ECU 1,105 million), met from General Taxation.</p> <p><i>Main conditions:</i> Must be responsible for at least one child eligible for Child Benefit. Payable to couples and lone parents. One parent must be employed/self-employed for at least 16 hours a week. Not payable where savings/capital exceed £8,000 (ECU 10,399).</p> <p><i>Calculation of benefit:</i> Maximum Family Credit is made up of an Adult Credit (same for lone parents and couples), and Child Credits for each child (different rates depending upon age). A family with under £69.00 (ECU 90) coming in weekly will receive the Maximum Credit. 70 pence (ECU 0.91) is taken off the Maximum Credit for every pound over £69.00 (ECU 90). Net income excludes Child Benefit, One Parent Benefit, and £15 (ECU 19.50) of any maintenance received from an absent parent. For example, a family with 2 children aged 12 and 14 with £120 (ECU 156) a week coming in would get over £42 (ECU 55) a week Family Credit.</p> <p>A family with 3 children aged 3, 8 and 11 with £140 (ECU 182) a week coming in would get over £32 (ECU 42) a week Family Credit.</p>	5. Other allowances

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Special cases:</b>						
<b>1. Unemployed persons</b>	Unemployed persons, for which the unemployment allowance is the main income of the household, are entitled to family benefits from 7th month of unemployment, at the following rates (+ supplements varying with age): 1st child: BFR 3,848 (ECU 95), 2nd child: BFR 5,523 (ECU 137), 3rd child and subsequent children: BFR 7,185 (ECU 178).	Normal family benefits.	Normal family benefits.	Normal benefits if 50 days work in preceding year. Normal benefits for persons who receive unemployment benefits for two months at least, persons who are unable to work for 2 months continually, women who did not work for 2 months because of maternity leave.	Normal family benefits.	Normal family benefits.
<b>2. Pensioners</b>	Pensioners obtain the same benefits to the same conditions as unemployed persons (see Table "Unemployed persons"). Pensioners recognised as unfit for work from the 7th month awards or invalids are entitled to family allowances to the following rates (+ supplements varying with age): 1st child: BFR 5,343 (ECU 133); 2nd child: BFR 5,523 (ECU 137); 3rd child and subsequent children: BFR 7,185 (ECU 178).	Special allowances of DKR 695 (ECU 92) per month for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by DKR 362.34 (ECU 48) per month per child.	Recipients of pensions are entitled to family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.

## Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Normal family benefits.	Normal family benefits.	Normal family benefits.	Normal family benefits.	Family allowances are paid to persons drawing unemployment benefit. Unemployed persons not entitled to unemployment benefit nevertheless receive family allowances for at least 12 months following last payment of contributions.	Normal family benefit.	<p><b>Special cases:</b></p> <p><b>1. Unemployed persons</b></p>
Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	<p><b>2. Pensioners</b></p>



Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Special cases:</b>						
<b>3. Orphans</b>	Orphan's allowances: BFR 9,796 (ECU 243) for each child. Supplement according to age.	Special additional allowance of DKR 695 (ECU 92) per month for each motherless or fatherless child. Special allowance for each motherless and fatherless child. Amount is raised to DKR 1,389 (ECU 184) per month and child.	Normal family allowances.	See Table VIII "Survivors". Person who has dependant orphans: increase of DR 1,250 (ECU 4.68) per month.	Normal family allowances.	FF 604 (ECU 131) for motherless and fatherless child. FF 453 (ECU 98) if child is raised by a single parent.
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not liable to taxation (regardless of progression).	Benefits are generally fully liable to taxation. Tax relief: see table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are not subject to taxation.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	Not applicable.	Not applicable.	Not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Not applicable.

## Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Family allowances can be cumulated with orphans' benefits. See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".</p>	<p>None.</p>	<p>Normal family allowances.</p>	<p>Fatherless or motherless children: normal allowances. See also Table VIII "Survivors"). Fatherless and motherless children under the general insurance scheme for widows and orphans; also holiday benefits: see Table VIII "Survivors".</p>	<p>Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).</p>	<p>Guardian's Allowance (GA) payable in addition to Child Benefit for motherless and fatherless children. One Parent Benefit not payable for a child for whom GA is in payment.</p>	<p><b>Special cases:</b> <b>3. Orphans</b></p>
<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are generally fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Child benefits, one parent benefits, guardians allowances and "Family Credit" are not taxable.</p>	<p><b>Taxation</b> <b>1. Taxation of cash benefits</b></p>
<p>Not applicable.</p>	<p>Not applicable.</p>	<p>Not applicable.</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>Not applicable.</p>	<p>Not applicable.</p>	<p><b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b></p>



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

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Existing schemes</b>	Insurance.	Optional insurance.	1. Insurance. 2. Assistance.	Insurance.	1. Insurance. 2. Assistance.	1. Insurance. 2. Assistance.
<b>Legislation</b>						
<b>1. First law</b>	Decree of 18 February 1924.	Law of 4 April 1907.	16 July 1927.	Decree-Law of 1954.	Law No 62 of 22 July 1961.	Law of 11th October 1940.
<b>2. Basic legislation</b>	Royal Decree of 25 November 1991 with regulations concerning unemployment (Belgian Monitor of 31.12.1991). Ministerial decree concerning the schemes of application of unemployment regulations (Belgian Monitor of 25.01.1992).	Law of 24 March 1970, as amended.	Law of 25 June 1969 (Arbeitsförderungsgesetz), with several amendments. Social Code, general part (11 December 1975), most recently amended by the Law of 20 June 1991.		Law No 51 of 8 October 1980 on unemployment protection, as amended by Law No 31 of 2 August 1984. Royal Decree No 625 of 2 April 1985 implementing Law No 31 of 1984. Royal Decree: Law No 3 of 31 March 1989. Law No 22 of 30 July 1992.	Agreement of 31st December 1958. Insurance: Art. L. 351-3 to L. 351-8 of Labour Code; Conventions of 24th February 1984, 19th November 1985, 30th November 1987, 6th July 1988, 1st January 1990 and 1st January 1993. Assistance: Art. L. 351-9 and L. 351-10 of Labour Code.

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Insurance. 2. Assistance.</p>	<p>1. Full unemployment: a) ordinary unemployment benefit. b) mobility allowance. 2. Short time: a) ordinary income complement. b) extraordinary income complement.</p>	<p>Insurance.</p>	<p>Insurance comprising: 1. general benefits, 2. extended benefits, 3. follow-up benefits.</p>	<p>1. Insurance. 2. Assistance.</p>	<p>Insurance.</p>	<p><b>Existing schemes</b></p>
<p>Law of 1911.  Social Welfare Consolidation Act 1981, as amended.</p>	<p>1. Total Unemployment: a) Decree-Law No 2,214 of 19 October 1919.  Law of 20 May 1988, No. 160. b) Law No. 223 of 23 July 1991.  2. Part time unemployment: a) Decree-law No. 869 of 12 August 1947. b) Law No. 223 of 23 July 1991.</p>	<p>Law of 6 August 1921.  Amended law of 30 June 1976.</p>	<p>Law of 6 November 1986, as amended.</p>	<p>Law of 1975.  Decree-law No 79-A/89 of 13 March 1989.</p>	<p>Act of 1911.  Social Security Contributions and Benefits Act 1992.</p>	<p><b>Legislation</b>  1. First law  2. Basic legislation</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Field of application</b>	<ol style="list-style-type: none"> <li>1. All employees covered by social security.</li> <li>2. Young persons who are unemployed following their training.</li> </ol>	<ol style="list-style-type: none"> <li>1. Wage earners and self-employed persons of 16 - 65 years may be admitted as members to an unemployment fund.</li> <li>2. Young persons having completed vocational training of 18 months at least.</li> <li>3. Conscripts.</li> </ol>	<p>All employees (= industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons).</p>	<ol style="list-style-type: none"> <li>1. Employees who are insured against sickness with a social security institution.</li> <li>2. Youngsters between 20 - 29 years of age who have never worked before.</li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: Employees.</li> <li>2. Assistance: <ol style="list-style-type: none"> <li>a) unemployed with family responsibilities: <ol style="list-style-type: none"> <li>(i) over 18 and under 65 who have exhausted their entitlement to contributory benefit;</li> <li>(ii) with no entitlement to allowances but paid contributions for 3 months.</li> </ol> </li> <li>b) unemployed without family responsibilities: <ol style="list-style-type: none"> <li>(i) older than 45 years who have exhausted their entitlement to allowances for at least 12 months;</li> <li>(ii) with no entitlement to allowances but paid contributions for 6 months.</li> </ol> </li> <li>c) Other groups: <i>see note XI-E-1.</i></li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: All employees.</li> <li>2. Assistance: Unemployed having exhausted their entitlement to contributory benefits and certain special groups (released prisoners, ex-patriated, repatriated or stateless workers, political refugees and asylum seekers, victims of industrial accidents or occupational diseases).</li> </ol>

## Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Field of application
<p>1. Insurance: With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>2. Assistance: Persons aged 18 years and over.</p>	<p>1. Total Unemployment: a) all employees. b) all workers (except in the building trade) who qualify for the extraordinary earnings supplement.</p> <p>2. Part time unemployment: exceptional allowance: workers in certain categories and areas who do not fulfil the conditions required for 1.</p>	<p>1. Employed persons.</p> <p>2. Young persons, who are unemployed after their training.</p> <p>3. Self-employed persons who have given up their trade and are in search of paid employment.</p>	<p>All employees under 65.</p>	<p>1. All insured employees.</p> <p>2. Entitled to invalidity pension in case that the benefit has been stopped because of ameliorated health conditions so that the entitled is considered capable to work.</p>	<p>All employed persons except married women who chose before April 1977 not to be insured.</p>	



Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Total unemployment:</b>						
<b>1. Main conditions</b>	<ol style="list-style-type: none"> <li>1. To be without work and without earnings;</li> <li>2. To be fit for work;</li> <li>3. Registered for employment.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be unemployed involuntarily;</li> <li>2. to be fit for work;</li> <li>3. to have signed on at the employment office.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be available for work;</li> <li>2. To have personally registered at the employment exchange as unemployed.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be unemployed involuntarily;</li> <li>2. To be fit for work;</li> <li>3. To be registered at an employment exchange and to be at the disposal of the exchange.</li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: <ol style="list-style-type: none"> <li>a) to have lost previous job involuntarily;</li> <li>b) to be able and willing to work;</li> <li>c) to be at the disposal of the employment office;</li> <li>d) to be affiliated to the social security schemes or have equivalent status.</li> <li>e) to have covered required contribution periods.</li> </ol> </li> <li>2. Assistance: <ol style="list-style-type: none"> <li>a) to be registered at an employment office;</li> <li>b) have exhausted the entitlement to contributory unemployment;</li> <li>c) have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit;</li> <li>d) not enjoy income from other sources exceeding the national minimum wage.</li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: <ol style="list-style-type: none"> <li>a) Not to have left previous employment voluntary, without good cause;</li> <li>b) not to be seasonally unemployed;</li> <li>c) to be looking for work and physically able to work;</li> <li>d) to be registered for work;</li> <li>e) to be less than 60 years of age; nevertheless, if the person at that age cannot prove 150 trimesters of insurance for old-age pension, the benefit is maintained until the 150 trimesters are reached, or until age 65.</li> </ol> </li> <li>2. Assistance: <p>For the solidarity scheme, in addition:</p> <ol style="list-style-type: none"> <li>a) long term unemployed: certain conditions of previous activity and of means (special solidarity allowance);</li> <li>b) special other groups: means test (integration allowance).</li> </ol> </li> </ol>

## Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<ol style="list-style-type: none"> <li>1. To be free from disqualification.</li> <li>2. To be fit for of work.</li> <li>3. To be available for and seeking work.</li> <li>4. To have registered as unemployed.</li> </ol>	<p>To have registered at the employment exchange.</p>	<ol style="list-style-type: none"> <li>1. To be involuntarily unemployed.</li> <li>2. To be fit to work.</li> <li>3. To be available for work.</li> <li>4. To have registered for employment and accept suitable employment offered.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be capable of and available for work.</li> <li>2. To be registered at the employment exchange.</li> <li>3. Not to have refused suitable employment.</li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance:               <ol style="list-style-type: none"> <li>a) To be capable of and available for work;</li> <li>b) to have registered at the employment office;</li> <li>c) not to be in receipt of an invalidity or old-age pension.</li> </ol> </li> <li>2. Assistance: Same conditions as above plus: to have exhausted entitlement to unemployment insurance benefit or not to have completed the qualifying period required for unemployment insurance benefit.</li> </ol>	<p><b>Total unemployment:</b></p> <ol style="list-style-type: none"> <li>1. Main conditions               <ol style="list-style-type: none"> <li>1. Not to be unemployed due to voluntary leaving, misconduct or strike action.</li> <li>2. To be capable of work.</li> <li>3. To be available for work with an employer.</li> <li>4. To be actively searching an employment.</li> <li>5. To have made a claim for Unemployment Benefit.</li> </ol> </li> </ol>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Total unemployment:</b>						
<b>2. Qualifying period</b>	<p>Period varies according to the age of the insured person:</p> <p>78 working days during the last 10 months and 624 working days during the last 36 months.</p>	<ol style="list-style-type: none"> <li>To have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years.</li> <li>For insured person entitled to social old-age or invalidity pension: 26 weeks in the last 18 months.</li> <li>1 year of insurance with fund.</li> </ol>	<ol style="list-style-type: none"> <li>Insurance: The unemployed person has to be insured at least 12 months of employment under insurance cover during the last 3 years.</li> <li>Assistance: During the last year at least 150 days of employment under insurance cover or to have received unemployment allowance (for at least one day) or to fulfil similar conditions.</li> </ol>	<ol style="list-style-type: none"> <li>At least 125 days of work during the 12 months preceding job loss or, at least, 200 days of work during the 2 years preceding job loss.</li> <li>For first time claimants, at least 80 days of work per year during the 2 previous years.</li> </ol>	<ol style="list-style-type: none"> <li>Insurance: Minimum contribution period: more than 12 months in the 6 years immediately preceding unemployment.</li> <li>Assistance: in general none with the exception of certain schemes of unemployment assistance in which contribution periods of 3 or 6 months are imposed.</li> </ol>	<p>Insurance: 4 months insurance in last 8 months.</p>
<b>3. Maximum age</b>	<p>65 years for men; 60 years for women.</p>	<p>66 years.</p>	<p>65 years.</p>	<p>65 years and more if working activity is extended.</p>	<p>65 years, where beneficiary has completed qualifying contribution period for entitlement to a minimal retirement pension.</p>	<p>60 years if person justifies 150 trimesters of insurance for old age pensions; in any case 65 years.</p>

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Insurance:</p> <p>a) Flat-rate benefit:</p> <p style="margin-left: 20px;">(i) 39 weeks' contributions paid;</p> <p style="margin-left: 20px;">(ii) 39 weeks' contributions paid or credited during the contribution year preceding the benefit year (see Table IV).</p> <p>b) Pay-related benefit: Beneficiary must have a right to flat-rate benefit and must have had earnings over IR£ 82.00 (ECU 102) per week in the relevant tax year.</p> <p>2. Assistance: No qualifying period; means test.</p>	<p>a) Two years of insurance and 52 weekly contributions during the last 2 years.</p> <p>b) At least 12 months of insurance, within at least 6 months of effective work in a firm.</p>	<p>At least 26 weeks of employment during the last year.</p>	<p>1. General benefits: at least 26 weeks of paid employment during the last 12 months.</p> <p>2. Extended and follow-up benefits: during the last 5 years at least 3 years in each of which a salary over 52 days was paid.</p>	<p>1. Insurance: at least 540 days of salary-earning employment and contribution payment, or assimilated situation, in 24 months prior to unemployment.</p> <p>2. Assistance: at least 180 days' wage/salary-earning fulltime employment in the 12 months preceding commencement of unemployment.</p>	<p>Flat-rate benefit:</p> <p>1. contributions paid in one of the 2 tax years on which the claim is based amounting to at least 25 times the minimum contribution for that year.</p> <p>2. contributions paid or credited in both the appropriate tax years amounting to a total of at least 50 times the minimum contribution for that year.</p>	<p><b>Total unemployment:</b></p> <p><b>2. Qualifying period</b></p>
<p>66 years.</p>	<p>None.</p>	<p>65 years.</p>	<p>65 years.</p>	<p>None.</p>	<p>Men: 65 years; women: 60 years. Can also be paid at pension rate up to age 70 (men) and 65 (women).</p>	<p><b>3. Maximum age</b></p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Total unemployment:</b>						
<b>4. Means test</b>	None.	None.	<p>1. Insurance: Income from any part-time work (less than 18 hours per week) reduces entitlement to unemployment benefit. Other income or assets are not taken into account.</p> <p>2. Assistance: State of need.</p>	None.	<p>1. Insurance: None.</p> <p>2. Assistance: Must not enjoy income from any other source exceeding the national minimum wage currently in force.</p>	<p>Assistance: ceiling of monthly income</p> <p>1. long term unemployed</p> <p>a) FF 5,104.40 (ECU 1,107) for single persons,</p> <p>b) FF 10,208.80 (ECU 2,213) for a couple (on 1st January 1993).</p> <p>2. other special categories</p> <p>a) FF 3,933 (ECU 853) for single persons,</p> <p>b) FF 7,866 (ECU 1,705) for a couple.</p>
<b>5. Waiting period</b>	None.	None.	None.	6 days.	None.	<p>1. Insurance: Not during paid holidays and waiting period of 7 days for payment. The waiting period is increased to 20 days if the end of the contract resulted in the payment of a sum exceeding the statutory figure for such compensation or the amount stipulated in collective bargaining agreements.</p> <p>2. Assistance: Immediate payment.</p>

## Unemployment

Table: XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Insurance: None.</p> <p>2. Assistance: Insufficient resources.</p>	None.		None.	None.	<p>1. Insurance: None.</p> <p>2. Assistance: Average monthly income not exceeding 80 % of minimum guaranteed wage in the relevant sector.</p>	None.	<p><b>Total unemployment:</b> <b>4. Means test</b></p>
<p>1. Insurance: a) Flat-rate benefit: 3 days. b) Pay-related benefit: 18 days.</p> <p>2. Assistance: 3 days.</p>	None.		None.	None.	None.	3 days.	<p><b>5. Waiting period</b></p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France																																																									
<b>Benefits:</b>																																																															
<b>1. Days for which allowance is granted</b>	Working days and unpaid public holidays.	6 days a week.	6 days a week.	25 days per month.	Every day.	Every day.																																																									
<b>2. Duration of payment</b>	No limit (except for certain cases of long-term unemployment).	Not more than 2 and a half years. An insured person who has received an offer of (vocational) training or employment will always remain entitled to daily allowances until the day when the training or employment starts. For the insured entitled to an old-age or invalidity pension: limited to 12 months. Transition benefits: A member of an unemployment insurance fund, aged between 55 and 59, who is about to lose his right to a daily allowance because it is only payable for a certain period, is entitled to a "transition benefit" (overgangsydelse) of 80 % of the maximum daily allowance. This allowance stops when the insured reaches the age of 60 or if he or she is awarded to an early retirement pension.	1. Insurance: Proportional to periods of employment and to age: <table border="1"> <thead> <tr> <th>Employment</th> <th>Age</th> <th>Duration</th> </tr> </thead> <tbody> <tr> <td>12 months</td> <td>-</td> <td>156 days</td> </tr> <tr> <td>16 months</td> <td>-</td> <td>208 days</td> </tr> <tr> <td>20 months</td> <td>-</td> <td>260 days</td> </tr> <tr> <td>24 months</td> <td>-</td> <td>312 days</td> </tr> <tr> <td>28 months</td> <td>42 years</td> <td>364 days</td> </tr> <tr> <td>32 months</td> <td>42 years</td> <td>416 days</td> </tr> <tr> <td>36 months</td> <td>42 years</td> <td>468 days</td> </tr> <tr> <td>40 months</td> <td>44 years</td> <td>520 days</td> </tr> <tr> <td>44 months</td> <td>44 years</td> <td>572 days</td> </tr> <tr> <td>48 months</td> <td>49 years</td> <td>624 days</td> </tr> <tr> <td>52 months</td> <td>49 years</td> <td>676 days</td> </tr> <tr> <td>56 months</td> <td>54 years</td> <td>728 days</td> </tr> <tr> <td>60 months</td> <td>54 years</td> <td>780 days</td> </tr> <tr> <td>64 months</td> <td>54 years</td> <td>832 days</td> </tr> </tbody> </table> 2. Assistance: unlimited	Employment	Age	Duration	12 months	-	156 days	16 months	-	208 days	20 months	-	260 days	24 months	-	312 days	28 months	42 years	364 days	32 months	42 years	416 days	36 months	42 years	468 days	40 months	44 years	520 days	44 months	44 years	572 days	48 months	49 years	624 days	52 months	49 years	676 days	56 months	54 years	728 days	60 months	54 years	780 days	64 months	54 years	832 days	Generally proportional to periods of employment: <table border="1"> <thead> <tr> <th>Employment</th> <th>duration</th> </tr> </thead> <tbody> <tr> <td>125 days</td> <td>5 months</td> </tr> <tr> <td>150 days</td> <td>6 months</td> </tr> <tr> <td>180 days</td> <td>8 months</td> </tr> <tr> <td>220 days</td> <td>10 months</td> </tr> <tr> <td>250 days</td> <td>12 months</td> </tr> </tbody> </table> If aged 49 years or more: 210 days 12 months In all cases, 3 additional months at reduced rate: 12 months for 4,050 days of work. 5 months for the newcomers on the job market (youngsters between 20 - 29 years).	Employment	duration	125 days	5 months	150 days	6 months	180 days	8 months	220 days	10 months	250 days	12 months	1. Insurance: Depending on contribution period over preceding 6 years duration of payment. 2. Assistance: Extension in 6 months periods, up to a total of 18 months. Extension for another 6 months, for long-term unemployed over 45, or after two years of unemployment. Emigrants who are coming back to Spain: 6 months. Unemployed who cannot justify a sufficient contributory period: 6 months, maximum 21 months. Prisoners and anciens claiming invalidity pension: 6 months with possibility of extension. Maximum: 18 months. In the case of workers over 52, extension to age of retirement.	1. Insurance: Duration of benefits (basic benefit and allowances for end of entitlement) varies according to length of insurance and to age; minimum: 4 months, maximum: 60 months. 2. Assistance: a) Long term unemployed: benefits given by periods of 6 months, for indefinite time. b) Special groups: maximum 1 year.
Employment	Age	Duration																																																													
12 months	-	156 days																																																													
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# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:																																		
<p>6 days a week.</p> <p>1. Insurance:</p> <p>a) Flat-rate benefit: Limited to 390 days (if applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid).</p> <p>b) Pay-related benefit: Limited to 375 days. On expiry of unemployment benefit, unemployment assistance may be paid, subject to a means test.</p> <p>2. Assistance: No limit.</p>	<p>Every day.</p> <p>a) 180 days.</p> <p>b) 36 months with possibility of extension until 48 months for regions in South Italy.</p>	<p>Every day.</p> <p>365 calendar days during a reference period of 24 months. 182 extra calendar days for persons particularly "difficult" to place. For unemployed of 50 years and more prolongation of 12, 9 or 6 months respectively if 30, 25 or 20 years of affiliation to pension.</p>	<p>5 days a week.</p> <p>1. General benefits: 6 months.</p> <p>2. Extended benefits: depending on age and employment record:</p> <table style="margin-left: 20px;"> <thead> <tr> <th>Employment</th> <th>duration</th> </tr> </thead> <tbody> <tr><td>5 to 10 years</td><td>3 months</td></tr> <tr><td>10 to 15 years</td><td>6 months</td></tr> <tr><td>15 to 20 years</td><td>12 months</td></tr> <tr><td>20 to 25 years</td><td>18 months</td></tr> <tr><td>25 to 30 years</td><td>24 months</td></tr> <tr><td>30 to 35 years</td><td>30 months</td></tr> <tr><td>35 to 40 years</td><td>36 months</td></tr> <tr><td>&gt; = 40 years</td><td>48 months</td></tr> </tbody> </table> <p>3. Follow-up benefits: 1 year.</p>	Employment	duration	5 to 10 years	3 months	10 to 15 years	6 months	15 to 20 years	12 months	20 to 25 years	18 months	25 to 30 years	24 months	30 to 35 years	30 months	35 to 40 years	36 months	> = 40 years	48 months	<p>Every day.</p> <p>1. General benefits proportional to age:</p> <table style="margin-left: 20px;"> <tbody> <tr><td>&lt; 25 years</td><td>10 months</td></tr> <tr><td>25/30 years</td><td>12 months</td></tr> <tr><td>30/35 years</td><td>15 months</td></tr> <tr><td>35/40 years</td><td>18 months</td></tr> <tr><td>40/45 years</td><td>21 months</td></tr> <tr><td>45/50 years</td><td>24 months</td></tr> <tr><td>50/55 years</td><td>27 months</td></tr> <tr><td>&gt; = 55 years</td><td>30 months.</td></tr> </tbody> </table> <p>2. Extended benefits: 50 % of the above mentioned periods.</p>	< 25 years	10 months	25/30 years	12 months	30/35 years	15 months	35/40 years	18 months	40/45 years	21 months	45/50 years	24 months	50/55 years	27 months	> = 55 years	30 months.	<p>6 days a week.</p> <p>Flat-rate benefit: limited to 312 days excluding Sundays in any period of interruption of employment. A claimant requalifies for a further period of 312 days when he has worked for an employer for 13 weeks within a prescribed period in each of which employment has lasted for 16 hours or more. These weeks need not be consecutive.</p>	<p>1. Days for which allowance is granted</p> <p>2. Duration of payment</p>
Employment	duration																																							
5 to 10 years	3 months																																							
10 to 15 years	6 months																																							
15 to 20 years	12 months																																							
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Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Earnings taken as reference</b>	Average daily earnings.	Calculation usually based on average earnings of preceding 13 weeks or 3 months.	Average weekly wage for the last 3 months.	Earnings at the time of job loss.	1. Insurance: Average of employee's contribution assessment bases for preceding 6 months. These figures are brought up to national minimum wage in force at the time when benefit falls due, where they were below that level. 2 Assistance: National minimum wage.	Earnings on which contributions have been paid for last 12 months (insurance scheme).
<b>4. Earnings ceiling</b>	BFR 2,106.94 (ECU 52) per day.	None.	DM 7,200 (ECU 3,671) per month in the old "Länder" and DM 5,300 (ECU 2,702) in the new "Länder".	See below.	220 % of minimum inter-professional wages.	Insurance scheme: 75 % of former daily salary. 4 times the ceiling of social security, FF 50,440 (ECU 10,936) per month.

## Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Insurance:</p> <p>a) Flat rate benefit: Not applicable.</p> <p>b) Pay-related benefit: Gross taxable earnings in a previous income tax year. Benefit is calculated at 12 % of weekly earnings, subject to earnings ceiling.</p> <p>2. Assistance: The means test takes account of actual income.</p>	<p>Global payment.</p>	<p>Gross earnings during the 3 months which precede unemployment.</p>	<p>1. General and extended benefits: daily earnings lost.</p> <p>2. Follow-up benefits: statutory minimum wage.</p>	<p>1. Insurance: average daily wage for 6 months preceding the 2 months prior to commencement of unemployment.</p> <p>2. Assistance: minimum wage.</p>	<p style="text-align: right;"><b>Benefits:</b></p> <p>Benefit is not payable for any day on which earnings exceed £ 2 (ECU 2.60) nor for any week in which earnings exceed the minimum level of earnings at which contributions become payable (currently £ 56 = ECU 73).</p>
<p>1. Insurance: Pay-related benefit: IR£ 220 (ECU 274) per week.</p> <p>2. Assistance: None.</p>	<p>None.</p>	<p>The allowance cannot be superior to two and a half times the social minimum wage or two times the social minimum wage in case that the unemployment exceeds 182 days in a period of 12 months.</p> <p>For the complementary benefit the ceiling is fixed to one and a half times the social minimum wage.</p>	<p>HFL 286.84 (ECU 130) per day (5-day week).</p>	<p>None.</p>	<p>£ 56 (ECU 73) per week but changes annually (see above).</p>
					<p style="text-align: right;"><b>3. Earnings taken as reference</b></p>
					<p style="text-align: right;"><b>4. Earnings ceiling</b></p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>5. Rate</b>	<p>1. Unemployment benefits: <i>For maximum and minimum allowances see note XI-B-1.</i></p> <p>a) Cohabits with dependents: 60 % of reference earnings.</p> <p>b) Single persons: 60 % in the 1st year of unemployment. 42 % from the second year on.</p> <p>c) Cohabitants without dependents: 55 % in the 1st year of unemployment. 35 % for next 6 months. After 18 months eventually lump sum allowance if certain conditions are fulfilled: <i>see note XI-B-1.</i></p> <p>2. Waiting allowance (based on study record):</p> <p>a) Cohabits (household with only replacement incomes): below age 18: BFR 286 (ECU 7.10) per day, over age 18: BFR 460 (ECU 11.42) per day.</p> <p>b) Single persons: below age 18: BFR 306 (ECU 7.59) per day, age 18 - 20: BFR 479 (ECU 11.89) per day and from age 21: BFR 621 (ECU 15.41) per day.</p> <p>c) Cohabitants without dependents: below age 18: BFR 270 (ECU 6.70) per day, over age 18: BFR 431 (ECU 10.70) per day.</p> <p>3. Supplement after 1st year of unemployment, to older workers (over 50 years) with at least 20 years of working career: <i>see note XI-B-1.</i></p>	<p>90 % of reference earnings (not more than DKR 2,634 (ECU 349) per week). Maximum rates are fixed for 12 months at a time by each individual fund.</p> <p>Young persons having completed education and without work: DKR 2,106 (ECU 279) (maximum).</p>	<p>1. Insurance:</p> <p>a) Beneficiaries with children: 68 % of net earnings (benefits on a fixed scale).</p> <p>b) Beneficiaries without children: 63 % of net earnings.</p> <p>2. Assistance:</p> <p>a) Beneficiaries with children: 58 % of net earnings (benefits on a fixed scale).</p> <p>b) Beneficiaries without children: 56 % of net earnings.</p>	<p>For manual workers: 40 % of daily wage.</p> <p>For employees: 50 % of monthly wage. Minimum: Two-thirds daily minimum wage (DR 2,911 = ECU 10.90). Maximum (basic amount plus extra for dependants): 70 % of reference earnings for the appropriate insurance class.</p> <p>After prescribed payment period has expired additional benefit of 50 % of allowance.</p>	<p>1. Insurance:</p> <p>70 % of reference earnings for first 180 days; afterwards 60 %. Maximum: 220 % of interprofessional minimum wage. Minimum: interprofessional minimum wage.</p> <p>2. Assistance:</p> <p>75 % of professional minimum wage. For long-term unemployed over 45, special 6-months benefit of 75 % to 125 % of interprofessional minimum wage, according to family size.</p>	<p>1. Insurance:</p> <p>a) For minimum insurance period between 4 and 6 months: the amount of benefit is calculated, as under ba), less 25 % (general rate).</p> <p>b) For minimum insurance period of at least 6 months:</p> <p>(i) Full rate: 40.4 % of recognizable daily wages + FF 54.15 (ECU 11.74) per day or 57.4 % of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FF 131.01 (ECU 28) per day.</p> <p>(ii) Downward sliding scale: The full rate allowance is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FF 83.50 (ECU 18.10) per day, FF 115.74 (ECU 25) per day for people aged over 52 under certain conditions relating to previous employment.</p> <p>2. Assistance:</p> <p>a) Special benefit for long term unemployed: FF 72.92 (ECU 15.81) per day. FF 104.73 (ECU 23) per day if over 55 years or over 57 years under certain conditions regarding former working activity.</p> <p>b) Insertion benefit: young persons FF 43.70 (ECU 9.47) per day.</p>

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Insurance:</p> <p>a) Flat-rate benefit: IR£ 55.60 (ECU 69) per week.</p> <p>b) Pay-related benefit: 12 % of reckonable weekly earnings between IR£ 82.00 (ECU 102) and IR£ 220 (ECU 274). The combined flat-rate and pay-related benefits plus income tax rebate may not exceed 85 % of net weekly earnings before unemployment commenced.</p> <p>2. Assistance:</p> <p>a) Short-term: IR£ 55.60 (ECU 69) per week.</p> <p>b) Long-term: IR£ 59.20 (ECU 74) per week.</p>	<p>a) 20 % of the average pay received during the last 3 months.</p> <p>b) For the first year, 100 % of the extraordinary earnings supplement. For the months which follow, 80 %.</p>	<p>1. 80 % of reference earnings.</p> <p>2. For the unemployed whose wife or companion living with him in cohabitation is 2 1/2 times the social minimum income unemployment benefit is reduced by 50 % of the difference between the spouse's income and the fixed ceiling.</p>	<p>1. General and extended benefits: 70 % of reference earnings.</p> <p>2. Follow-up benefits: 70 % of the statutory minimum wage.</p> <p>3. If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefits Act (means tested). The maximum amount of the supplement is 30 % of the minimum wage for a couple, 27 % of this wage for single parents, and 21 % for a single person. Lower rates apply to single persons under 23.</p>	<p>1. Insurance: 65 % of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: minimum guaranteed wage unless worker's remuneration is below that level.</p> <p>2. Assistance: 70 % to 100 % of minimum wage in line with number of dependants.</p>	<p style="text-align: center;"><b>Benefits:</b></p> <p>5. Rate</p> <p>£ 44.65 (ECU 58) per week.</p> <p>£ 56.10 (ECU 73) if over pension age.</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
6. Family supplements	None.	None.	General scheme of family allowance (see Table X).	10 % increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70 % of daily wage.	None.	None.
<b>Benefits for older unemployed and early retirement:</b>						
1. Measure	Conventional early retirement pension in case of dismissal.	Early retirement scheme.	<ol style="list-style-type: none"> <li>1. Compulsory retirement of unemployed at age 60 (see Table VII).</li> <li>2. Special part-time work scheme (at least 18 h/week) for workers aged 58 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment. If earnings for such part-time work for older workers is increased by at least 20 %, and contributions are paid for legal pension insurance at least at the level of the compulsory contributions due on the difference between the wage for the part-time work and 90 % of a full-time wage, the federal labour office will refund the employer the wage supplement for 20 %, as well as the difference in the contributions for the legal invalidity and old-age insurance, corresponding to the compulsory contributions for the shown difference under the condition that this difference was due to this working place.</li> </ol>	None.	<ol style="list-style-type: none"> <li>1. Early retirement (at age 64) on full pension.</li> <li>2. In accordance with the Industrial Restructuring Law, workers in these sectors who are eligible are entitled to a form of benefit financed under the relevant sectoral restructuring plan rather than by the social security scheme. These benefits are of particular significance for workers aged at least 55 at the time of restructuring, who may draw them until they reach 65 years of age.</li> <li>3. Partial retirements as from age 62 subject to a proportional reduction in retirement pension.</li> </ol>	Early retirement from State funds after 56 years and 2 months (exceptionally 55 years of age).

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Adult dependant: IR£ 35.50 (ECU 44) per week.</p> <p>Each child dependant: IR£ 12.80 (ECU 15.92) per week.</p> <p>Additional payments from the unemployment insurance and the unemployment assistance.</p>	<p>Housing supplement.</p>	<p>Increase to 85 % of earnings if dependent children.</p>	<p>See Table X "Family benefits".</p>	<p>None.</p>	<p>Dependent adult: £ 27.55 (ECU 36) per week or £ 33.70 (ECU 44) if claimant over pension age. Per dependent child: £ 10.95 (ECU 14.23), only payable if claimant is over pension age. Reduced rate by £ 1.15 (ECU 1.49) in respect of a child for whom the higher rate of child benefit is payable.</p>
<p>Pre-retirement allowance is payable to persons between 55 and 66 years of age.</p>	<p>See Table VII "Old-age".</p>	<p>Pre-retirement benefit permitting enterprises to dismiss structurally redundant workers and to reequilibrate the age structure among the workers within an enterprise. Early retirement measures are also applied in case of night and shift-work. The indemnity is paid by employers and partially reimbursed by the employment fund.</p>	<p>Prolongation of benefits duration but at social minimum rate. Possibly, early retirement pension as part of agreements secured by collective bargaining.</p>	<p>Early retirement for unemployed persons aged 60. If the unemployed is 55 or older at the time of receipt of benefit, it will be continued until age 60.</p>	<p>None.</p>

**Benefits:**  
6. Family supplements

**Benefits for older unemployed and early retirement:**  
1. Measure

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits for older unemployed and early retirement:</b>						
<b>2. Conditions</b>	<ol style="list-style-type: none"> <li>1. General rule: to be aged 58; obligation of substitution by unemployed worker; to be made redundant; to retire from labour market</li> <li>2. When laid off in enterprise recognised to be in difficulties: to be aged 50; no obligation of substitution. When laid off in enterprise declared to be in a process of reorganization: to be aged between 52 and 55; no replacement obligation.</li> </ol>	To be aged between 60 and 67; to be member of unemployment fund for at least 20 years within the last 25 years; to fulfil the conditions for unemployment benefit; to be resident in Denmark; not being pensioned; working activity limited to 200 hours per year.	Unemployed for at least 1 year during the last 18 months or at least 8 employed contribution years in the last 10 years.	None.	<p>Existence of agreement providing for such benefits.</p> <ol style="list-style-type: none"> <li>1. Worker must meet all conditions for entitlement to a retirement pension except age criterion.</li> <li>2. Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries.</li> <li>3. Conditions depending on age:               <ol style="list-style-type: none"> <li>a) Claimant aged 55 or over:                   <ol style="list-style-type: none"> <li>(i) application submitted by firm to labour administration setting out details of crisis situation.</li> <li>(ii) declaration of crisis issued by labour administration</li> </ol> </li> <li>b) Claimant aged 62 or over: Need for a reorganization plan.</li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>1. At least 56 years and 2 months (exceptionally 55 years of age).</li> <li>2. Contributed to social security during 10 years in a capacity as wage earner.</li> <li>3. Provide proof of at least one full year of as member of the enterprise.</li> <li>4. Not to be entitled to an old-age pension for incapacity.</li> <li>5. For wage earners over 60 years of age, unable to prove 150 valid quarters.</li> </ol>

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<ol style="list-style-type: none"> <li>1. Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer.</li> <li>2. Recipients must not engage in insurable employment.</li> </ol>	<p style="text-align: center;">None.</p>	<ol style="list-style-type: none"> <li>1. Age 57, and having fulfilled in the three preceding years the conditions for old-age or early retirement pension, or fulfilling certain conditions related to work record.</li> <li>2. Must not exercise any professional activity other than insignificant or occasional activities.</li> </ol>	<p style="text-align: center;">As for full unemployment and aged at least 57.5 and over when becoming unemployed. Vary according to industrial and professional sector.</p>	<ol style="list-style-type: none"> <li>1. To have exhausted entitlement to unemployment insurance benefit.</li> <li>2. To have applied for an old-age pension.</li> </ol>	<p style="text-align: center;">None.</p> <p style="text-align: center;"><b>Benefits for older unemployed and early retirement:</b></p> <ol style="list-style-type: none"> <li>2. Conditions</li> </ol>



Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits for older unemployed and early retirement:</b>						
<b>3. Rates</b>	A complementary indemnity is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit. The indemnity is paid by the employers.	During the first 2 1/2 years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2,634 (ECU 349) per week. Thereafter not more than 80 % of the upper limit (DKR 2,106 = ECU 279).	See Table VII "Old-age". In case of long service in a firm, it is obliged to reimburse benefits received by the unemployed person.	None.	100 % of pension due at normal retirement age. From 55 to 60 years of age, 80 % of average wage for 6 months preceding restructuring declaration for sector in question. From 60 to 65 years of age, 75 % of average remuneration for 6 months preceding early retirement. Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.	65 % of the portion of daily earnings taken as reference lower than the social security contribution ceiling and 50 % for the portion of the salary included between the ceiling and 4 times the ceiling.
<b>Partial unemployment:</b>						
<b>1. Definition of partial unemployment</b>	Days or half days during which the execution of the work contract is suspended.	No special definition. In reality: more than 9 hours of reduction per week.	Insurance only: unavoidable short-time working affecting at least one third of staff and at least 10 % of normal working time. In the building sector, in the event of unemployment due to weather conditions (1 November to 31 March), compensation as for short-time working.	None.	Provisions come into play when working day or number of days worked reduced by at least one third from normal working-hour level, providing reduction accompanied by proportional reduction in wages.	Reduction of hours usually worked below legal limit, because of economic, accidental or technical reasons.

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>IR£ 59.20 (ECU 74) per week (max). Rates vary according to the means of the claimant.</p>	<p>None.</p>	<p>Percentage of previous gross earnings, as follows: 85 % during 1st 12 months, 80 % during 2nd 12 months, 75 % during 3rd 12 months.</p>	<p>See "full employment". Vary according to industrial and professional sector.</p>	<p>See Table VII "Old-age"</p>	<p>None.</p>
<p><b>Benefits for older unemployed and early retirement:</b></p> <p><b>3. Rates</b></p>					
<p>Short-time working is employment in which the number of days systematically worked in a working week is temporarily less than the normal number of days in the employment concerned.</p>	<p>a) Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (ordinary additions). b) Earnings supplement because of the sectoral or local economic situation, restructuration or reconversion of the enterprise (extraordinary additions).</p>	<p>Short-time working or two or more days of unemployment in a normal working week.</p>	<p>No special definition.</p>	<p>None.</p>	<p>Any day of unemployment on which a person would normally work.</p>
<p><b>Partial unemployment:</b></p> <p><b>1. Definition of partial unemployment</b></p>					

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Partial unemployment:</b>						
<b>2. Conditions</b>	See 'Total unemployment'.	See 'Total unemployment'.	See 'Total unemployment', and over 10 % reduction of normal working time.	None.	In addition to those applying in the case of total unemployment, entitlement to benefit for partial unemployment is dependent on decision by labour administration within the framework of a reorganization plan.	<ol style="list-style-type: none"> <li>1. To have a weekly wage equal or higher to 18 times the minimum wage (SMIC).</li> <li>2. Not being in seasonal unemployment.</li> <li>3. Not being unemployed because of strike.</li> </ol>
<b>3. Compensation</b>	60 % of ceiling of reference wage.	Rate of 80 % for the number of free hours.	Per hour of unemployment, rate as for total unemployment (official scale).	None.	The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time.	Allowance paid by employer: 50 % of gross wages per hour, with minimum of FF 29 (ECU 6.29) per hour. Reimbursement of employer by state of FF 18 (ECU 3.90) per hour.



Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Partial unemployment:</b>						
<b>4. Accumulation</b>	<ol style="list-style-type: none"> <li>Benefit from a full early pension: no unemployment benefit.</li> <li>Benefit from a partial early pension: daily benefit is reduced by the daily pension's amount exceeding 30 % of the maximum unemployment benefit per day for worker with dependent family members.</li> </ol>	<ol style="list-style-type: none"> <li>Pensions: accumulation permitted but duration of benefits is limited.</li> <li>No accumulation possible with early retirement pension.</li> <li>Sickness cash benefits: no accumulation.</li> <li>Income from other gainful activity: the general rule excludes accumulation. In a number of special cases, however, accumulation is possible.</li> </ol>	<ol style="list-style-type: none"> <li>Pensions: accumulation dependent on individual circumstances.</li> <li>Sickness allowance: no accumulation.</li> </ol>	None.	<ol style="list-style-type: none"> <li><b>Insurance:</b> Income from gainful activity: Accumulation is not possible, except with allowances from partial unemployment due to reduction of working time. Persons drawing unemployment assistance benefit may take part-time jobs. Other social security benefits: No accumulation with retirement and invalidity pensions, family related income supplements, provisional invalidity benefits and additional family supplements and transitorial working incapacity benefits. Accumulation principally possible with widow/er's and orphan's pension, family allowances, death grants and other benefits possible.</li> <li><b>Assistance:</b> No accumulation with income from any source exceeding national minimum interprofessional wage.</li> </ol>	<ol style="list-style-type: none"> <li>No accumulation of insurance benefits with solidarity benefits.</li> <li><b>Insurance:</b> Accumulation possible of replacement income with old-age benefit after the age of 60, within certain limits. No accumulation with benefits in cash of sickness insurance.</li> <li><b>Assistance:</b> No accumulation with benefits in cash of sickness insurance, or with invalidity pensions for total incapacity to work. Accumulation possible with old-age benefits if condition of maximum of resources is met. For both schemes: possibility of partial accumulation with earnings from reduced activity (conditions of accumulation are different).</li> </ol>

## Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Normally no accumulation with other social insurance benefits.</p>	<ol style="list-style-type: none"> <li>1. Total unemployment: no accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum.</li> <li>2. Partial unemployment: no accumulation with pensions above the minimum pension.</li> </ol>	<p>Total unemployment: not awarded in conjunction with other benefits. If income from a gainful professional activity exceeds 10 % of the maximum threshold of the provided compensation, the unemployment benefit is reduced by the amount exceeding the provided ceiling.</p>	<p>Any compensation paid by the employers is deducted. The amount of the supplement under the Supplementary Benefits Act depends on any further income from or in connection with work of the beneficiary and/or eventual partner.</p>	<p>No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.</p>	<p>None.</p>
					<p><b>Partial unemployment:</b> <b>4. Accumulation</b></p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation. Tax relief: see table IV "Sickness - cash benefits".	Benefits are not subject to taxation.	Benefits are liable to taxation after deduction of 10 % and then of 20 %.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Not applicable.	See table IV "Sickness - cash benefits".

## Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation
Benefits are not subject to taxation.	Benefits are liable to taxation. Tax relief: see table IV "Sickness - cash benefits".	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are not subject to taxation.	Unemployment benefit is subject to taxation except where the beneficiary defers or cancels his retirement.  Income support is taxable when paid to unemployed persons or strikers.	1. Taxation of cash benefits
Not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Not applicable.	Income support, or mixed payments of income support and unemployment benefit are taxable up to a ceiling (currently £ 44.65 = ECU 58 per week for a single person; £ 72.20 = ECU 94 per week for a couple), with the excess exempt from tax.	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable



## Notes to Table XI

### Note XI-B-1: Belgium, Rates

1. Unemployment benefits:
  - a) Cohabitants with dependants:  
60 % of reference earnings.  
Maximum: BFR 1,264 (ECU 31) per day.  
Minimum: BFR 1,097 (ECU 27) per day.
  - b) Single persons without dependants:  
60 % in the 1st year of unemployment.  
Maximum: BFR 1,264 (ECU 31) per day.  
Minimum: BFR 785 (ECU 19.48) per day.  
42 % from the 2nd year onwards.  
Maximum: BFR 885 (ECU 22) per day.  
Minimum: BFR 785 (ECU 19.48) per day.
  - c) Cohabitants without dependants:  
55 % in the 1st year of unemployment.  
Maximum: BFR 1,159 (ECU 29) per day.  
Minimum: BFR 634 (ECU 15.73) per day.  
35 % for the following six months.  
Maximum: BFR 737 (ECU 18.29) per day.  
Minimum: BFR 634 (ECU 15.73) per day.

Lump-sum of BFR 473 (ECU 11.74) per day when 18 months of unemployment are completed, raised to BFR 631 (ECU 15.66) if they are part of a household which has only replacement incomes, as long as the total benefits do not exceed BFR 32,864 (ECU 816) per month. The period of 18 months is extended in relation to former employment on the formula of 3 months per each year of professional activity and/ or wage-earning. Not applicable to workers with a record of 20 years in employment and workers whose permanent rate of disability is at least 33 %.

2. Waiting allowance (based on study records):
  - a) Cohabitants (household with only replacement incomes):  
age below 18:  
BFR 286 (ECU 7.10) per day,  
age over 18:  
BFR 460 (ECU 11.42) per day.

- b) Single persons:
    - age below 18: BFR 306 (ECU 7.59) per day,
    - age 18 - 20: BFR 479 (ECU 11.89) per day
    - and age 21 and over: BFR 621 (ECU 15.41) per day.
  - c) Cohabitants without dependants:
    - age below 18: BFR 270 (ECU 6.70) per day,
    - age over 18: BFR 431 (ECU 10.70) per day.
3. Supplement after 1st year of unemployment to older workers (over age 50) with employment record of at least 20 years:
- a) Cohabitants with dependants:
    - + BFR 132 (ECU 3.28).
  - b) Single persons:
    - + 12.5 % of reference earnings.
  - c) Cohabitants without dependants:
    - + 7.5 % of reference earnings.

**Note XI-E-1: Spain, Field of application: *other groups***

- Unemployed over age 52 fulfilling all conditions for retirement pension except the age limit;
- Returning migrants;
- Prisoners - for six months after their release;
- Claimants to an invalidity pension whose pension has been suspended because their health condition has improved or who have been recognized as capable for work.



- I Organization
- II Financing
- III Health care
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Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Designation</b>	Minimum de Moyens d'Existence.	Social Bistand.	Sozialhilfe.	No general scheme exists. See specific allowances below.	"Ingreso mínimo de inserción" or "Renta Mínima".	Revenu Minimum d'Insertion.
<b>Basic legislation</b>	Law of 7 August 1974 instituting the right to minimum means of existence.	Law of 19 June 1974.	Law of 30 June 1961: Bundessozialhilfegesetz.	No general scheme.	Not uniform laws of the 17 Comunidades Autónomas.	Law of 1 December 1988.
<b>Goal</b>	To assure a minimum income to persons not disposing of sufficient resources and who are unable to procure them by personal effort or other means.	The amount is given when a person is temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family.	To enable the recipient to enjoy a reasonable standard of living and to place him in a position to live independently of social assistance.	No general scheme.	Combat poverty by means of cash benefits, for the basic needs of living.	To enable those in need to dispose of minimum revenues in order to satisfy essential requirements and to encourage sociological and professional integration of deprived persons.

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Supplementary Welfare Allowance.	Minimo Vitale.	Revenu Minimum Garanti.	Sociale Bijstand.	No general scheme exists. See specific allowances below.	Income Support.	<b>Designation</b>
First law introduced in 1975. Social Welfare (Consolidation) Act of 1981, as amended.	Raises the competence of the regions. The regulations vary according to the regions: most regions settle their services by means of laws of reorganisation of supplementary benefit services. In other regions (just as: Toscana, Emilie-Romagna) every community or local sanitary unit, USL) assesses the amount of the "minimum account/income" by means of individual regulations of social help allowances. The regions which have a specific regulation concerning this subject are Umbria, the Trentino-Alto Adige - autonomous province de Bolzano.	Law of 26 July 1986, amended.	National Assistance Act of 13 June 1963 (Algemene Bijstandswet, ABW).	No general scheme.	Income Support (General) Regulations, 1987. The Social Security Administration Act 1992.	<b>Basic legislation</b>
Supplementary Welfare Allowance gives a basic weekly income to people who have little or no means. In addition, lump-sum payments can be made to meet urgent or exceptional circumstances.	Allowance which realizes a transfer of public resources in favour with citizens who actually don't work and who don't have revenues higher than a certain determined level (in principle, corresponding to a hypothetical subsistence level).	To ensure a decent standard of living to the population and to protect people against poverty.	To provide financial assistance to every citizen resident in the Netherlands, who cannot provide for the necessary costs of supporting himself or his family, or cannot do so adequately, or who is threatened with such a situation. The law affords the citizen the opportunity to pay the costs necessary for living. The allowance is aimed at enabling the party in question to achieve again a position in which he can provide independently the necessary costs of living.	No general scheme.	To provide financial help for people who are not in full time work (16 hours or more a week) and whose income from all sources is below a set minimum level.	<b>Goal</b>

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legal qualification</b>	Subjective right, non-discretionary.	Subjective right, non-discretionary.	Subjective right, non-discretionary.	No general scheme.	Subjective right, non-discretionary.	Subjective right, non-discretionary.
<b>Principle</b>	Differential amount.	Differential amount.	Differential amount.	No general scheme.	Differential amount.	Differential amount.
<b>Entitled persons</b>	Individual.	Individual, except when married: couple; children have a personal right.	Individual.	No general scheme.	Independent family units.	Individual.

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Statutory entitlement to basic weekly allowance, provided the general conditions are satisfied. Lump-sum payments and weekly supplements for rent or mortgage costs are discretionary.</p>	<p>Subjective right, non-discretionary.</p>	<p>Subjective right, non-discretionary.</p>	<p>Subjective right, the government has a legal duty to supply financial assistance.</p>	<p>No general scheme.</p>	<p>Awards are made by Adjudication Officers who interpret regulations.</p>	<p><b>Legal qualification</b></p>
<p>Differential amount.</p>	<p>Differential amount according to the composition of the family and of the basic minimal income fixed by the region.</p>	<p>Differential amount.</p>	<p>Differential amount at uniform national standard rates.</p>	<p>No general scheme.</p>	<p>Differential amount.</p>	<p><b>Principle</b></p>
<p>Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.</p>	<p>All citizens in a situation of need due to a lack of individual economic resources.</p>	<p>Universalist law.</p>	<p>In principle an individual right; households (married or unmarried couples irrespective of sex): assistance applied for and received by one of the partners as a family assistance; upon request half of the amount of the assistance can be received by each of the partners.</p>	<p>No general scheme.</p>	<p>Allowance received by individual who may claim for a partner and any dependant children in the household.</p>	<p><b>Entitled persons</b></p>



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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>General conditions:</b>						
<b>1. Duration</b>	Unlimited.	Unlimited.	Unlimited.	No general scheme.	Generally 12 months; can be renewed.	Three months, renewable for periods of three months to one year.
<b>2. Nationality</b>	Nationals; persons benefiting from EEC Rule 1612/68; stateless persons and refugees.	No nationality conditions.	Nationals; citizens of the signatory countries to the Social Security agreement (f.e. all EEC Member States), persons granted political asylum; other foreigners (with restrictions). From 1.11.93 new rules for asylum seekers according to the law on asylum seekers' benefits (AsylbLG).	No general scheme.	Not in all cases a condition of eligibility.	Nationals and foreigners living in stable conditions in France, said stability being determined with regard to residence permits in their possession.
<b>3. Residence</b>	Residing effectively in the country.	All persons residing in the country.	Reside in the country; Germans normally residing abroad may be given allowance.	No general scheme.	To be a resident of the Comunidad Autónoma for a certain period (generally between 3 and 5 years).	Residence in the country.
<b>4. Age</b>	With effect from 18 years of age (civil majority), with three exceptions: the minors emancipated by marriage, single persons looking after (a) child(ren) and pregnant minors.	No age condition (in practice assistance is seldom given to children under 18 years of age because they are supported by their parents).	No age condition; minors also have a proper claim.	No general scheme.	Between 25 and 65 years of age; those under 25 looking after children or handicapped people.	With effect from 25 years of age; those under 25 looking after at least one child.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	General conditions: 1. Duration
Unlimited.	Limited, with possibility of renewal depending on duration of the situation of need.	Unlimited.	Unlimited.	No general scheme.	Unlimited.	2. Nationality
Nationals, refugees and stateless persons and all persons legally residing in the country, regardless of nationality.	Nationals; some restrictions for foreigners, except for political refugees.	Without regard to nationality.	Nationals, refugees and stateless persons, nationals of all EC member states; all persons legally residing in the country.	No general scheme.	Nationals; nationals of EC member states; nationals of countries with which a bilateral agreement with reciprocity clause exists.	3. Residence
Residence in the country.	All person resident in the regional or municipal territory (according to the authority who administers the service).	Persons resident on Luxembourg territory and having resided in the country for at least ten years during the last 20 years.	Legally residing in the country; under special conditions Dutch nationals abroad have a right to social assistance.	No general scheme.	Actually residing in the country.	4. Age
Normally paid from 18 years of age.	No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.	With effect from 30 years; exceptions for persons unable to work or looking after a child or an invalid.	As from 18 years; exceptions possible for minor children having left their parents' house.	No general scheme.	In general, as from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>General conditions:</b>						
<b>5. Willingness to work</b>	Prove availability for work, unless impossible for equity or health reasons.	Duty of providing one's own support; both spouses must have exhausted all possibilities of finding employment.	Persons capable of working must be prepared to do so.	No general scheme.	Must be capable of working.	Must be available for training, integration or employment activities (the person concerned undertakes to participate in social integration activities that he/she defines with the Local Integration Committee C.L.I.).
<b>6. Exhaustion of other claims</b>	Vindicate one's rights, if any, to social allowances to which he/she may lay claim by virtue of Belgian or foreign legislation. The "minimex" is a residual right.	Obligation to support spouse and children under 18 years of age.	Claims on other social benefits and claims on maintenance-debtors have to be exhausted. Exceptions: e.g. education benefit ("Erziehungsgeld"), rent allowance according to the Federal Care Law (Bundesversorgungsgesetz), single grants by welfare associations.	No general scheme.	Not required.	Applicants must vindicate their rights to social benefits and to food allowances.
<b>7. Other conditions</b>	The person concerned may be asked to vindicate his/her rights with regard to debtors of alimony.	No assets. Event which leads to a change in living conditions.	No other conditions.	No general scheme.	The beneficiary has to fulfil the conditions which are stipulated at the time of the attribution of the aid, and are meant to help them escape marginality.	No other conditions.

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	General conditions:
If of working age and healthy, the applicant must be willing to work and be registered for work.	The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organize special professional courses in certain cases.	Be available on the labour market and accept an appropriate employment assigned by the labour authorities; exceptions for sick persons, disabled old persons, persons who are looking after a child or an invalid.	Register for employment, if of working age.	No general scheme.	Those capable of working must be available for, registered for and actively seeking employment. Certain groups such as lone-parents, pensioners and the disabled are excluded from this rule.	5. Willingness to work
Claims to other social security benefits must normally be exhausted; however, if state of need still exists with those benefits, the allowance may also be paid in full or in part; payment of the allowance may also be made on an interim basis pending processing of claims to other social security benefits.	Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.	To assert their rights to Social allowances and to alimentary claims.	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	No general scheme.	None.	6. Exhaustion of other claims
Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes.	No other conditions.	Accept attendance at courses, training periods or other measures of preparation, initiation and guidance in professional life, the temporary assignment to public utility employment with the State authorities, public authorities or other non-profit bodies; same exceptions as sub "Age".	No other conditions.	No general scheme.	Capital, excluding home, of applicant and/or partner if any, must be £ 8,000 (ECU 10,399) or below.	7. Other conditions

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Determination of the minimum</b>	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those who have been fixed as the guaranteed revenue for old-aged people.	The amount of the guarantee of resources has been fixed in 1986. The starting point of calculations has been the basic amount of the old age pension (90 or 80 %). Certain fixed family expenditures have been taken into consideration.	The needs are determined generally with the help of statistics about realistic expenses of households belonging to the categories of inferior income (statistical model).	No general scheme.	Varies according to the autonomous regions.	
<b>Level of determination</b>	At the national level.	At the national level.	At "Länder" level. In Bavaria: Generally the rate set by the "Land" applies, local authorities may change this rate, if justified by the costs of living and local inflation rate.	No general scheme.	Autonomous Regions (Comunidades Autónomas).	At the national level.
<b>Regional differentiation</b>	No regional differentiation.	No regional differentiation.	The basic rate varies between DM 494 (ECU 252) and DM 561 (ECU 286) (1.7.1993) according to the Länder.	No general scheme.	Important distinction of benefits between PTA 30,000 (ECU 200) and PTA 37,000 (ECU 247), of supplements for family members and of access conditions.	No regional differentiation.

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Fixed by Government.	The regulations vary according to the regions.	The reference minima have been fixed through political decision in comparison with the social minimal income and pension minima. These minima are automatically indexed to the evolution of the costs of living.	The level of assistance to meet essential needs is governed by national rules which are laid down in the National Assistance Rates Decree of 1974, which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	No general scheme.	The rates are not set on the basis of a "basket of goods" and they do not include separate amounts for specific items of food or fuel charges.	<b>Determination of the minimum</b>
The level of the basic rate is centrally determined at the national level. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.	Determined by the Regions.	At the national level.	At the national level.	No general scheme.	At the national level.	<b>Level of determination</b>
No regional differentiation.	Considerable regional differentiation: the amount for a single person varies between LIT 300,000 (ECU 169) and LIT 500,000 (ECU 281).	No regional differentiation.	No regional differentiation.	No general scheme.	No regional differentiation.	<b>Regional differentiation</b>

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Domestic unit for the calculation of resources</b>	The spouses concerned, the person cohabiting or the person living alone.	The applicant and his spouse; two persons forming a household are regarded as single persons.	The income and assets of claimant and spouse who share a household; for dependant, unmarried children living at home, account is taken of parents' income and assets.	No general scheme.	Family.	The applicant, the spouse or cohabitant and dependants.
<b>Resources taken into account</b>	<p>All resources, of whatever nature or origin whatsoever, including allocation paid by virtue of Belgian or foreign social regulations.</p> <p>Exceptions: family allowances; the amount of revenue from property of which the person concerned is the proprietor or the usufructuary; social assistance granted by public social assistance centres (CPAS); the study allowances granted to the interested person for the benefit of himself or his dependant children; the donations (in certain cases); the alimony perceived for the benefit of minor single children dependent on the interested person.</p>	As a rule, all resources, regardless of their nature and origin (some exceptions).	All income, social allowances just as family allowances (exceptions: see "exhaustion of other claims"), and all assets (certain exonerations).	No general scheme.	All resources of the family are taken into account.	<p>Resources of any nature, including family allowances: earnings from activities, revenue procured from movable or immovable property, etc.; some special social allowances granted to cope with a specific requirement and not considered as providing resources contributing to the global solvency of the recipient of said allowances; maximum of resources (RMI + monthly resources):</p> <p>Single person: FF 2,163.16 (ECU 314)</p> <p>household: FF 3,245.00 (ECU 471).</p>

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
The household: the applicant and his dependants.	Family as a result of a certificate of the family status. The law is extended to the effective family nucleus who live in the same flat and who share the surviving resources.	"De facto" Community of persons living under the same roof and obviously disposing of a common budget.	The claimant and the partner.	No general scheme.	Family unit.	<b>Domestic unit for the calculation of resources</b>
All cash income, including other social security payments, as well as the value of property (except the home of the applicant), investments and savings. Family Benefit payments are excluded from the assessment of income.	All family earnings, except the family dwelling.	The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances and maternity benefits).	All resources, regardless of their nature and origin. Capital left untouched: HFL 17,800 (ECU 8,092) for families and HFL 8,900 (ECU 4,046) for single persons. People under 65 and living in their own home are granted an additional exemption.  Irrespective of the number of children, an amount of HFL 185.66 (ECU 84) is deducted from the allowance to the beneficiary with children living at home and having their own income.	No general scheme.	Most income resources; for every £250 (ECU 325), or part of £250 (ECU 325), of savings over £3,000 (ECU 3,900), a deduction of £1 (ECU 1.30) a week is made from the rate otherwise payable.	<b>Resources taken into account</b>



Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Guaranteed minimum:</b>						
<b>Categories</b>	<ol style="list-style-type: none"> <li>Spouses living under the same roof.</li> <li>Person living alone either with an dependant unmarried minor child, or with several children among which there is at least one minor, unmarried and dependant.</li> <li>Person living alone.</li> <li>Any other person cohabitating with one or several persons, whether parents, relatives or not.</li> </ol>	<ol style="list-style-type: none"> <li>Basic amount for single persons.</li> <li>Basic amount for married couples.</li> <li>Allowances for children.</li> <li>Amounts for persons under 23.</li> <li>Housing supplement.</li> </ol>	<ol style="list-style-type: none"> <li>Allowances covering necessary basic support ("Hilfe zum Lebensunterhalt"):               <ol style="list-style-type: none"> <li>Fixed monthly payments ("normal amount") in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age).</li> <li>Supplements for certain groups (elderly; handicapped; single parent families, pregnant women etc.)</li> <li>Allowances for housing and heating.</li> <li>Aperiodic and single payments if necessary for clothing, household goods, furniture, etc.</li> </ol> </li> <li>Guaranty to cover individual needs in difficult situations through the grant of allowances (e.g. in cases of illness, of care or particular social difficulties).</li> </ol>	No general scheme.	Family and supplement for every dependant person.	<ol style="list-style-type: none"> <li>Recipient living alone.</li> <li>Increase for extra person over and above the second: 30 %.</li> <li>Increase for extra person from the third excluding the spouse or the partner or companion in life: 40 %.</li> </ol>
<b>Guaranteed minimum and family allowances</b>	General family allowances are granted in addition to the minimum.	General family allowances are granted in addition to the minimum.	The minimum amount includes family supplements and in consequence family allowances. Exception: education grant is added to the social assistance allowance.	No general scheme.		Included: the RMI takes dependant children into account.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Guaranteed minimum: Categories
<p>1. Personal rate of Supplementary Welfare Allowance. 2. Additional allowances paid in respect of adult or child dependants. 3. Supplements paid for special needs and exceptional needs.</p>	<p>Amounts are fixed by local bodies; reference thresholds depend on two parameters: the minimum pension and the non-taxable earnings (depending on general taxation for employees) the benefits vary in direct relation with the number of persons in the family; increases can be provided in special cases (orphans, nomads, etc.).</p>	<p>1. Person living alone. 2. Second adult. 3. Other adults. 4. Each child. 5. Increase for infirmity.</p>	<p>1. Married or unmarried couples (irrespective of sex): 100 % of the net minimum wage. 2. Single-parent families: 90 % of the net minimum wage. 3. Single persons aged 23 or older: 70 % of the net minimum wage. 4. Single persons sharing accommodation: 60 % of the net minimum wage. 5. Young people aged between 18 and 23: lower rates, increasing with age.</p>	<p>No general scheme.</p>	<p>1. Personal allowance: single persons, couples, lone parent, dependant children. 2. Plus: premium (family, lone parent, pensioner, disabled). 3. Plus: residential allowance - special higher levels of income support for people in residential care and nursing homes.</p>	<p>Guaranteed minimum: Categories</p>
<p>Family allowances (i.e. Child Benefit) are paid separately. However, additional amounts are paid in respect of dependants.</p>		<p>Family allowances and maternity benefits are granted in addition to social assistance.</p>	<p>General family allowances are granted in addition to the social assistance. See table X.</p>	<p>No general scheme.</p>	<p>The main family allowances (i.e. Child Benefit and Family Credit) are entirely separate from Income Support. However, Income Support can include a 'family' and a 'lone parent premium'.</p>	<p>Guaranteed minimum and family allowances</p>

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Guaranteed amount:</b>						
<b>Examples</b>	<p>1. Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:</p> <p>a) Person living alone: BFR 19,485 (ECU 484).</p> <p>b) Couple with or without children: BFR 25,980 (ECU 645).</p> <p>c) Single parent family: BFR 25,980 (ECU 645).</p> <p>2. Monthly amounts including family allowances:</p> <p>a) Couple with one child (10 years): BFR 29,828 (ECU 740).</p> <p>b) Couple with 2 children (8, 12 years): BFR 35,351 (ECU 877).</p> <p>c) Couple with three children (8-10-12 years): BFR 42,536 (ECU 1,056).</p> <p>d) Single parent family with one child (10 years): BFR 29,828 (ECU 740).</p> <p>e) Single parent family with 2 children (8, 10 years): BFR 34,884 (ECU 866).</p>	<p>1. Monthly amounts not including housing allowance:</p> <p>a) Single person: DKR 3,002 (ECU 398). After 9 months: DKR 2,641 (ECU 350).</p> <p>b) Younger than 23 years:</p> <p>(i) living with parents: DKR 1,890 (ECU 251) + DKR 96 (ECU 12.73).</p> <p>(ii) living separately: DKR 3,310 (ECU 439).</p> <p>c) Couple without children: DKR 6,004 (ECU 796). After 9 months: DKR 5,282 (ECU 700).</p> <p>d) Single parent family with one child (10 years): same amounts + supplement for one child DKR 1,158 (ECU 154) + family allowances.</p> <p>e) Couple with one child (10 years): same amount + supplement for one child: DKR 1,158 (ECU 154) + family allowances.</p> <p>f) Couple with two children (8 and 12 years): same amounts + supplements for two children: DKR 2,316 (ECU 307) + family allowances.</p> <p>g) Couple with three children: same amount + supplements for three children: DKR 3,474 (ECU 461) + family allowances.</p> <p>2. The general family allowances that must be added quarterly are:</p> <p>a) For child 0 - 6 years: DKR 2,075 (ECU 275).</p> <p>b) For child 7 - 18 years: DKR 1,600 (ECU 212).</p>	<p>Basic amounts (excl. supplements for special needs, single payments), average (old Länder) (amounts from 01.01.94):</p> <p>1. Single person: DM 509 = ECU 260 (DM 512 = ECU 261).</p> <p>2. Couple without children: DM 916 = ECU 467 (DM 921 = ECU 470).</p> <p>3. Couple with one child (10 years): DM 1,247 = ECU 636 (DM 1,253 = ECU 639).</p> <p>4. Couple with 2 children (8 and 12 years): DM 1,578 = ECU 805 (DM 1,585 = ECU 808).</p> <p>5. Couple with three children (8, 10, 12 years): DM 1,909 = ECU 973 (DM 1,917 = ECU 977).</p> <p>6. Single parent family with one child (10 years): DM 840 = ECU 428 (DM 844 = ECU 430).</p> <p>7. Single parent family with 2 children (8, 10 years): DM 1,171 = ECU 597 (DM 1,176 = ECU 600).</p> <p>In special cases these amounts are increased regularly by up to 20 % of the basic amount and by allowances equal to the full cost of housing.</p>	No general scheme.	<p>Average amounts of the minimum:</p> <p>1. Single person:</p> <p>2. Couple without children: PTA 30,000 (ECU 200).</p> <p>3. Single parent family: PTA 30,000 (ECU 200).</p> <p>4. Couple with one child: PTA 35,000 (ECU 234).</p> <p>5. Couple with two children: PTA 40,000 (ECU 267).</p> <p>6. Couple with three children: PTA 45,000 (ECU 300).</p>	<p>Amounts including family benefits, but excluding housing allowance:</p> <p>1. Person living alone: FF 2,163 (ECU 314).</p> <p>2. Couple without children: FF 3,245 (ECU 471).</p> <p>3. Single parent family with 1 child (10 years): FF 3,245 (ECU 471).</p> <p>4. Couple with 1 child (10 years): FF 3,894 (ECU 565).</p> <p>5. Couple with 2 children (8 and 12 years): FF 4,543 (ECU 659).</p> <p>6. Couple with 3 children: FF 5,408 (ECU 785).</p>

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Guaranteed amount:
<p>1. Basic minimum allowance (monthly rates):</p> <p>a) Single person: IR£ 240.93 (ECU 300).</p> <p>b) Couple without children: IR£ 394.77 (ECU 491).</p> <p>c) Couple with one child: IR£ 450.23 (ECU 560).</p> <p>d) Couple with 2 children: IR£ 505.70 (ECU 629).</p> <p>e) Couple with 3 children: IR£ 561.17 (ECU 698).</p> <p>f) Single parent family with one child: IR£ 296.40 (ECU 369).</p> <p>g) Single parent family with two children: IR£ 351.87 (ECU 438).</p> <p>All child dependants are treated the same (IR£ 12.80 = ECU 15.92 per week), regardless of age.</p> <p>2. Examples including family benefits (see Table X):</p> <p>a) Couple with one child: IR£ 470.23 (ECU 585).</p> <p>b) Couple with 2 children: IR£ 545.70 (ECU 679).</p> <p>c) Couple with 3 children: IR£ 621.17 (ECU 772).</p> <p>d) Single parent family with one child: IR£ 316.40 (ECU 393).</p> <p>e) Single parent family with two children: IR£ 391.87 (ECU 487).</p>	<p>It is not possible to give detailed indications as the amounts vary from region to region and they are differentiated only according to the number of family members and not according to its composition; figures are given here as examples only:</p> <p>1. Persons living alone: LIT 300,000 - LIT 500,000 (ECU 169 - 281).</p> <p>2. 2 persons: LIT 400,000 - LIT 700,000 (ECU 225 - 394).</p> <p>3. 3 persons: LIT 500,000 - LIT 850,000 (ECU 281 - 478).</p> <p>4. 4 persons: LIT 600,000 - 1,000,000 (ECU 337 - 562).</p> <p>5. 5 persons: LIT 700,000 - 1,100,000 (ECU 394 - 619).</p>	<p>1. Amounts excluding family allowances:</p> <p>a) Person living alone: LFR 28,716 (ECU 713).</p> <p>b) Couple without children: LFR 43,072 (ECU 1,069).</p> <p>c) Couple with 1 child: LFR 47,301 (ECU 1,174).</p> <p>d) Couple with 2 children: LFR 51,530 (ECU 1,279).</p> <p>e) Couple with 3 children: LFR 55,759 (ECU 1,384).</p> <p>f) Single parent family with one child: LFR 32,945 (ECU 818).</p> <p>g) Single parent family with 2 children: LFR 37,174 (ECU 923).</p> <p>2. Amounts including family allowances (depending on number and age of the children, see Table X):</p> <p>a) Couple with one child (10 years): LFR 46,717 (ECU 1,159).</p> <p>b) Couple with 2 children (10 and 12 years): LFR 62,028 (ECU 1,538).</p> <p>c) Couple with 3 children (8-10-12 years): LFR 75,455 (ECU 1,872).</p> <p>d) Single parent family with one child (10 years): LFR 36,588 (ECU 908).</p> <p>e) Single parent family with two children (8 and 10 years): LFR 46,651 (ECU 1,158).</p>	<p>1. Monthly net standard rates (excluding family benefits):</p> <p>a) Single person aged 23 and over, sharing accommodation: HFL 1,046.56 (ECU 476).</p> <p>b) Single person aged 23 and over not sharing accommodation: HFL 1,232.22 (ECU 560).</p> <p>c) Couple (with or without children): HFL 1,760.31 (ECU 800).</p> <p>d) Single parent family: HFL 1,584.28 (ECU 720).</p> <p>2. Amounts of social assistance plus family allowance:</p> <p>a) Single parent family with one child (10 years): HFL 1,717.35 (ECU 781).</p> <p>b) Couple with one child (10 years): HFL 1,893.38 (ECU 861).</p> <p>c) Single parent family with two children (8-10 y.): HFL 1,897.88 (ECU 863).</p> <p>d) Couple with two children (8 and 12 years): HFL 2,120.95 (ECU 964).</p> <p>e) Couple with three children (8-10-12 years): HFL 2,303.85 (ECU 1,047).</p>	<p>No general scheme.</p>	<p>Income Benefit including family allowances, but not the housing allowances, monthly amounts (converted weekly rates):</p> <p>1. Single person aged 18-24 years: £ 150.80 (ECU 196).</p> <p>2. Single person aged 25 and over: £ 190.67 (ECU 248).</p> <p>3. Couple without children: £ 299.60 (ECU 389).</p> <p>4. Couple with one child (10 years): £ 406.03 (ECU 528).</p> <p>5. Couple with two children (8 and 12 years): £ 502.02 (ECU 656).</p> <p>6. Couple with three children (9, 13 and 17, all in full time education): £ 616.63 (ECU 802).</p> <p>7. Lone parent aged 18 or over with one child (10 years): £ 318.93 (ECU 415).</p> <p>8. Lone parent aged 18 or over with two children (8 and 10 years): £ 384.15 (ECU 499).</p>	<p>Examples</p>

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Relations between the amounts</b>	<ol style="list-style-type: none"> <li>1. Single person: 100 %</li> <li>2. 2nd adult of couple: + 33 %</li> <li>3. 1st child (family benefits for average age): + 15 %</li> <li>4. 2nd child (family benefits for average age): + 21 %</li> <li>5. 3rd child (family benefits for average age): + 28 %.</li> </ol>	<ol style="list-style-type: none"> <li>1. Single person: 100 %.</li> <li>2. 2nd adult of couple: + 100 %</li> <li>3. 1st child (incl. family benefits for average age): + 57 %</li> <li>4. 2nd child (incl. family benefits for average age): + 57 %</li> <li>5. 3rd child (incl. family benefits for average age): + 57 %.</li> </ol>	<p>The basic amount varies according to the age and the beneficiary's position in the household.</p> <ol style="list-style-type: none"> <li>1. 100 % reference amount ("Eckregelsatz") for the head of the household as well as for a person living alone.</li> <li>2. 50 % child aged less than 7 years.</li> <li>3. 55 % child aged less than 7 years and living together with single parents.</li> <li>4. 65 % child aged 7 - 14 years.</li> <li>5. 90 % child aged 14 - 18 years.</li> <li>6. 80 % adult members of the household.</li> </ol>	No general scheme.	<p>The relations of the amounts for different members of the household differ between the autonomous regions:</p> <p>10 to 42 % of the basic amount for the 2nd member;</p> <p>7 to 37 % for the 3rd member;</p> <p>4 to 32 % for the 4th member of the family.</p>	<ol style="list-style-type: none"> <li>1. Single person: 100 %</li> <li>2. 2nd adult of couple: + 50 %</li> <li>3. 1st child (incl. family benefits): + 30 %</li> <li>4. 2nd child (incl. family benefits): + 30 %</li> <li>5. 3rd child (incl. family benefits age): + 40 %.</li> </ol>
<b>Recuperation</b>	<p>When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted; recuperation from third parties or from the beneficiary to an amount of the resources which should have been taken into consideration.</p> <p>At the cost of the beneficiary in the event of omission, material error or fraud.</p> <p>From (co)authors of accidents or sickness entailing the payment of the Minimex.</p> <p>From certain debtors of alimony.</p>	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying of instalments and interest in real estate and in some other cases.</p>	<p>Recuperation from the recipient is principally excluded; exception is made in case of guilt of the distress (e.g. defence).</p> <p>Recuperation is possible in case of liability for maintenance (divorced or separated spouse, children, parents).</p>	No general scheme.	Irrecoverable subsidy.	On future salaries, by repayment of the debt, by recovery on inheritance.

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Relations between the amounts
<p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 64 %</p> <p>3. 1st child (incl. family benefits): + 31 %</p> <p>4. 2nd child (incl. family benefits): + 31 %</p> <p>5. 3rd child (incl. family benefits): + 31 %.</p>	<p>Different rates between the regions. Relations according to the above mentioned amounts:</p> <p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 33 - 40 %</p> <p>3. 1st child: + 30 - 33 %</p> <p>4. 2nd child: + 30 - 33 %</p> <p>5. 3rd child: + 20 - 33 %.</p>	<p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 50 %</p> <p>3. 1st child (incl. family benefits for average age): + 28 %</p> <p>4. 2nd child (incl. family benefits for average age): + 28 %</p> <p>5. 3rd child (incl. family benefits for average age): + 28 %.</p>	<p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 68 %</p> <p>3. 1st child (incl. family benefits for average age): + 13 %</p> <p>4. 2nd child (incl. family benefits for average age): + 17 %</p> <p>5. 3rd child (incl. family benefits for average age): + 18 %.</p>	<p>No general scheme.</p>	<p>Relations according to the above mentioned examples:</p> <p>1. Single person: 100 %</p> <p>2. 2nd adult of couple: + 57 %</p> <p>3. 1st child (incl. family benefits): + 57 %</p> <p>4. 2nd child (incl. family benefits): + 50 %</p> <p>5. 3rd child (incl. family benefits age): + 60 %.</p>	<p>Recuperation</p>
<p>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recuperation takes place from benefits subsequently awarded.</p>	<p>Different regulations of the Regions.</p>	<p>If positive change in the fortune of the recipient.</p>	<p>When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when asking for the allowance.</p> <p>In certain cases the amount can be recuperated from the maintenance-debtors.</p> <p>Allowance may also be recuperated from the estate of a deceased beneficiary.</p>	<p>No general scheme.</p>	<p>None.</p>	<p>Recuperation</p>

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Indexation</b>	<p>Automatic readjustment of 2 % of the allowance occurs when the consumer price index varies by 2 % in relation to the previous pivot index.</p> <p>Moreover, the allowance is increased every year on 1st of January by a coefficient fixed by Royal Decree.</p>	<p>Adjustment once a year according to a fixed percentage for all social allowances and pensions (satsreguleringer/procenten).</p>	<p>Half-yearly adjustment on 1st July and 1st January, generally in line with price index.</p>	<p>No general scheme.</p>	<p>Adjustment generally yearly by decision of the Government of the Comunidad Autónoma.</p>	<p>Adjustment twice a year with reference to the consumer price index.</p>
<b>Measures stimulating social and professional integration</b>	<p>In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimex, the revenues resulting from this integration are taken into account only after deduction of an indexed fixed monthly and degressive amount over the three years. 1st January 1993:</p> <p>1st year: BFR 6,494 (ECU 161).</p> <p>2nd year: BFR 5,412 (ECU 134)</p> <p>3rd year: BFR 3,248 (ECU 81).</p>	<p>A salary of DKR 1,000 (ECU 133) per month, up to DKR 6,000 (ECU 796) in total per year is exempted, if the person has been receiving the allowance for three months.</p>	<p>Work assistance; advisory service.</p> <p>Local employment programmes for beneficiaries of social assistance.</p> <p>A part of the remuneration is not taken into account (up to 50 % of the relevant basic amount of the benefit).</p>	<p>No general scheme.</p>	<p>These measures are part of the Social programmes of the Comunidades to combat poverty and social exclusion, which vary in the different Comunidades Autónomas.</p>	<p>Measures stimulating socio-professional integration or periods of training which commence during the period of payment of the benefit or which are made within the framework of the integration contract are totally or partially exempted, in accordance with a schedule and for a specific period of time.</p>

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Adjustment every year in July.	<p>Amounts related to the national pension are yearly adjusted, depending on pension increases (adjusted to consumer price index and salary increases). All the figures mentioned above are provided for information only.</p> <p>Other amounts: adjustment without predetermined conditions.</p>	<p>Automatic adjustment when the consumer price index increases at 2.5 %.</p> <p>Reference: Development of the consumer price index.</p>	<p>Adjustment twice a year, according to the average development of contract-wages.</p>	<p>No general scheme.</p>	<p>Adjustment normally once a year with reference to retail price index less housing costs (ROSSI).</p>	<b>Indexation</b>
None.	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	<p>Revenues from employment and legally due alimony are exempted up to one fifth of the global guaranteed revenue.</p>	<p>Part of the earnings from (part-time) employment is not taken into account in order to stimulate finding employment. The exemption applies for a period of two years and may be extended in exceptional circumstances.</p>	<p>No general scheme.</p>	<p>£ 5 (ECU 6.50) per week of any earnings is disregarded. A higher disregard of £ 15 (ECU 19.50) per week applies to the earnings of certain groups, for example lone-parents, the sick, disabled and long-term unemployed (at least two years).</p>	<b>Measures stimulating social and professional integration</b>



Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Associated rights:</b>						
<b>1. Health</b>	Free voluntary sickness insurance.	Free health services for all residents (not an associated right).	Comprehensive protection in case of sickness. Benefit covering insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.	Protection in case of sickness.	Benefits in kind from the general regulations of sickness-maternity insurance.
<b>2. Housing</b>	None.	Housing supplement is part of the allowance; it shall be sufficient to cover expenses on rent (including expenses on owner occupied housing), water, heating, gas, electricity, etc.	Costs for adequate housing and heating are completely covered, flat-rate housing benefit is taken into account.	No general scheme.	Generally not.	Extension of entitlement to social housing allowance to all RMI recipients; the differential allowance of the RMI is not taken into account when determining resources in housing allowance matters.

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Associated rights:
<p>No direct rights; however, persons in receipt of the allowance are usually entitled to a full range of medical services on the basis of their low income.</p>	<p>Health care is guaranteed to all citizens via the National Health Service. Persons with an income less than the social pension are exempted from participation in costs. See Table III "Health care".</p>	<p>Membership of sickness insurance.</p>	<p>A beneficiary compulsorily insured under the Health Insurance Act has to pay what is termed the "nominal premium" under the Health Insurance Act and the General Exceptional Medical Expenses Act from the allowance. Persons not compulsorily insured receive a reimbursement of the payment of a private medical insurance covering the same risks as the compulsory medical insurance.</p>	<p>No general scheme.</p>	<p>Free NHS prescriptions. Free NHS dental treatment. Free NHS eyesight tests and vouchers to help with cost of glasses. Help with the cost of travelling to hospital for NHS treatment. Free milk and vitamins for children up to 5 years of age and pregnant women. Free school meals.</p>	<p>1. Health</p>
<p>No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme (in average IR£ 36 = ECU 45 per week), to Mortgage Interest relief under the taxation system or to local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.</p>	<p>In some regions, particularly for aged persons.</p>	<p>None.</p>	<p>In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, beneficiaries paying rent between HFL 306.67 (ECU 139) and HFL 865.42 (ECU 393) per month are usually entitled to rent subsidy. This is a separate statutory arrangement which applies to tenants in general. Beneficiaries in private houses with accommodation expenses between HFL 306.67 (ECU 139) and HFL 865.42 (ECU 393) per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above HFL 865.42 (ECU 393) per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.</p>	<p>No general scheme.</p>	<p>Income Support can meet mortgage interest payments, some residential care and nursing home charges that are not met by Housing Benefit. Reasonable rent costs can be met by Housing Benefit.</p>	<p>2. Housing</p>

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Number of beneficiaries</b>	54,989 (1st January 1993).	During the second quarter 1992, 197,000 families in Denmark (6.1 % of the population) received cash benefits of social assistance (including education assistance or professional training assistance).	3.74 million persons received in 1991 (old Länder) benefits of social assistance: 2.86 million received maintenance allowances and 1.54 million assistance in special circumstances.  In the five new Länder, 488,794 persons received benefits in 1991: 363,780 maintenance allowance and 167,372 assistance in special circumstances.	No general scheme.	Ca. 21.000 persons (May 1993).	1990: 420,000 in the European part of France, and 95,000 overseas.
<b>Costs</b>	BFR 4, 830 millions (ECU 120 millions) (1992).	Second quarter of 1992: DKR 2,905.4 millions (ECU 385 millions).	Old "Länder" 1991: DM 34,12 billion (ECU 17.40 billion), new "Länder" DM 3.22 billion (ECU 1.64 billion).	No general scheme.	Not available.	In 1991, FF 12.1 billion (cash benefits) plus 7.2 billion for "active" expenses (connected social rights and integration measures).
<b>Financing</b>	50 % State 50 % Public Centres of Social Assistance (CPAS).	50 % State 50 % Local committees of social assistance (municipalities).	75 % local authorities 25 % Länder.	No general scheme.	100 % budget of the Comunidades Autónomas.	100 % State.

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Number in receipt of basic payments (31 March 1992):</p> <p>Recipients: 13,688</p> <p>Adult Dependants: 3,962</p> <p>Child Dependants: 12,246</p> <p>Total 29,896</p> <p>Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments):</p> <p>All persons 35,303</p> <p>Adult Dependants 11,483</p> <p>Child Dependants 33,401</p> <p>Total 80,187</p>	Not available.	31.12.1992: 2,883 households.	In 1992, 220,000 persons (yearly average) received social assistance. Not included persons receiving assistance under the State Group Regulation for Unemployed Workers (RWW) and the State Group Regulation for self-employed.	No general scheme.	5,087,700 persons.	<b>Number of beneficiaries</b>
IR£ 89,598,000 (ECU 111,409,000) in 1992.		FNS pensions/Guaranteed minimum income (included employers contribution to sickness insurance): 1,176 million francs in 1992.	Gross amount, including social charges and implementation and other costs, 1991: HFL 4,604 million (ECU 2,093 million).	No general scheme.	£ 16,500 million (ECU 21,448 million).	<b>Costs</b>
100 % state.	Taxes at the local level.	State. Contribution of local municipalities fixed at a level of 10 % of the supplements of the minimum income.	90 % State 10 % local authorities.	No general scheme.	100 % State.	<b>Financing</b>

Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age</b>						
<b>1. Designation</b>	Guaranteed income for the elderly (Revenu garanti aux personnes âgées), law of 1st April, 1969.	No specific minimum: covered by the "national pension" (see Table VII).	No special scheme, covered by social security.		Non-contributory old-age pension scheme (Pensión de jubilación no contributiva).	Special allowance completed by the supplementary allowance of the National Fund of Solidarity.
<b>2. Principle</b>	To institute a guaranteed minimum income for all elderly persons.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance by 20 % of the relevant rate with regard to special needs of the elderly.		Pension for elderly people without a claim to a contributory pension.	Differential allowances.
<b>3. Eligible groups</b>	Belgians, persons covered by EEC regulation no. 1407/71, stateless persons, refugees, nationals of a country with which Belgium has signed a reciprocal agreement and anyone with a right to a pension deriving from employment or self-employment in Belgium.	No special scheme.	People over 65 receiving maintenance allowance under the social assistance scheme.		Persons over 65 who have no claim to a contributory pension, either because they did not pay contributions or because they were not in the contributory scheme for the minimum period.	Individual.
<b>4. Main conditions of eligibility</b>	Must be aged 60 (women) or 65 (men) or over and actually resident in Belgium. Resources must be below a certain ceiling.	No special scheme.	Beneficiaries of maintenance allowance under the social assistance scheme, aged 65 or more. Means tested: income under ceiling set for social assistance.		Age over 65 and no access to any pension or income higher than the minimum pension amount; legal residence in Spain for at least 10 years between the age of 16 and 65 (two years directly preceding the pension application).	Special allowance: not being entitled to any old-age benefit provided by a compulsory system; aged at least 65 or 60 in the case of incapacity to work; resources must be below a certain ceiling.  Supplementary allowance: being entitled to "special allowance"; resources are below a certain ceiling.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Old Age Non-Contributory Pension.	Social Pension (Pensione sociale). See Table VII "Old age".	No specific minimum. Covered by the general scheme of guaranteed minimum income (revenu minimum garanti), see above.	No specific scheme. Covered by General insurance (AOW): see Table VII "Old age". Special regulations for older unemployed workers, see "Unemployment".	Social old-age pension (Statutory Order 464/80 of 13 October, 1980).	Retirement Pension, Category C (those at pension age at introduction of National Insurance Scheme in 1948) and Category D (Over 80s Pension).	<b>I. Old age</b> <b>1. Designation</b>
To provide an income for those 66 or over who do not qualify for a contribution-based pension.	See Table VII.	No special scheme.	See Table VII.	To contribute towards sufficient resources. Subjective right.	Non-contributory flat-rate allowance.	<b>2. Principle</b>
Persons aged 66 or over who do not qualify for a contributory pension.	See Table VII.	No special scheme.	See Table VII.	Elderly people not entitled to a pension from the contributory system and lacking sufficient resources.	Cat. C: Men and women aged 65/60 or over on 5.7.48 and the surviving wives of such men. Cat. D: Men and women aged 80 or over.	<b>3. Eligible groups</b>
Age 66 or more; means test; resident in Ireland.	See Table VII. Income (not including rents) of less than LIT 4,338,600 (ECU 2,440).	No special scheme.	See Table VII.	Income not exceeding 30 % (single person) or 50 % (couple) of the minimum wage. Age: 65 years or more.	Category C: Ordinarily resident in Great Britain on 2.11.70, or on the date of claim, and resident in UK for 10 years between 5.7.48 and 1.11.70. Category D: Must normally live in Great Britain and must have lived in UK for a total of 10 years or more in any continuous period of 20 years after the 60th birthday. Periods of residence in Gibraltar or another Member State of the EC may help to satisfy these conditions. No entitlement to another category of Retirement Pension at an equal or higher rate.	<b>4. Main conditions of eligibility</b>

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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Amount payable	<p>BFR 233,832 (ECU 5,803) per year (single rate).            BFR 311,774 (ECU 7,737) per year (married couples rate).            Automatic revaluation by 2 % when the consumer price index varies by 2 %.</p>	No special scheme.	<p>Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme. The amount of the benefit varies between different Länder. Average amount (basic standard rate plus supplement) per month:            Single Person or head of family:            DM 611 (ECU 312) (from 1.1.94:DM614 .ECU313).            Other entitled members of the household fulfilling the conditions:            DM 488 (ECU 249) (from 1.1.94:DM491 .ECU250).</p>		<p>PTA 441,420 (ECU 2,946) per year (one eligible person).            PTA 750,414 (ECU 5,008) per year (household with 2 eligible persons).            The pension is decreased by the amount of any other income to a 25 % minimum.</p>	<p>Special allowance:            FF 16,010 (ECU 3,471) per year.            Supplementary allowance:            Single beneficiary:            FF 21,560 (ECU 4,675) per year.            Couple, each:            FF 17,690 (ECU 3,835) per year.</p>
6. Main factors influencing the amount of the allowance	Resources of pensioner and spouse are taken into account.	No special scheme.	Resources of pensioner and spouse or partner in live are taken into account.		Resources of pensioner and spouse are taken into account.	Resources of pensioner and spouse are taken into account.
7. Number eligible	111,968 (in 1993).	No special scheme.	282,991 in the old "Länder" and 8,917 in the new "Länder" (1991).		Not available.	Not available.
8. Financing	100 % State.	No special scheme.	75 % Local authorities. 25 % Länder.		100 % State.	<p>Special allowance:            Social security.            Supplementary allowance:            State.</p>

Guaranteeing sufficient resources: 2. Specific non-contributory minima

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Up to IR£ 59.20 (ECU 74) per week depending on income.</p> <p>2. Up to IR£ 35.50 (ECU 44) per week for each adult dependant.</p> <p>3. IR£ 12.80 (ECU 15.92) per week for child dependants.</p> <p>There is an extra IR£ 4.60 (ECU 5.72) payable to pensioners over 80 years and a IR£ 4.70 (ECU 5.84) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	LIT 4,338,600 (ECU 2,440) per year, annual increase.	No special scheme.	See Table VII.	ESC 15,700 (ECU 84).	£ 33.95 (ECU 44) per week.	5. Amount payable
Means of the pensioner and number of dependants.	Income.	No special scheme.	See Table VII.	Resources of the applicant.	Entitlement to another category of Retirement Pension.	6. Main factors influencing the amount of the allowance
113,555 (December 1992, including recipients of Blind Pension).	Not available.		Not applicable.	126,261 (1992).	Total C + D 29,100 (September 1992).	7. Number eligible
100 % State.	100 % State.	No special scheme.	Not applicable.	100 % State.	100 % State.	8. Financing



Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Invalidity</b>						
<b>1. Designation</b>	Handicapped persons' allowances: 1. Income replacement allowance (allocation de remplacement de revenus). 2. Integration allowance (allocation d'intégration) 3. Allowance to assist the elderly (allocation pour l'aide aux personnes âgées).	No specific non-contributory minimum, covered by invalidity pension (see Table VI).	No special scheme, covered by social security.	Several "programmes" providing for benefits for the handicapped, depending on type of handicap.	Non contributory invalidity pension (Pensión de invalidez no contributiva).	Allowance for handicapped adults (allocation aux adultes handicapés, A.A.H.).
<b>2. Principle</b>	Compensatory allowances from the state, by means of which the public authorities want to guarantee a protection to handicapped persons who do not have sufficient income and are not able to work for their living.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of the handicapped.	None.	Pension for invalid persons without a claim to a contributory pension.	Differential allowance.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	II. Invalidity
Disabled Persons Maintenance Allowance.	Pensione d'invalidità civile. Indennità d'accompagnamento. Assegno per ciechi e sordomuti.	No specific minimum: Covered by the general scheme for minimum income (revenu minimum garanti). For seriously handicapped persons who are unable to live without the assistance of a third party, a special allowance is available, which is not income-dependent.	Supplementary Benefits Act (TW).	1. Supplementary Family Allowance (Statutory Order 160/80 of 27 May 1980). 2. Social Invalidity Pension with serious disability supplement (Statutory Order 464/80 of 13 October 1980).	1. Severe Disablement Allowance. 2. Disability Living Allowance. 3. Disability Working Allowance. 4. Attendance Allowance.	1. Designation
To provide income for a disabled person who is unable to work by reason of that disability.	Pensions awarded to persons with 74 % - 100 % invalidity, blind people and the deaf and dumb.	No special scheme.	The income of workers receiving benefits under the General Disablement Act (AAW) or the Disablement Insurance Act (WAO) is, where necessary, supplemented up to the social minimum.	To contribute towards sufficient resources. Subjective right.	1. Severe Disablement Allowance: For people who are incapable of work but who have not paid enough contributions to qualify for contributory Invalidity Benefit (see Table VI). 2. Disability Living Allowance: Non-contributory, non-means tested and tax free benefit. It has a care component for people who need help with personal care and a mobility component for people who need help with getting around (see Table VI). 3. Disability Working Allowance: Supplements the earnings of people whose physical or mental illness or disability disadvantages them in finding employment. It is particularly intended to help people on long-term incapacity benefits who have some limited earning capacity to make the transition into work. 4. Attendance Allowance: Non means tested and tax free allowance for people over 65 who need care or supervision because of physical or mental disability.	2. Principle

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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
3. Eligible groups	Any handicapped person who meets the entitlement requirements.	No special scheme.	Persons under 65 unable to work, receiving maintenance allowance under the social assistance scheme.	None.	Persons suffering from permanent disability without claim to a pension of the contributory scheme.	Any handicapped person who meets the entitlement requirements.
4. Main conditions of eligibility	Handicapped persons aged between 21 and 65 (income replacement allowance and integration allowance) or over 65 (allowance to assist the elderly), whose resources are below a certain ceiling; not payable in conjunction with certain other allowances; also certain health, nationality and residence requirements.	No special scheme.	In receipt of basic social assistance maintenance allowance. General requirements for the scheme: income below social security threshold.	None.	Chronic illness or disability of at least 65 %; age between 18 and 65 years; legal residence in Spain for at least 5 years (two years directly preceding application for benefit); not in receipt of any pension or income higher than the relevant invalidity pension.	Persons aged over 20 who are permanently at least 80 % disabled or acknowledged, on account of their disability, as being unable to secure employment, and whose resources do not exceed a certain ceiling.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Disabled persons who are unable to work.</p>	<p>For 100 % invalids, may be held in conjunction with a contributory pension, depending on total means. No means-testing for the blind or deaf and dumb.</p>	<p>Seriously handicapped persons, who even after an appropriate medical treatment, training or other re-education measures and in spite of special equipment are not able to live without the assistance or permanent care of others.</p>	<p>All recipients of AAW/WAO benefits in the case of revenue inferior to the social minimum.</p>	<ol style="list-style-type: none"> <li>1. Supplementary Family Allowance: young people not entitled to family benefits and with insufficient resources.</li> <li>2. Social Invalidity Pension: Invalids not entitled to pensions from the contributory scheme.</li> </ol>	<ol style="list-style-type: none"> <li>1. Severe Disablement Allowance: see Table VI "Invalidity", other benefits.</li> <li>2. Disability Living Allowance: see Table VI "Invalidity", other benefits.</li> <li>3. Disability Working Allowance: People over 16 with a mental or physical disability which puts them at a disadvantage in getting a job as defined in regulations. Must be working for at least 16 hours a week.</li> <li>4. Attendance Allowance: see Table VI "Invalidity", other benefits.</li> </ol>	<p>3. Eligible groups</p>
<p>To qualify a person must, by reason of disability, be substantially handicapped in undertaking work of a kind which, if he/she were not suffering from that disability, would be suited to his/her age, experience and qualifications. That disability must be expected to last for at least a year from its onset. A certificate to this effect must be supplied on application and a means test undergone.</p>	<p>No conditions for the blind or deaf and dumb. For others, dependent on income and certain socio-economic conditions.</p>	<p>Residence in Luxembourg for a minimum period of 10 years.</p>	<p>Amount of AAW/WAO-benefit together with eventual other income must be less than the relevant social minimum. The spouse's revenue (or the revenue of the partner living together with the claimant) is reduced by the differential supplement. Young persons aged less than 21 who live with their parents are not entitled to supplementary benefits.</p>	<ol style="list-style-type: none"> <li>1. Supplementary Family Allowance: Young handicapped people up to the age of 18 who are unable to work, actually resident in Portugal and have Portuguese nationality or that of a EC Member State.</li> <li>2. Social Invalidity Pension: Handicapped and incapable people aged over 18 and unable to work.</li> </ol>	<p>Disability Working Allowance:</p> <ol style="list-style-type: none"> <li>1. Working 16 hours or more per week.</li> <li>2. In at least one of the 56 days before the claim, receiving one of the following: Invalidity Benefit (IVB), Severe Disablement Allowance (SDA), or a disability premium paid with Income Support, Housing Benefit or Council Tax Benefit. Or: be getting Disability Living Allowance or on analogous benefit such as Constant Attendance Allowance in the War Pensions or Industrial Injuries Schemes or have an invalid carriage (trike).</li> <li>3. Income and capital conditions.</li> </ol> <p>For the other allowances, see Table VI "Invalidity".</p>	<p>4. Main conditions of eligibility</p>

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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Amount payable	<p>1. Income replacement allowance:</p> <p>a) beneficiary living with a partner: BFR 155,901 (ECU 3,869)</p> <p>b) single beneficiary: BFR 233,830 (ECU 5,803)</p> <p>c) beneficiary with dependants: BFR 311,776 (ECU 7,737)</p> <p>2. Integration allowance: depending on classification of lack of independence: BFR 32,079 (ECU 796), BFR 109,311 (ECU 2,713), BFR 174,666 (ECU 4,335), BFR 254,466 (ECU 6,315).</p> <p>3. Assistance to the elderly allowance: depending on classification of lack of independence: BFR 104,639 (ECU 2,597), BFR 127,223 (ECU 3,157), BFR 149,801 (ECU 3,717).</p>	No special scheme.	<p>Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme. The amount of the benefit varies between different Länder. Average amount (basic standard rate plus supplement) per month:</p> <p>Single person or head of family: DM 611 (ECU 312) (from 1.1.94: DM 491 . ECU 250).</p> <p>Other entitled members of the household fulfilling the conditions: DM 488 (ECU 249) (from 1.1.94 DM 491 . ECU 250).</p>	None.	<p>PTA 441,420 (ECU 2,946) per year for disability of 65 % or more.</p> <p>PTA 662,130 (ECU 4,418) per year for disability of more than 75 % and when constant assistance is required.</p>	FF 3,131 (ECU 679) per month.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	5. Amount payable
<p>Weekly amounts:</p> <p>1. Disabled person: IR£ 59.20 (ECU 74)</p> <p>2. Adult dependant: IR£ 35.50 (ECU 44)</p> <p>3. Child dependant: IR£ 12.80 (ECU 15.92).</p>	<p>LIT 321,740 (ECU 181) per month.</p>	<p>LFR 13,471 (ECU 334) per month. LFR 6,735 (ECU 167) for persons under 18 years.</p>	<p>Supplement to AAW/WAO-benefits up to 100 % of the minimum wage for (married or unmarried) couples, 90 % for one-parent-families, and 70 % for single persons aged 23 or more (Minimum wage: HFL 2,163.20 = ECU 983) within the ceiling of 30 % of the minimum wage for couples, 27 % for single parents and 21 % for single persons. Lower rates apply for single persons aged less than 23. Young persons less than 21 who live with their family are not entitled.</p>	<p>1. Supplementary Family Allowance: 0 - 14 years: ESC 5,580 (ECU 30) per month. 14 - 18 years: ESC 8,150 (ECU 48) per month plus family allowance ESC 3,300 (ECU 17.68).</p> <p>2. Social Invalidity Pension: ESC 15,700 (ECU 84) per month. ESC 7,420 (ECU 40) (serious disability supplement).</p>	<p>1. Severe Disablement Allowance: £ 33.70 (ECU 44) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 11.95 (ECU 15.53), middle rate (between 40 and 50) £ 7.50 (ECU 9.75), lower rate (between 50 and 60) £ 3.75 (ECU 4.87). See Table VI "Invalidity".</p> <p>2. Disability Living Allowance: Three rates of the care component (between £ 11.95 (ECU 15.53) and £ 44.90 (ECU 58) a week. Two rates of the mobility component: £ 11.95 (ECU 15.53) or £ 31.40 (ECU 41) a week (see Table VI "Invalidity").</p> <p>3. Disability Working Allowance: Couple or lone parent: £ 60.95 (ECU 79) Single person: £ 43.95 (ECU 57) Child under 11: £ 10.75 (ECU 13.97) Child 11 - 15: £ 17.85 (ECU 23) Child 16 - 17: £ 22.20 (ECU 29) Child 17 - 18: £ 31.00 (ECU 40). The award is payable for 26 weeks at a time and not usually affected by changes in circumstances.</p> <p>4. Attendance Allowance: £ 30.00 (ECU 39) or £ 44.90 (ECU 58) (see Table VI).</p>	

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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
6. Main factors influencing the amount of the allowance	Income of the beneficiary and spouse; family situation; medical report.	No special scheme.	Resources of the applicant and his spouse or living partner taken into account.	None.	Degree of invalidity; resources taken into account.	Resources of the applicant and his spouse or living partner taken into account.
7. Number eligible	183,923 (31.12.1992).	No special scheme.	Not available.	Not available.	Not available.	Not available.
8. Financing	100 % State.	No special scheme.	75 % local authorities 25 % Länder.	None.	100 % State.	100 % State.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Means of the applicant.	Invalids and blind people: degree of incapacity: see above. Deaf and dumb: no conditions.	For fixed amount: not means tested, added to the guaranteed minimum income.	Income out or in connection with work of the beneficiary and of any partner is taken into account.	1. Supplementary Family Allowance: Age. 2. Social Invalidity Pension: Flat-rate amounts.	1. Severe Disablement Allowance: Age when incapacity for work began. 2. Disability Living Allowance: Amount of help needed. 3. Disability Working Allowance: Flat-rate benefits, see above. 4. Attendance Allowance: Amount of help needed.	6. Main factors influencing the amount of the allowance
29,000 (approx.).	Not available.		Not available.	1. Supplementary Family Allowance: 1,348 (1992). 2. Social Invalidity Pension: 54,627 (1992).	1. Severe Disablement Allowance: 320,000 (estimated for 1992/93). 2. Disability Living Allowance: 935,000 (estimated for 1992/93). 3. Disability Working Allowance: currently just over 2,600. 4. Attendance Allowance: 765,000 (estimated for 1992/93).	7. Number eligible
100 % State.	100 % State.	100 % State.	100 % State.	100 % State.	100 % State.	8. Financing



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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>III. Unemployment</b>						
<b>1. Designation</b>	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by unemployment benefit (see Table XI "Unemployment") or by the general social security scheme (see above).	Unemployment allowance for first-time job seekers and for certain categories of repatriates.	Unemployment assistance (Prestación asistencial por desempleo).	Integration allowance (allocation d'insertion).
<b>2. Principle</b>	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI "Unemployment" (unemployment assistance).	Flat-rate amount.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	III. Unemployment
Unemployment Assistance (see Table XI).	No specific non-contributory minimum.	No specific minimum, covered by minimum income (revenu minimum garanti).	<ol style="list-style-type: none"> <li>1. Supplementary Benefits Act (TW)</li> <li>2. State Group Regulations for Unemployed Workers (RWW).</li> <li>3. Act on Income Provisions for Older and Partially Disabled Workers (IOAW).</li> </ol>	Allowance for the integration of young people into working life (Law no. 50/88 of 19 April 1988).	No specific non-contributory minimum.	1. Designation
To provide income for those who do not qualify for Unemployment Benefit and do not have sufficient means. See Table XI.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> <li>1. TW: The income of workers receiving benefits under the Unemployment Insurance Act (WW) is, where necessary, supplemented up to the social minimum.</li> <li>2. RWW: The RWW is based on the National Assistance Act (ABW) and provides for financial assistance for the necessary costs of living when other schemes are not or no longer applicable. Through the RWW, special conditions are set for the payment of social assistance, aimed at enabling the recipient to reach a position in which he can cope with the cost of living without assistance.</li> <li>3. IOAW: The Act provides an income guarantee at the social minimum level to older or partially disabled unemployed workers.</li> </ol>	Protection of young people looking for their first job; subjective right.	No special scheme.	2. Principle

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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
3. Eligible groups	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI "Unemployment" (Social aid for unemployed).	Job-seekers.
4. Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI "Unemployment".	Certain groups. The allowance is means-tested.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table XI.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> <li>1. TW: all recipients of WW-benefits whose income is less than the relevant social minimum.</li> <li>2. RWW: unemployed persons who are not or no longer entitled to benefit under any other social security scheme.</li> <li>3. IOAW: unemployed older workers aged 50 to 57.5 years; unemployed older workers aged between 57.5 and 65 years who are not entitled to follow-up benefits under the Unemployment Insurance Act (see Table XI); unemployed partially disabled workers under 65; persons partially handicapped since their youth.</li> </ol>	Young people looking for their first job.	No special scheme.	3. Eligible groups
See Table XI.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> <li>1. TW: Being beneficiary of unemployment insurance (WW) allowances. See also above "invalidity".</li> <li>2. RWW: Being unemployed; being available for work and registration at the local employment exchange; no benefits from other social security schemes; age between 18 and 65; legally resident in the Netherlands. Means tested.</li> <li>3. IOAW: Completion of a certain benefit period under the Unemployment Insurance Act. Age. Handicapped: receiving a WAO/AAW benefit according to a degree of disability of less than 80 %; young handicapped: receiving a partial disability benefit. Means tested.</li> </ol>	Age between 18 and 25 years. Able and available for work. Registration at the job centre.	No special scheme.	4. Main conditions of eligibility

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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Amount payable	No special scheme.	No special scheme.	No special scheme.	None.	75 % of the legal minimum wage. Special supplement for long-term unemployed aged over 45. See Table XI.	FF 43.70 (ECU 9.47) per day.
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI.	Flat-rate amount.
7. Number eligible	No special scheme.	No special scheme.	No special scheme.	None.	Not available.	20,400 (May 1993).
8. Financing	No special scheme.	No special scheme.	No special scheme.	None.	100 % State.	100 % State and public sector employees.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table XI: Short-term rate per week: 1. Unemployed person: IR£ 55.60 (ECU 69) 2. Adult dependant: IR£ 35.50 (ECU 44) 3. Child dependant: IR£ 12.80 (ECU 15.92).	No special scheme.	No special scheme.	1. TW: See above "Invalidity". 2. RWW: Same net standard rates as those under the National Assistance Act (see above). 3. IOAW: HFL 2,356.80 (ECU 1,071) monthly for couples (married and unmarried); HFL 2,142.83 (ECU 974) for single parent families; HFL 1,779.73 (ECU 809) for single persons aged 23 and older. After deduction of tax and social security contributions, the net benefit is equal to 100 % of the net minimum wage for couples, 90 % for single parent families and 70 % for single persons.	ESC 15,700 (ECU 84).	No special scheme.	5. Amount payable
Duration of unemployment, number of dependants, Family income. See Table XI.	No special scheme.	No special scheme.	1. TW: See above "Invalidity". 2. RWW: Same regulations as under the National Assistance Act (see above). 3. IOAW: Income from or connected with work of the beneficiary and/or the partner is taken into account.	Financial resources of the applicant; means test.	No special scheme.	6. Main factors influencing the amount of the allowance
181,048 (average for 1992).	No special scheme.		1. TW: not available. 2. RWW: 324,000 (1991) 3. IOAW: 17,000 (1991)	135 (1991).	No special scheme.	7. Number eligible
State.	No special scheme.	No special scheme.	1. TW: State 100 % 2. + 3. RWW and IOAW: 90 % State 10 % Local authorities.	State.	No special scheme.	8. Financing

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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>IV. Single-parent families</b>						
<b>1. Designation</b>	Advance on the payment due in alimony (law of 8th May, 1989).	No specific non-contributory payment. Covered by family benefits and social assistance.	No special scheme, covered by social security.	Flat-rate allowance for children who are not supported (decree 147/1989).	No specific non-contributory payment. Covered by family benefits and social assistance.	Single parent's allowance (Allocation de parent isolé, A.P.I.).
<b>2. Principle</b>	Partial solution to the problem of the non-payment of alimonies for children. Aims to help those affected and to reinstate regular payment. The advance is variable and paid by the Public Centres for Social Assistance (CPAS), which also have the task of recovering the maintenance payment due.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of single parents.	None.	No special scheme.	Differential allowance.
<b>3. Eligible groups</b>	Children entitled to, but not receiving alimony payments. Subjective right.	No special scheme.	Single parents who are receiving maintenance allowance under the social assistance scheme and are bringing up a child under 7 years or at least two children under 16.	None.	No special scheme.	Pregnant woman living alone or person living alone with a dependant child.
<b>4. Main conditions of eligibility</b>	Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances. Conditions relating to the alimony debtor: alimony can be claimed from the father or the mother, or the person against whom the child has successfully brought a non-declaratory paternity case. Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not exceed BFR 389,676 (ECU 9,670).	No special scheme.	Income below the ceiling for social security.	None.	No special scheme.	Must be in sole charge of at least one child or in a state of pregnancy without other children and with financial resources below a certain ceiling.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	IV. Single-parent families
Lone Parent's Allowance.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	No specific non-contributory minimum. Covered by general family benefits and guaranteed minimum income (revenu minimum garanti).	No specific non-contributory minimum.	No specific non-contributory minimum.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	1. Designation
To provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	2. Principle
Persons who are bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	3. Eligible groups
Widowed, separated, deserted or unmarried parent; prisoner's spouse. Means below a certain ceiling.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	4. Main conditions of eligibility



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## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Amount payable	The equivalent of the alimony payment due, but no more than BFR 4,000 (ECU 99) per month. In the event that an instalment of the alimony has been partially paid, the advance will make up the difference between the amount due (to a maximum of BFR 4,000) and the amount actually received. No advance will be awarded for less than BFR 400 (ECU 9.93) per month.	No special scheme.	Supplement of 40 % or 60 % (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme. Average amount (basic standard rate plus supplement) per month: DM 713 (ECU 364) (from 1.1.94: DM 717 . ECU 366) (40 %) or DM 814 (ECU 415) (from 1.1.94: DM 819 . ECU 418)(60 %). Additional allowances for the child or the children.	None.	No special scheme.	FF 2,962 (ECU 642) per month for a pregnant woman without dependent children, plus FF 987 (ECU 214) per dependant child.
6. Main factors influencing the amount of the allowance	Amount of alimony or maintenance due (between BFR 400 = ECU 9.93 and BFR 4,000 = ECU 99 per month).	No special scheme.	See general conditions for social assistance, above.	None.	No special scheme.	Number of dependent children.
7. Number eligible	Not available.	No special scheme.	306,715 families (all single parent families receiving maintenance allowance without regard to number and age of children) in 1991 including 264,431 families live in the old "Länder".	None.	No special scheme.	130,826 families in 1991.
8. Financing		No special scheme.	75 % local authorities 25 % Länder.	None.	No special scheme.	Social security and taxes.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Weekly amounts: 1. Lone parent: IR£ 59.20 (ECU 74) 2. Child dependant: IR£ 14.90 (ECU 18.53).	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	5. Amount payable
Number of children; amount of income.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	6. Main factors influencing the amount of the allowance
32,927 in 1992.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	7. Number eligible
State.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	8. Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>V. Other specific non-contributory minima</b>	<p>1. Guaranteed family benefits, subject to income and age restrictions:</p> <p>a) Children not benefiting under any other scheme:</p> <p>1st child: BFR 3,848 (ECU 95)</p> <p>2nd child: BFR 5,523 (ECU 137)</p> <p>3rd child and further: BFR 7,185 (ECU 178).</p> <p>Age supplement:</p> <p>6 - 12 years: BFR 886 (ECU 22)</p> <p>12 - 16 years: BFR 1,353 (ECU 34)</p> <p>16 years and over: BFR 1,655 (ECU 41).</p> <p>b) Children already benefiting under another scheme:</p> <p>1st child: BFR 743 (ECU 18.44)</p> <p>2nd child: BFR 4,718 (ECU 117)</p> <p>3rd and other children: BFR 7,044 (ECU 175)</p> <p>Age supplement (not applicable to single child or the last-born child):</p> <p>6 - 12 years: BFR 886 (ECU 22)</p> <p>12 - 16 years: BFR 1,353 (ECU 34)</p> <p>16 years and over: 1st-born of a group: BFR 1,428 (ECU 35)</p> <p>other children: BFR 1,655 (ECU 41).</p> <p>The amounts listed are reduced in proportion to the family income.</p> <p>2. Benefits in the case of industrial accidents or occupational diseases: The annual basic salary of a victim who is still a minor - on which compensation for temporary incapacity to work is calculated - may not be less than BFR 178,302 (ECU 4,425).</p> <p>3. Public Centres for Social Assistance (CPAS): additional benefits possible.</p>	<p>Assistance in particular situations:</p> <p>1. To cover personal expenses (health care, help or education for children, removal to better accommodation).</p> <p>2. For people who have a handicapped child under 18 living at home (payment of a compensatory income and additional expenses).</p> <p>3. For physically or mentally handicapped persons who have their own home (additional expenses).</p> <p>4. Law of 25 April 1990: compensation for loss of income to people who stay at home to look after a terminally ill person at home.</p>	<p>1. Benefits for blind civilians: In most Länder, blind civilians are granted an allowance which is not income dependent, to enable them to pay for the special care they require. The amount of benefit varies in the different Länder. In Bavaria, for example, it is DM 1.034 (ECU 527) per month.</p> <p>2. Federal legislation on allowances for a parent who stays at home to look after a young child: Bundeserziehungsgeldgesetz.</p> <p>3. Federal legislation on grants for further education (Bundesausbildungsförderungsgesetz).</p> <p>4. Law on housing allowances (Wohngeldgesetz).</p>	<p>1. Decree 57/1973: repatriates (flat-rate living allowance).</p> <p>2. Law 1331/1983: people undergoing severe hardship (extraordinary circumstances).</p> <p>3. Law 1331/1984: mothers with no financial support (flat-rate maternity allowance).</p> <p>4. Housing benefit: flat-rate payment.</p> <p>5. Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested).</p> <p>6. Family allowances for Greek emigrants returning to the country.</p> <p>7. OGA family allowances.</p> <p>8. Decree 147/1989: flat-rate allowance for single-parent families.</p> <p>9. Heating allowance for handicapped people.</p>	<p>Family benefits (Prestaciones no contributiva por hijo a cargo), see Table X: Allowance for dependant children (means-tested, exception: handicapped children).</p>	<p>Various special assistance allowances.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Widows Non-Contributory Pension: Pension to provide support for a widow without children (widows with children would qualify for lone parents allowance instead) who does not qualify for a social insurance widows pension, and who is without sufficient means. Amount: IR£ 59.20 (ECU 74) per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1992, 18,677 beneficiaries.</p> <p>2. Several special allowances for certain groups or needs: Carer's Allowance. Deserted Wife's Allowance. Prisoners Wife's Allowance. Blind Pension. Rent/Mortgage Interest Supplements. Supplements for Special Needs. Exceptional Needs Payments. Back to School Clothing and Footwear Allowance. etc.</p>	<p>Financial assistance for political refugees (Ministry of the Interior). Financial assistance for victims of natural catastrophes (Ministry of the Interior). Assistance for students: study grants and allowances. "Arrival" grants for immigrants (regions and local authorities). Financial assistance to cope with situations of particular hardship (local level).</p>	<p>No other specific non-contributory minima.</p>	<p>IOAZ: Act on income provisions for the older and partially disabled formerly self-employed. Income guarantee benefit paid after termination of business or occupation or as a supplement to a disablement benefit paid under the General Disablement Act (AAW).</p>	<p>1. Widow(er)'s Pension (Decree 52/81 of 11 November 1981): Allowance for widows and widowers without a claim to pensions under the contributory scheme and without sufficient means (income not exceeding 30 % of the minimum wage). Amount: 60 % of the social pension. In 1992, 2,286 recipients.</p> <p>2. Orphans Pension (Statutory Decree 160/80 of 27 May 1980): Allowance for orphans aged under 18 without claim to a pension under the contributory scheme and without sufficient resources. Amount: Percentage of the social pension according to the number of entitled children. In 1992, 713 recipients.</p>	<p>V. Other specific non-contributory minima</p> <p>1. Housing Benefit: Designed to help people who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). Maximum Housing Benefit will meet up to 100 % of a customer's reasonable rent and accommodation related service charges. Maximum Housing Benefit is payable if a claimant is in receipt of Income Support or has an income equal or less than their applicable amount (e.g. single person, aged 25 plus: £ 44.00 (ECU 57) pw, couple without children £ 69.00 (ECU 90) pw, couple with two children one under 11, one 11-15 - £ 115.85 (ECU 151) pw). As a customer's income rises above their applicable amount, maximum benefit is reduced by 65 % of the excess.</p> <p>2. Council Tax Benefit helps people on lower incomes meet (up to 100 % of) their liability to contribute to the cost of local authority services. The scheme shares broadly the same structure as Housing Benefit above.</p> <p>3. Several allowances of the Social Fund: Maternity Payments (see Table X "Family Benefits"); Funeral Payments; Cold Weather Payments; Community Care Grants; Budgeting Loans; Crisis Loans.</p>

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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age</b>						
<b>1. Designation</b>	Minimum Retirement Pension (Pension de retraite minimum), Art. 152 of the law of 8 August 1980 and Art. 33 of the law of 20 February 1981.	The general scheme of the National Pension is not based on contributions. A contributory minimum element are the flat-rate allowances of the supplementary pension scheme (ATP). See Table VII "Old-Age".	There is no minimum in the general contributory scheme for old-age pensions.	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VII "Old age".	Minimum Supplement: Complemento por mínimos.	Old age minimum: minimum vieillesse.
<b>2. Principle</b>	To ensure that a retirement pension for a complete working life or at least the equivalent of 2/3 of a complete career (men: 45 years, women 40 years) does not fall below a set minimum. See Table VII.	See Table VII.	No special scheme.	See Table VII.	Supplement to pensions up to the amount of the minimum pension (means-tested).	Insurance.
<b>3. Eligible groups</b>	Persons who claim their retirement pension between the age of 60 and 65.	See Table VII.	No special scheme.	See Table VII.	Beneficiaries of contributory pensions under a set minimum, generally less than PTA 726,929 (ECU 4,851) per year.	Individual.
<b>4. Main conditions of eligibility</b>	Complete career or working life (certain periods not taken into account) or at least equal to 2/3 of a complete career.	See Table VII.	No special scheme.	See Table VII.	Contributory pension below the minimum. Resources inferior to a certain ceiling: PTA 726,929 (ECU 4,851) per year for a single person, PTA 855,345 (ECU 5,708) with dependant spouse.	Receiving a old-age pension at a rate of 50 %.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
1. Pro-rata (Mixed Insurance) Pension. 2. Partial Contributory Pension.	Minimum pension: <i>Pensione minimale</i> . See Table VII "Old age".	Minimum Pension. See Table VII "Old age".	No special minimum in a contributory scheme. See Table VII "Old age".	Minimum pension.	Basic Retirement Pension, Category A or Category B. See Table VII.	<b>I. Old age</b> <b>1. Designation</b>
1. Pro-rata (Mixed Insurance) Pension: Pro-rata pension in case of mixture of insurance at the modified rate of insurance providing cover for Old Age (contributory) and Retirement Pensions. 2. Partial Contributory Pension: for those who have made significant contributions to the social insurance fund but do not qualify for a full Old Age (Contributory) Pension.	The old-age pension is brought up to the amount of the minimum pension, conditional on the applicant's means. See Table VII "Old-age".	Minimum amount of the old-age pension. See Table VII.	No special scheme.	Guarantee of a minimum amount for pensions from the contributory scheme.	Flat-rate contributory benefit. Category A: derived from own contributions. Category B: from spouse's contributions. See Table VII.	<b>2. Principle</b>
Persons aged 66 or over.	See Table VII.	See Table VII.	No special scheme.	People whose pension from the contributory scheme is less than ESC 24,700 (ECU 132).	See Table VII.	<b>3. Eligible groups</b>
1. Pro-rata (Mixed Insurance) Pension: Age 66 or over; entered insurance before a certain age; minimum number of paid contributions; having a mixture of full rate and modified rate contributions. 2. Partial Contributory Pension: Age 66 or over; having a yearly average number of contributions (between 5 and 19) since entering insurance; minimum number of paid contributions; having entered insurance before a certain age.	See Table VII.	See Table VII.	No special scheme.	To receive a pension under the contributory scheme of less than ESC 24,700 (ECU 132).	See Table VII.	<b>4. Main conditions of eligibility</b>

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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Amount payable	Single person: BFR 310,782 (ECU 7,712). Couple: BFR 388,365 (ECU 9,638).	See Table VII.	No special scheme.	Minimum amount: From 1.1.93 awards DR 74,450 (ECU279) plus sup- plements for dependants.	Difference between the in- come and the minimum.	Basic Minimum: the differ- ence between the amount of the pension and that of the minimum fixed by de- cree (FF 35,973.13 = ECU 7,800 per year).

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	5. Amount payable
<p>1. Pro-rata (Mixed Insurance): Personal and adult dependant's rates vary according to the proportion of insurance completed at the rate appropriate for Old Age/Retirement pensions. Dependant children: IR£ 14.90 (ECU 18.53) for first two children. IR£ 12.80 (ECU 15.92) for third and others. There is an extra IR£ 4.60 (ECU 5.72) payable to pensioners over 80 years and a IR£ 4.70 (ECU 5.84) living alone allowance.</p>	<p>LIT 8,071,500 (ECU 4,540) per year. See Table VII "Old-age".</p>	<p>No old-age pension can amount to less than 90 % of the set reference figure when the insured has paid insurance contributions for at least 40 years; therefore there is a minimum of LFR 34,622 (ECU 859) per month. If the insured has not reached this stage, but has been insured for at least 20 years, the minimum pension is reduced by 1/40th for each missing year.</p>	<p>No special scheme.</p>	<p>The difference between the amount of the pension and ESC 24,700 (ECU 132).</p>	<p>Standard rate Category A: £ 56.10 (ECU 73). Standard rate Category B: £ 33.70 (ECU 44). See Table VII.</p>	
<p>2. Partial Contributory Pension: Between IR£ 15.90 and IR£ 47.60 (ECU 19.77 - 59) per week depending on the average number of contributions. IR£ 43.90 (ECU 54) per week for an adult dependant under 66 years and IR£ 49.50 (ECU 62) if over 66 years. Supplement for children as above. There is an extra IR£ 1 to IR£ 3.20 (ECU 1.24 - 3.98) payable to pensioners over 80 years and a IR£ 4.70 (ECU 5.84) living alone allowance.</p>						
<p>In addition to both pensions, pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>						



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## Guaranteeing sufficient resources : 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
6. Main factors influencing the amount of the allowance	In cases of incomplete career, amount proportional to the length of working life.	See Table VII.	No special scheme.	See Table VII.	Level of income.	The minimum is only paid in full if the claimant is credited with 150 quarters of insurance contributions. Otherwise, it is reduced to a 150th for each quarterly period of insurance credited to the pensioner. Not means-tested.
7. Number eligible	9,372 (figure for 1993 and limited to salaried workers with a complete career).	Not applicable.	No special scheme.	Not available.	1,164,845 (December 1992).	Not available.
8. Financing	Contributions.	Supplementary Pension: contributions.	No special scheme.		100 % State.	Social security.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	6. Main factors influencing the amount of the allowance
Generally, payment is related to the number of contributions to the social insurance fund.	Income.	Duration of insurance.	No special scheme.	Amount of the pension under the contributory scheme.	The number of qualifying years in the working life. The rate of pension is reduced in line with the number of qualifying years if they amount to less than approx. 90 % of the working life. No entitlement at less than 25 %. See Table VII.	
1. Pro-rata (Mixed Insurance) Pension: 541 2. Partial Contributory Pension: 459.	Not available.	Not available.	No special scheme.	402,485 persons (1992).	10,082,390 (September 1992).	7. Number eligible
Contributions plus state subsidy.		General old-age insurance scheme.	No special scheme.	Budget of the social security system.	Contributions.	8. Financing

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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Survivors</b>						
<b>1. Designation</b>	Minimum Survivors' Pension: Pension de survie minimum. See Table VIII "Survivors".	No contributory minimum scheme. See Table VIII "Survivors".	No contributory minimum. See Table VIII.	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VIII.	Minimum Supplement: Complemento por mínimos.	1. Reversion pension (pension de réversion), widow's/widower's invalidity pension, widow's/widower's old-age pension: See Table VIII "Survivors". 2. Widowhood insurance (Assurance veuvage), Law no. 80/546 of 17 July 1980: See Table VIII "Survivors".
<b>2. Principle</b>	To ensure that the pension of a surviving spouse is not less than a set minimum, if the deceased spouse worked for a period equivalent to at least 2/3 of the normal length of career.	No special scheme.	No special scheme.	See Table VIII.	To top contributory pensions up to the amount of the minimum (means-tested).	See Table VIII "Survivors".
<b>3. Eligible groups</b>	Surviving spouse must have been married to the deceased for at least 1 year (unless there is a child or the death was the result of an accident or occupational disease); must be aged at least 45 (unless looking after a child or invalid); must have stopped any form of unauthorized work.	No special scheme.	No special scheme.	See Table VIII.	Beneficiaries of a contributory pension below a certain minimum.	See Table VIII.
<b>4. Main conditions of eligibility</b>	The deceased spouse worked for a period equivalent to at least 2/3 of a complete career.	No special scheme.	No special scheme.	See Table VIII.	Pension below the minimum; income below the annual ceiling of PTA 726,929 (ECU 4,851).	See Table VIII.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland		Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Widow's Pension.	Contributory	Survivor's pension. See Table VIII "Survivors".	Minimum Pension. See Table VIII "Survivors".	No special minimum in a contributory scheme. See Table VIII "Survivors".	Minimum pension.	See Table VIII "Survivors".	<b>II. Survivors</b> <b>1. Designation</b>
See Table VII.		See Table VIII.	See Table VIII.	No special scheme.	Guarantee of a minimum amount for pensions from the contributory scheme. Subjective right.	See Table VIII.	<b>2. Principle</b>
See Table VII.		See Table VIII.	See Table VIII.	No special scheme.	Survivors whose pension under the contributory scheme is less than the minimum of ESC 14,820 (ECU 79).	See Table VIII.	<b>3. Eligible groups</b>
Widow; satisfying the PRSI contribution; not living with a man as wife. See Table VII.		See Table VIII.	See Table VIII.	No special scheme.	To receive a pension under the contributory scheme of less than ESC 14,820 (ECU 79).	See Table VIII.	<b>4. Main conditions of eligibility</b>

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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Amount payable	BFR 305,563 (ECU 7,583) per year.	No special scheme.	No special scheme.	Minimum allowance: From 1.1.93 awards DR 67,000 (ECU 251) per month.	Difference between income and the minimum.	See Table VIII "Survivors". 1. Widow(er)'s allowance: FF 2,870 (ECU 622) for the 1st year. FF 1,885 (ECU 409) for the 2nd year. FF 1,435 (ECU 311) for the 3rd year. 2. Reversion pension: Annual minimum of FF 16,010 (ECU 3,471) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods. 3. Widow(er)'s invalidity or old-age pension: Minimum of FF 16,010 (ECU 3,471), increase if claimant has brought up at least 3 children.
6. Main factors influencing the amount of the allowance	In cases of incomplete career, amount proportional to the length of working life of the deceased spouse. Certain reductions or limitations apply.	None.	No special scheme.	See Table VIII.	Level of income.	See Table VIII "Survivors".
7. Number eligible	420 in 1993 (minimum survivor's pension for complete career).	None.	No special scheme.	Not available.	856,948 (December 1992).	Not available.
8. Financing	Contributions.	None.	No special scheme.	Contributions (three-party financing: employee, employer, State) for those newly insured, after 31.12.1992.	100 % State.	Social security.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Depends on contributions, see Table VIII "Survivors".</p> <p>Minimum: IR£ 59.80 (ECU 74) per week for the widow plus IR£ 16.50 (ECU 21) for each child dependant.</p> <p>Plus IR£ 4.60 (ECU 5.72) for widows over 66 and living alone.</p> <p>Plus IR£ 4.50 (ECU 5.90) for widows over 80.</p>	See Table VIII.	<p>The minimum pension for a surviving spouse is fixed at 73 % of the set reference figure where the insured has been covered for at least 40 years; therefore there is a minimum of LFR 28,082 (ECU 697) per month.</p> <p>If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance the minimum pension is reduced by 1/40th for each missing year. In the event of premature death, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to complete the period.</p>	No special scheme.	<p>The difference between the amount of the pension and ESC 14,820 (ECU 79) = 60 % of the minimum old-age pension.</p>	See Table VIII "Survivors". <b>5. Amount payable</b>
See Table VIII.	See Table VIII.	Duration of insurance.	No special scheme.	Amount of the pension under the contributory scheme.	See Table VIII. <b>6. Main factors influencing the amount of the allowance</b>
<p>Separate statistics on the minimum payment are not kept. Total number in receipt of Widow's Contributory Pension was 85,503 at December 1992.</p>	Not available.	General old-age insurance scheme.	No special scheme.	Not available.	339,720 (September 1992). <b>7. Number eligible</b>
<p>Contribution plus state subsidy.</p>			No special scheme.	Budget of the social security system.	Budget of the social security system. <b>8. Financing</b>

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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>III. Invalidity</b>						
<b>1. Designation</b>	Guaranteed minimum of the amount of invalidity allowances; see Table VI "In-invalidity".	The invalidity pension is not a contributory scheme, but tax-financed: see Table VI "Invalidity".	No minimum in the contributory pension scheme.	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VI "In-invalidity".	Minimum Supplement: Complemento por mínimos.	Minimum amount of the pension.
<b>2. Principle</b>	See Table VI "Invalidity".	See Table VI.	No special scheme.	See Table VI.	To top up pensions to the minimum (means-tested).	To top pensions up to the minimum or the amount of the A.V.T.S.
<b>3. Eligible groups</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.	Beneficiaries of a contributory pension below a certain minimum.	Beneficiaries of an invalidity pension.
<b>4. Main conditions of eligibility</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.	Receiving a pension below the minimum; income below the annual ceiling of PTA 726,929 (ECU 4,851) for a single person or PTA 855,345 (ECU 5,708) with a dependent spouse.	Receiving invalidity pension.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Invalidity Pension. See Table VI "Invalidity".	Minimum amount of the Invalidity Allowance. See Table VI "Invalidity".	Minimum Pension.	No special minimum in a contributory scheme. See Table VI "Invalidity".	Minimum pension.	Invalidity Benefit. See Table VI "Invalidity".	<b>III. Invalidity</b> 1. Designation
To provide an income for those who are permanently incapable of work. See Table VI.	See Table VI.	See Table VI "Invalidity".	No special scheme.	Guarantee of a minimum amount for pensions from the contributory scheme. Subjective right.	Flat-rate allowance. See Table VI.	2. Principle
See Table VI.	See Table VI.	See Table VI.	No special scheme.	People whose pension under the contributory scheme is less than ESC 24,700 (ECU 132).	See Table VI.	3. Eligible groups
See Table VI.	See Table VI.	See Table VI.	No special scheme.	To receive a pension under the contributory scheme of less than ESC 24,700 (ECU 132).	Payable after 28 weeks on Sickness Benefit (or Statu- tory Sick Pay). See Table VI.	4. Main conditions of eligibility



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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>5. Amount payable</b>	See Table VI "Invalidity". Daily amounts of the minimum allowance: 1. Minimum for regular worker: a) with dependants: BFR 1,246 (ECU 31) b) without dependants: Single: BFR 997 (ECU 25); living with a partner: BFR 902 (ECU 22) 2. Minimum for a non-regular worker: a) with dependants BFR 999 (ECU 25); b) without dependants BFR 749 (ECU 18.59).	See Table VI.	No special scheme.	Minimum amount dependent on degree of incapacity for work: 50 % - 100 % of the minimum amount of the old-age pension = DR 37,225 - DR 74,450 (ECU 139 - 279) per month. See Table VI "Invalidity".	Difference between income and the minimum.	Minimum amount: FF 16,010 (ECU 3,471) per year.
<b>6. Main factors influencing the amount of the allowance</b>	See Table VI "Invalidity".	See Table VI.	No special scheme.	See Table VI.	Level of income.	Amount of pension inferior to the amount of A.V.T.S. Not means-tested.
<b>7. Number eligible</b>	Not available.		No special scheme.	Not available.	427,251 (December 1992).	Not available.
<b>8. Financing</b>	Invalidity contributions and State.		No special scheme.	Contributions (three-party financing: employee, employer, State) for those newly insured, after 31.12. 1992.	100 % State.	Social security.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table VI "Invalidity".	The allowance is made up to the level of the minimum pension: LIT 8,071,500 (ECU 4,540) per year. Depending on claimant's means. See Table VI "Invalidity".	The minimum invalidity pension is fixed at 90 % of the fixed reference figure when the insured has been covered for at least 40 years; therefore there is a minimum of LFR 34,622 (ECU 859) per month. If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance, the minimum pension is reduced by 1/40th for each missing year. In the event of premature death, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to make up the period.	No special scheme.	The difference between the amount of the pension and ESC 24,700 (ECU 132).	Basic rate: £ 56.10 (ECU 73) a week. Supplements for dependants. Addition depending on age when incapacity began. See Table VI.	5. Amount payable
See Table VI.	Income.	Duration of insurance.	No special scheme.	Amount of the pension under the contributory scheme.	See Table VI.	6. Main factors influencing the amount of the allowance
36,849 (1992).	Not available.		No special scheme.	172,569 (1992).	1,490,000 (estimate, 1992/93).	7. Number eligible
Contributions plus State subsidy.		General old-age insurance scheme.	No special scheme.	Budget of the social security system.	Budget of the social security system.	8. Financing

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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>IV. Unemployment</b>						
<b>1. Designation</b>	Different minima of unemployment-insurance allowances, depending on the duration of unemployment and on number of dependants. See Table XI "Unemployment".	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI "Unemployment".	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	Minimum rate of unemployment insurance allowances. See Table XI "Unemployment".	Minimum allowance (Pre-stación mínima).	Solidarity allowance: Allocation de solidarité.
<b>2. Principle</b>	See Table XI "Unemployment".	No special scheme.	No special scheme.	See Table XI.	Minimum benefit from unemployment insurance.	Differential amount which varies according to age.
<b>3. Eligible groups</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.	Unemployed who are receiving benefits from unemployment insurance below a certain minimum.	Long-term unemployed.
<b>4. Main conditions of eligibility</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.	Entitlement to benefits from unemployment insurance (see Table XI) below a certain minimum; other income not taken into account.	5 years of salaried work during the 10 years preceding the end of the employment contract; revenues must not exceed a certain ceiling; trying to find work.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	IV. Unemployment
Unemployment Benefit. See Table XI.	No minimum in contributory scheme.	No minimum in the contributory scheme.	No special minimum in a contributory scheme. See Table XI.	See Table XI "Unemployment".	Unemployment Benefit: see Table XI "Unemployment".	1. Designation
See Table XI.	No special scheme.	No special scheme.	No special scheme.	See Table XI.	See Table XI.	2. Principle
See Table XI.	No special scheme.	No special scheme.	No special scheme.	See Table XI.	See Table XI.	3. Eligible groups
See Table XI.	No special scheme.	No special scheme.	No special scheme.	See Table XI.	See Table XI.	4. Main conditions of eligibility

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## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>5. Amount payable</b>	See Table XI.	No special scheme.	No special scheme.	Minimum allowance: 2/3 of minimum daily wage (DR 2,720 = ECU 10.18).	Benefit is same amount as general minimum wage (salario mínimo interpro- fesional), currently PTA 58,530 (ECU 391) per month.	Daily allowances: FF 72.92 (ECU 15.81) in general. FF 104.73 (ECU 23) for claimants aged between 55 and 57.5 years who have worked for 20 years. FF 104.73 (ECU 23) for claimants over 57.5 years who have worked for at least 10 years.
<b>6. Main factors influencing the amount of the allowance</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.	See Table XI "Un- employment".	Age and duration of previ- ous insurance period.
<b>7. Number eligible</b>	Not available.	No special scheme.	No special scheme.	Not available.	Not available.	366,600 (May 1993).
<b>8. Financing</b>		No special scheme.	No special scheme.		100 % State.	State and public sector em- ployees.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table XI.	No special scheme.	No special scheme.	No special scheme.	Difference between the amount of unemployment allowance and that of the minimum wage or average pay amount, if less.	See Table XI "Unemployment". Basic rate: £ 44.65 (ECU 58) per week plus supplements for dependants (adult: £ 27.55 = ECU 36, child: £ 10.95 = ECU 14.23 a week). Child addition only payable if claimant is over pension age.	5. Amount payable
Number of dependants.	No special scheme.	No special scheme.	No special scheme.	Unemployment allowance less than the minimum wage or average pay amount.	Age; number of dependant persons.	6. Main factors influencing the amount of the allowance
75,914 (average for 1992).	No special scheme.		No special scheme.	Not available.	654,376 (November 1992).	7. Number eligible
Contributions plus State subsidy.	No special scheme.	No special scheme.	No special scheme.	Budget of the social security system.	Social Security Budget.	8. Financing



# **APPENDIX**





## Rates of Exchange, Purchase Power Parities and Price Level Index

July 1993

Currency		Rate of exchange 1.7.1993  1 ECU = national currency	Purchase Power Parity Juli 1993  1 Unit = national currency	Price Level Index  EUR 12 = 100
Belgium	BFR	40.296500	42.115	104.5
Denmark	DKR	7.540660	10.037	133.1
Germany	DM	1.961150	2.216 (*)	113.0
Spain	PTA	149.858000	126.842	84.6
France	FF	6.612180	6.901	104.4
Greece	GRD	267.066000	210.025	78.6
Ireland	IR£	0.804224	0.712	88.5
Italy	ITL	1,777.840000	1,545.661	86.9
Luxembourg	LFR	40.296500	38.641	95.9
Netherlands	HFL	2.199690	2.270	103.2
Portugal	ESC	186.675000	130.156	69.7
United Kingdom	UK£	0.769293	0.637	82.8

(\*) Information only for West-Germany (Old Länder) incl. Berlin-West.

Source: EUROSTAT.



# **DICTIONARY OF KEYWORDS**



1.	Dansk - Français - English - Deutsch	350
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**Dansk**

administrationsomkostninger  
alder  
alderspension, folkepension  
alderspension, folkepension  
arbejdsløshed  
anvendelsesområde  
arbejder  
arbejdsgiver  
arbejdsulykke, arbejdsskade  
ægtefælle  
barn/børn  
barselsorlov  
behandling  
berettiget  
betingelser (for at modtage en ydelse)  
bidrag  
bopæl  
briller  
bruttoindtægt  
dagpenge  
død  
efterlevende, efterladte  
enke/enkemand  
erhvervsgren  
erhvervsudygtighed  
erhvervs sygdom  
faglig uddannelse  
familieydelse  
fikseret beløb  
finansiering  
fødsel  
førtidspension  
førtidspension, invalidepension  
forældreløs  
fordeling  
forebyggelse  
forsikring  
forsikringsperiode  
forsikringspræmie

**Français**

frais d'administration  
vieillesse  
pension de retraite  
pension de vieillesse  
chômage  
champ d'application  
ouvrier  
employeur  
accident du travail  
conjoint  
enfant(s)  
congé de maternité  
traitement  
ayant droit  
conditions d'octroi  
cotisation  
résidence  
lunettes  
salaire brut  
indemnités pécuniaires  
décès  
survivants  
veuf/veuve  
branche professionnelle  
incapacité de travail  
maladie professionnelle  
formation professionnelle  
prestations familiales  
forfaitaire  
financement  
accouchement  
pension anticipée  
pension d'invalidité  
orphelin  
répartition  
prévention  
assurance  
durée d'affiliation  
prime d'assurance

**English**

administrative costs  
old-age  
old-age pension  
retirement pension  
unemployment  
field of application  
worker  
employer  
employment injury  
spouse  
child(ren)  
maternity leave  
treatment  
beneficiary, eligible  
qualifying conditions  
contributions  
residence  
spectacles  
gross earnings  
cash benefits  
death  
survivors  
widow(er)  
occupational sector  
incapacity for work  
occupational disease  
vocational training  
family benefits  
flat-rate  
financing  
confinement  
early pension  
invalidity pension  
orphan  
current income financing  
prevention  
insurance  
period of insurance  
insurance premiums

**Deutsch**

Verwaltungskosten  
Alter  
Altersrente  
Altersruhegeld  
Arbeitslosigkeit  
Anwendungsbereich  
Arbeiter  
Arbeitgeber  
Arbeitsunfall  
Ehepartner  
Kind(er)  
Mutterschaftsurlaub  
Behandlung  
anspruchsberechtigt  
Anspruchsvoraussetzungen  
Beiträge  
Wohnsitz  
Brillen  
Bruttoverdienst  
Geldleistungen  
Tod  
Hinterbliebene  
Witwe(r)  
Berufszweig  
Arbeitsunfähigkeit  
Berufskrankheit  
Berufsausbildung  
Familienbeihilfen  
pauschal  
Finanzierung  
Entbindung  
vorgezogene Rente  
Invalidenrente  
Waise  
Umlageverfahren  
Vorbeugung  
Versicherung  
Versicherungszeit  
Versicherungsprämie

<b>Dansk</b>	<b>Français</b>	<b>English</b>	<b>Deutsch</b>
frivillig	volontaire	voluntary	freiwillig
funktionær	employé	salaried employee	Angestellter
garanteret minimumsindkomst	garantie de ressources	guaranteed minimum income	garantierte Mindestsicherung
handicap	handicap	disability	Behinderung
helbred	santé	health	Gesundheit
hjælp, bistand	assistance	assistance	Fürsorge, Hilfe
høreapparat	audio-prothèse	hearing-aid	Hörgerät
hustru	épouse	spouse	Ehefrau
indkomst, indtægt	revenu	earnings	Einkommen
indtægtsbestemt	sous condition de ressources	means tested	bedarfsabhängig
invaliditet	incapacité	incapacity	Arbeitsunfähigkeit
invaliditet	invalidité	invalidity	Invalidität
invaliditet	invalidité (générale)	general invalidity	Erwerbsunfähigkeit
invaliditet på grund af arbejdsskade	invalidité (professionnelle)	occupational disability	Berufsunfähigkeit
jordemoder	sage-femme	midwife	Hebamme
kapitalisering	capitalisation	capital cover	Kapitaldeckung
karenstid	délai de carence	waiting period	Karenztage
kontantydelse	prestations en espèces	cash benefits	Geldleistungen
kur	cure	courses of treatment	Kur
læge	médecin	doctor	Arzt
lægemiddel, medicin	médicament	medicament, medicine, drug	Arzneimittel
lægemiddel, medicin	produit pharmaceutique	pharmaceutical product, drug, medicament	Arzneimittel
lægevalg	choix du médecin	choice of doctor	Arztwahl
loft	plafond	ceiling	Bemessungsgrenze
lønmodtager	plafond d'affiliation	membership ceiling	Versicherungspflichtgrenze
medhjælpende ægtefælle	salarié	employee	Arbeitnehmer
minimalløn	conjointe aidante	spouse helping	mithelfende Ehefrau
minimumsbidrag	saire minimum	minimum wage	Mindestlohn
moderskab	cotisation minimum	minimum contributions	Mindestbeiträge
modtagere, berettigede	maternité	maternity	Mutterschaft
naturalydelser	bénéficiaires	beneficiaries	Berechtigter, Empfänger
nyt ægteskab	prestations en nature	benefits in kind	Sachleistungen
obligatorisk, tvungen	remariage	remarriage	Wiederheirat
ophold på sygehus	obligatoire	compulsory	Pflicht-
patientens egenandel	hospitalisation	hospitalization	Krankenhauspflege
(af udgifter til sygebehandling)	participation	patient's contribution	Selbstbeteiligung
pensionist	aux frais médicaux		des Patienten
	pensionné	pensioner	Rentner



**Dansk**

pensionsalder  
person, der forsørger

regulering  
ret til ydelser, berettigelse  
selvstændigt erhvervsdrivende  
skat/skatter  
social beskyttelse  
spædbarn  
stat  
statstilskud

størrelse af ydelser  
svagelighed  
sygdom  
sygehjælp  
sygehus, hospital  
tandbehandling  
tilladelse  
tillæg  
tillægs-, supplerende  
tillægspension  
tvungent/obligatorisk medlemskab  
udgifter  
ugentlig  
varighed af ydelser  
vederlag, løn, betaling  
ventetid  
voksen  
ydelse  
ydelser

**Français**

âge légal de la retraite  
personnes à charge

ajustement  
droit aux prestations  
indépendant  
impôt  
protection sociale  
nourrisson  
Etat  
intervention de l'Etat

montant des prestations  
infirmité  
maladie  
soins de santé  
hôpital  
soins dentaires  
agrément  
majoration  
complémentaire  
pension complémentaire  
affiliation obligatoire  
dépenses  
hebdomadaire  
durée des prestations  
rémunération  
condition de stage  
adulte  
allocation  
prestations

**English**

retirement age  
dependent

adjustment  
entitlement  
self-employed  
taxes  
social protection  
baby  
state  
state subsidy,  
exchequer supplement  
amount of the benefits  
infirmary  
sickness  
health care  
hospital  
dental treatment  
approval  
supplement  
additional  
supplementary pension  
compulsory membership  
expenditures  
weekly  
duration of benefits  
payment  
qualifying period  
adult  
grant, allowance  
benefits

**Deutsch**

Altersgrenze  
unterhaltsberechtigte  
Angehörige  
Anpassung  
Anspruchsberechtigung  
Selbständige  
Steuern  
Soziale Sicherheit  
Säugling  
Staat  
Staatszuschuß

Höhe der Leistungen  
Behinderung  
Krankheit  
Sachleistungen bei Krankheit  
Krankenhaus  
Zahnbehandlung  
Zulassung  
Zulage  
zusätzlich  
zusätzliche Rente  
Pflichtmitgliedschaft  
Aufwendungen  
wöchentlich  
Dauer der Leistungen  
Bezahlung  
Wartezeit  
erwachsen  
Beihilfe, Leistung  
Leistungen

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiaries  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 cash benefits  
 ceiling  
 child(ren)  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent

disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits

**Français**

complémentaire  
 ajustement  
 frais d'administration  
 adulte  
 montant des prestations  
 agrément  
 assistance  
 nourrisson  
 bénéficiaires  
 ayant droit  
 prestations  
 prestations en nature  
 capitalisation  
 indemnités pécuniaires  
 prestations en espèces  
 plafond  
 enfant(s)  
 choix du médecin  
 obligatoire  
 affiliation obligatoire  
 accouchement  
 cotisation  
 cure  
 répartition  
 décès  
 soins dentaires  
 personnes à charge

handicap  
 médecin  
 durée des prestations  
 pension anticipée  
 revenu  
 salarié  
 employeur  
 accident du travail  
 droit aux prestations  
 dépenses  
 prestations familiales

**Deutsch**

zusätzlich  
 Anpassung  
 Verwaltungskosten  
 erwachsen  
 Höhe der Leistungen  
 Zulassung  
 Fürsorge, Hilfe  
 Säugling  
 Berechtigter, Empfänger  
 anspruchsberechtigt  
 Leistungen  
 Sachleistungen  
 Kapitaldeckung  
 Geldleistungen  
 Geldleistungen  
 Bemessungsgrenze  
 Kind(er)  
 Arztwahl  
 Pflicht-  
 Pflichtmitgliedschaft  
 Entbindung  
 Beiträge  
 Kur  
 Umlageverfahren  
 Tod  
 Zahnbehandlung  
 unterhaltsberechtigzte  
 Angehörige  
 Behinderung  
 Arzt  
 Dauer der Leistungen  
 vorgezogene Rente  
 Einkommen  
 Arbeitnehmer  
 Arbeitgeber  
 Arbeitsunfall  
 Anspruchsberechtigung  
 Aufwendungen  
 Familienbeihilfen

**Dansk**

tillægs-, supplerende  
 regulering  
 administrationsomkostninger  
 voksen  
 størrelse af ydelser  
 tilladelse  
 hjælp, bistand  
 spædbarn  
 modtagere, berettigede  
 berettiget  
 ydelser  
 naturalydelser  
 kapitalisering  
 dagpenge  
 kontantydelse  
 loft  
 barn/børn  
 lægevalg  
 obligatorisk, tvungen  
 tvungent/obligatorisk medlemskab  
 fødsel  
 bidrag  
 kur  
 fordeling  
 død  
 tandbehandling  
 person, der forsørges

handicap  
 læge  
 varighed af ydelser  
 førtidspension  
 indkomst, indtægt  
 lønmodtager  
 arbejdsgiver  
 arbejdsulykke, arbejdsskade  
 ret til ydelser, berettigelse  
 udgifter  
 familiedydelser



**English**

qualifying conditions  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
social protection  
spectacles  
spouse  
spouse  
spouse helping  
state  
state subsidy, exchequer supplement  
supplement  
supplementary pension  
survivors  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period  
weekly  
widow(er)  
medicament, medicine, drug  
worker

**Français**

conditions d'octroi  
condition de stage  
remariage  
résidence  
âge légal de la retraite  
pension de vieillesse  
employé  
indépendant  
maladie  
protection sociale  
lunettes  
épouse  
conjoint  
conjointe aidante  
Etat  
intervention de l'Etat  
majoration  
pension complémentaire  
survivants  
impôt  
traitement  
chômage  
formation professionnelle  
volontaire  
délai de carence  
hebdomadaire  
veuf/veuve  
médicament  
ouvrier

**Deutsch**

Anspruchsvoraussetzungen  
Wartezeit  
Wiederheirat  
Wohnsitz  
Altersgrenze  
Altersruhegeld  
Angestellter  
Selbständige  
Krankheit  
Soziale Sicherheit  
Brillen  
Ehefrau  
Ehepartner  
mithelfende Ehefrau  
Staat  
Staatszuschuß  
Zulage  
zusätzliche Rente  
Hinterbliebene  
Steuern  
Behandlung  
Arbeitslosigkeit  
Berufsausbildung  
freiwillig  
Karenztage  
wöchentlich  
Witwe(r)  
Arzneimittel  
Arbeiter

**Dansk**

betingelser (for at modtage en ydelse)  
ventetid  
nyt ægteskab  
bopæl  
pensionsalder  
alderspension, folkepension  
funktionær  
selvstændigt erhvervsdrivende  
sygdom  
social beskyttelse  
briller  
hustru  
ægtefælle  
medhjælpende ægtefælle  
stat  
statstilskud  
tillæg  
tillægspension  
de efterlevende, efterladte  
skat/skatter  
behandling  
arbejdsløshed  
faglig uddannelse  
frivillig  
karenstid  
ugentlig  
enke/enkemand  
lægemiddel, medicin  
arbejder

## Ἑλληνικός

άδεια μητρότητας  
ακουστικό βαρηκοΐας  
αναπηρία  
ανεργία  
ανικανότητα λόγω ασθενείας  
ανικανότητα προς εργασία  
ανικανότητα προς εργασία  
ασθένεια  
ασφαλιστική περίοδος  
ασφάλιση  
ασφάλιστρο  
αυτοτελώς απασχολούμενος  
βιοποριστική αναπηρία  
βρέφος  
γήρας  
γιατρός  
γυαλιά  
δαπάνες  
διαμονή  
διάρκεια των παροχών  
διανεμητική διαδικασία  
δικαιούχος  
δικαιούχος  
δικαιώμα για παροχές  
διοικητικά έξοδα  
εβδομαδιαία  
εγγυημένη ελάχιστη ασφάλεια  
ειδική ανάγκη  
εισόδημα  
εισφορά (-ες)  
εισόδημα  
ελάχιστη εισφορά  
έλεγχος εισοδήματος  
ενήλικος  
επαγγελματική αναπηρία  
επαγγελματική κατάρτιση  
επαγγελματικός κλάδος  
επαγγελματική νόσος  
επίδομα, παροχή

## Français

congé de maternité  
audio-prothèse  
invalidité  
chômage  
infirmité  
incapacité  
incapacité de travail  
maladie  
durée d'affiliation  
assurance  
prime d'assurance  
indépendant  
invalidité (générale)  
nourrisson  
Vieillesse  
médecin  
lunettes  
dépenses  
résidence  
durée des prestations  
répartition  
bénéficiaires  
ayant droit  
droit aux prestations  
frais d'administration  
hebdomadaire  
garantie de ressources  
handicap  
prestations en espèces  
cotisation  
revenu  
cotisation minimum  
sous condition de ressources  
adulte  
invalidité (professionnelle)  
formation professionnelle  
branche professionnelle  
maladie professionnelle  
allocation

## English

maternity leave  
hearing-aid  
invalidity  
unemployment  
infirmity  
incapacity  
incapacity for work  
sickness  
period of insurance  
insurance  
insurance premiums  
self-employed  
general invalidity  
baby  
old-age  
doctor  
spectacles  
expenditures  
residence  
duration of benefits  
current income financing  
beneficiaries  
beneficiary, eligible  
entitlement  
administrative costs  
weekly  
guaranteed minimum income  
disability  
cash benefits  
contributions  
earnings  
minimum contributions  
means tested  
adult  
occupational disability  
vocational training  
occupational sector  
occupational disease  
grant, allowance

## Deutsch

Mutterschaftsurlaub  
Hörgerät  
Invalidität  
Arbeitslosigkeit  
Behinderung  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Krankheit  
Versicherungszeit  
Versicherung  
Versicherungsprämie  
Selbständige  
Erwerbsunfähigkeit  
Säugling  
Alter  
Arzt  
Brillen  
Aufwendungen  
Wohnsitz  
Dauer der Leistungen  
Umlageverfahren  
Berechtigter, Empfänger  
anspruchsberechtigt  
Anspruchsberechtigung  
Verwaltungskosten  
wöchentlich  
garantierte Mindestsicherung  
Behinderung  
Geldleistungen  
Beiträge  
Einkommen  
Mindestbeiträge  
bedarfsabhängig  
erwachsen  
Berufsunfähigkeit  
Berufsausbildung  
Berufszweig  
Berufskrankheit  
Beihilfe, Leistung

## Ἑλληνικός

επιζώντες  
επιλογή γιατροῦ  
εργαζόμενος  
εργάτης  
εργατικό ατύχημα  
εργοδότης  
επάπαξ  
ημέρες αποχής (απουσίας)  
θάνατος  
θεραπεία  
θεραπεία  
ιδιωτικός υπάλληλος  
κατώτατος μισθός  
κεφαλαιοποίηση  
κράτος  
κρατική επιχορήγηση

## κοινωνική προστασία

μαία  
μητρότητα  
μικτός μίσθος  
νέος γάμος  
νοσήλεια  
νοσοκομείο  
οδοντιατρική περίθαλψη  
οικογενειακές παροχές  
ὄριο ηλικίας συνταξιοδότησης  
ὄριο υποχρεωτικής ασφάλισης  
ορφανός  
παιδί (παιδιά)  
παροχές  
παροχές σε είδος  
παροχές σε είδος σε περίπτωση ασθένειας  
παροχές σε χρήμα  
πεδίο εφαρμογής  
πλαφόν  
πληρωμή  
προαιρετικά

## Français

survivants  
choix du médecin  
salarié  
ouvrier  
accident du travail  
employeur  
forfaitaire  
délai de carence  
décès  
cure  
traitement  
employé  
salaire minimum  
capitalisation  
Etat  
intervention de l'Etat

## protection sociale

sage-femme  
maternité  
salaire brut  
remariage  
hospitalisation  
hôpital  
soins dentaires  
prestations familiales  
âge légal de la retraite  
plafond d'affiliation  
orphelin  
enfant(s)  
prestations  
prestations en nature  
soins de santé  
indemnités pécuniaires  
champ d'application  
plafond  
rémunération  
volontaire

## English

survivors  
choice of doctor  
employee  
worker  
employment injury  
employer  
flat-rate  
waiting period  
death  
courses of treatment  
treatment  
salaried employee  
minimum wage  
capital  
state  
state subsidy,  
exchequer supplement  
social protection  
exchequer supplement  
midwife  
maternity  
gross earnings  
remarriage  
hospitalization  
hospital  
dental treatment  
family benefits  
retirement age  
membership ceiling  
orphan  
child(ren)  
benefits  
benefits in kind  
health care  
cash benefits  
field of application  
ceiling  
payment  
voluntary

## Deutsch

Hinterbliebene  
Arztwahl  
Arbeitnehmer  
Arbeiter  
Arbeitsunfall  
Arbeitgeber  
pauschal  
Karenztage  
Tod  
Kur  
Behandlung  
Angestellter  
Mindestlohn  
Kapitaldeckung  
Staat  
Staatszuschuß  
  
Soziale Sicherheit  
  
Hebamme  
Mutterschaft  
Bruttoverdienst  
Wiederheirat  
Krankenhauspflege  
Krankenhaus  
Zahnbehandlung  
Familienbeihilfen  
Altersgrenze  
Versicherungspflichtgrenze  
Waise  
Kind(er)  
Leistungen  
Sachleistungen  
Sachleistungen bei Krankheit  
Geldleistungen  
Anwendungsbereich  
Bemessungsgrenze  
Bezahlung  
freiwillig

**Ἑλληνικός**

πρόληψη  
 πρόνοια  
 προσαρμογή  
 προσαύξηση  
 προστατευόμενα μέλη

προυποθέσεις χορήγησης  
 πρόωρη σύνταξη  
 σύζυγος  
 σύζυγος  
 συμμετοχή στις ιατρικές δαπάνες

συμμετέχουσα σύζυγος  
 συμπληρωματικά  
 συμπληρωματική σύνταξη  
 συναίνεση,συγκατάθεση  
 σύνταξη γήρατος  
 σύνταξη αποχώρησης  
 σύνταξη αναπηρίας  
 συνταξιούχος  
 τοκετός  
 υγεία  
 υποχρεωτική υπαγωγή (στην ασφαλιση)  
 υποχρεωτικός  
 ύψος παροχών  
 φαρμακευτικόν προϊόν

φάρμακο  
 φόροι  
 χήρος/χήρα  
 χρηματοδότηση  
 χρόνος αναμονής

**Français**

prévention  
 assistance  
 ajustement  
 majoration  
 personnes à charge

conditions d'octroi  
 pension anticipée  
 conjoint  
 épouse  
 participation aux  
 frais médicaux  
 conjointe aidante  
 complémentaire  
 pension complémentaire  
 agrément  
 pension de retraite  
 pension de vieillesse  
 pension d'invalidité  
 pensionné  
 accouchement  
 santé  
 affiliation obligatoire  
 obligatoire  
 montant des prestations  
 produit pharmaceutique

médicament  
 impôt  
 veuf/veuve  
 financement  
 condition de stage

**English**

prevention  
 assistance  
 adjustment  
 supplement  
 dependent

qualifying conditions  
 early pension  
 spouse  
 spouse  
 patient's contribution

spouse helping  
 additional  
 supplementary pension  
 approval  
 old-age pension  
 retirement pension  
 invalidity pension  
 pensioner  
 confinement  
 health  
 compulsory membership  
 compulsory  
 amount of the benefits  
 pharmaceutical product,  
 drug, medicament  
 medicament, medicine, drug  
 taxes  
 widow(er)  
 financing  
 qualifying period

**Deutsch**

Vorbeugung  
 Fürsorge, Hilfe  
 Anpassung  
 Zulage  
 unterhaltsberechtigter  
 Angehöriger

Anspruchsvoraussetzungen  
 vorgezogene Rente  
 Ehepartner  
 Ehefrau  
 Selbstbeteiligung  
 des Patienten  
 mithelfende Ehefrau  
 zusätzlich  
 zusätzliche Rente  
 Zulassung  
 Altersrente  
 Altersruhegeld  
 Invalidenrente  
 Rentner  
 Entbindung  
 Gesundheit  
 Pflichtmitgliedschaft  
 Pflicht-  
 Höhe der Leistungen  
 Arzneimittel

Arzneimittel  
 Steuern  
 Witwe(r)  
 Finanzierung  
 Wartezeit

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiaries  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital  
 cash benefits  
 cash benefits  
 ceiling  
 child(ren)  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent

disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits

**Français**

complémentaire  
 ajustement  
 frais d'administration  
 adulte  
 montant des prestations  
 agrément  
 assistance  
 nourrisson  
 bénéficiaires  
 ayant droit  
 prestations  
 prestations en nature  
 capitalisation  
 indemnités pécuniaires  
 prestations en espèces  
 plafond  
 enfant(s)  
 choix du médecin  
 obligatoire  
 affiliation obligatoire  
 accouchement  
 cotisation  
 cure  
 répartition  
 décès  
 soins dentaires  
 personnes à charge

handicap  
 médecin  
 durée des prestations  
 pension anticipée  
 revenu  
 salarié  
 employeur  
 accident du travail  
 droit aux prestations  
 dépenses  
 prestations familiales

**Deutsch**

zusätzlich  
 Anpassung  
 Verwaltungskosten  
 erwachsen  
 Höhe der Leistungen  
 Zulassung  
 Fürsorge, Hilfe  
 Säugling  
 Berechtigter, Empfänger  
 anspruchsberechtigt  
 Leistungen  
 Sachleistungen  
 Kapitaldeckung  
 Geldleistungen  
 Geldleistungen  
 Bemessungsgrenze  
 Kind(er)  
 Arztwahl  
 Pflicht-  
 Pflichtmitgliedschaft  
 Entbindung  
 Beiträge  
 Kur  
 Umlageverfahren  
 Tod  
 Zahnbehandlung  
 unterhaltsberechtigzte  
 Angehörige  
 Behinderung  
 Arzt  
 Dauer der Leistungen  
 vorgezogene Rente  
 Einkommen  
 Arbeitnehmer  
 Arbeitgeber  
 Arbeitsunfall  
 Anspruchsberechtigung  
 Aufwendungen  
 Familienbeihilfen

**Ἑλληνικός**

συμπληρωματικά  
 προσαρμογή  
 διοικητικά έξοδα  
 ενήλικος  
 ύψος παροχών  
 συναίνεση, συγκατάθεση  
 πρόνοια  
 βρέφος  
 δικαιούχος  
 δικαιούχος  
 παροχές  
 παροχές σε είδος  
 κεφαλαιοποίηση  
 παροχές σε χρήμα  
 εισόδημα  
 πλαφόν  
 παιδί (παιδια)  
 επιλογή γιατρού  
 υποχρεωτικός  
 υποχρεωτική υπαγωγή (στην ασφαλιση)  
 τοκετός  
 εισφορά (-ες)  
 θεραπεία  
 διανεμητική διαδικασία  
 θάνατος  
 οδοντιατρική περίθαλψη  
 προστατευόμενα μέλη

ειδική ανάγκη  
 γιατρός  
 διάρκεια των παροχών  
 πρόωρη σύνταξη  
 εισόδημα  
 εργαζόμενος  
 εργοδότης  
 εργατικό ατύχημα  
 δικαίωμα για παροχές  
 δαπάνες  
 οικογενειακές παροχές



**English**

field of application  
financing  
flat-rate  
general invalidity  
grant, allowance  
gross earnings  
guaranteed minimum income  
health  
health care  
hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
midwife  
minimum contributions  
minimum wage  
occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
  
payment  
pensioner  
period of insurance

**Français**

champ d'application  
financement  
forfaitaire  
invalidité (générale)  
allocation  
salaire brut  
garantie de ressources  
santé  
soins de santé  
audio-prothèse  
hôpital  
hospitalisation  
incapacité  
incapacité de travail  
infirmité  
assurance  
prime d'assurance  
invalidité  
pension d'invalidité  
maternité  
congé de maternité  
sous condition de ressources  
médicament  
plafond d'affiliation  
sage-femme  
cotisation minimum  
salaire minimum  
invalidité (professionnelle)  
maladie professionnelle  
branche professionnelle  
vieillesse  
pension de retraite  
orphelin  
participation aux  
frais médicaux  
rémunération  
pensionné  
durée d'affiliation

**Deutsch**

Anwendungsbereich  
Finanzierung  
pauschal  
Erwerbsunfähigkeit  
Beihilfe, Leistung  
Bruttoverdienst  
garantierte Mindestsicherung  
Gesundheit  
Sachleistungen bei Krankheit  
Hörgerät  
Krankenhaus  
Krankenhauspflege  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Behinderung  
Versicherung  
Versicherungsprämie  
Invalidität  
Invalidenrente  
Mutterschaft  
Mutterschaftsurlaub  
bedarfsabhängig  
Arzneimittel  
Versicherungspflichtgrenze  
Hebamme  
Mindestbeiträge  
Mindestlohn  
Berufsunfähigkeit  
Berufskrankheit  
Berufszweig  
Alter  
Altersrente  
Waise  
Selbstbeteiligung  
des Patienten  
Bezahlung  
Rentner  
Versicherungszeit

**Ἑλληνικός**

πεδίο εφαρμογής  
χρηματοδότηση  
επάπαξ  
βιοποριστική αναπηρία  
επίδομα, παροχή  
μικτός μίσθος  
εγγυημένη ελάχιστη ασφάλεια  
υγεία  
παροχές σε είδος σε περίπτωση ασθένειας  
ακουστικό βαρηκοΐας  
νοσοκομείο  
νοσήλεια  
ανικανότητα προς εργασία  
ανικανότητα προς εργασία  
ανικανότητα λόγω ασθενείας  
ασφάλιση  
ασφάλιστρο  
αναπηρία  
σύνταξη αναπηρίας  
μητρότητα  
άδεια μητρότητας  
έλεγχος εισοδήματος  
φάρμακο  
όριο υποχρεωτικής ασφάλισης  
μαΐα  
ελάχιστη εισφορά  
κατώτατος μισθός  
επαγγελματική αναπηρία  
επαγγελματική νόσος  
επαγγελματικός κλάδος  
γήρας  
σύνταξη γήρατος  
ορφανός  
συμμετοχή στις ιατρικές δαπάνες  
  
πληρωμή  
συνταξιούχος  
ασφαλιστική περίοδος

<b>English</b>	<b>Français</b>	<b>Deutsch</b>	<b>Ἑλληνικός</b>
pharmaceutical product, drug, medicament	produit pharmaceutique	Arzneimittel	φαρμακευτικόν προϊόν
prevention	prévention	Vorbeugung	πρόληψη
qualifying conditions	conditions d'octroi	Anspruchsvoraussetzungen	προυποθέσεις χορήγησης
qualifying period	condition de stage	Wartezeit	χρόνος αναμονής
remarriage	remariage	Wiederheirat	νέος γάμος
residence	résidence	Wohnsitz	διαμονή
retirement age	âge légal de la retraite	Altersgrenze	όριο ηλικίας συνταξιοδότησης
retirement pension	pension de vieillesse	Altersruhegeld	σύνταξη αποχώρησης
salaried employee	employé	Angestellter	ιδιωτικός υπάλληλος
self-employed	indépendant	Selbständige	αυτοτελώς απασχολούμενος
sickness	maladie	Krankheit	ασθένεια
social protection	protection sociale	Soziale Sicherheit	κοινωνική προστασία
spectacles	lunettes	Brillen	γυαλιά
spouse	conjoint	Ehepartner	σύζυγος
spouse	épouse	Ehefrau	σύζυγος
spouse helping	conjointe aidante	mithelfende Ehefrau	συμμετέχουσα σύζυγος
state	Etat	Staat	κράτος
state subsidy, exchequer supplement	intervention de l'Etat	Staatszuschuß	κρατική επιχορήγηση
supplement	majoration	Zulage	προσαύξηση
supplementary pension	pension complémentaire	zusätzliche Rente	συμπληρωματική σύνταξη
survivors	survivants	Hinterbliebene	επιζώντες
taxes	impôt	Steuern	φόροι
treatment	traitement	Behandlung	θεραπεία
unemployment	chômage	Arbeitslosigkeit	ανεργία
vocational training	formation professionnelle	Berufsausbildung	επαγγελματική κατάρτιση
voluntary	volontaire	freiwillig	προαιρετικά
waiting period	délai de carence	Karenztage	ημέρες αποχής (απουσίας)
weekly	hebdomadaire	wöchentlich	εβδομαδιαία
widow(er)	veuf/veuve	Witwe(r)	χήρος/χηρα
worker	ouvrier	Arbeiter	εργάτης

**Español**

accidente de trabajo  
 actualización, revalorización  
 adulto  
 afiliación obligatoria (alta)  
 aportación del Estado

asignación económica  
 asistencia  
 asistencia sanitaria  
 autorización, aprobación  
 beneficiarios  
 campo de aplicación  
 cantidad a tanto alzado  
 capitalización  
 comadrona  
 complementario  
 complemento  
 condiciones de acceso al derecho  
 cónyuge  
 cónyuge  
 cónyuge colaborador  
 cotización  
 cotización mínima  
 cuantía de las prestaciones  
 derecho a las prestaciones  
 descanso por maternidad  
 desempleo  
 duración de las prestaciones  
 edad legal de jubilación  
 elección de médico  
 empresario  
 enfermedad  
 enfermedad profesional  
 Estado  
 financiación  
 formación profesional  
 gafas  
 gastos  
 gastos de administración

**Français**

accident du travail  
 ajustement  
 adulte  
 affiliation obligatoire  
 intervention de l'Etat

allocation  
 assistance  
 soins de santé  
 agrément  
 bénéficiaires  
 champ d'application  
 forfaitaire  
 capitalisation  
 sage-femme  
 complémentaire  
 majoration  
 conditions d'octroi  
 conjoint  
 épouse  
 conjointe aidante  
 cotisation  
 cotisation minimum  
 montant des prestations  
 droit aux prestations  
 congé de maternité  
 chômage  
 durée des prestations  
 âge légal de la retraite  
 choix du médecin  
 employeur  
 maladie  
 maladie professionnelle  
 Etat  
 financement  
 formation professionnelle  
 lunettes  
 dépenses  
 frais d'administration

**English**

employment injury  
 adjustment  
 adult  
 compulsory membership  
 state subsidy,  
 exchequer supplement  
 grant, allowance  
 assistance  
 health care  
 approval  
 beneficiaries  
 field of application  
 flat-rate  
 capital cover  
 midwife  
 additional  
 supplement  
 qualifying conditions  
 spouse  
 spouse  
 spouse helping  
 contributions  
 minimum contributions  
 amount of the benefits  
 entitlement  
 maternity leave  
 unemployment  
 duration of benefits  
 retirement age  
 choice of doctor  
 employer  
 sickness  
 occupational disease  
 state  
 financing  
 vocational training  
 spectacles  
 expenditures  
 administrative costs

**Deutsch**

Arbeitsunfall  
 Anpassung  
 erwachsen  
 Pflichtmitgliedschaft  
 Staatszuschuß  
  
 Beihilfe, Leistung  
 Fürsorge, Hilfe  
 Sachleistungen bei Krankheit  
 Zulassung  
 Berechtigter, Empfänger  
 Anwendungsbereich  
 pauschal  
 Kapitaldeckung  
 Hebamme  
 zusätzlich  
 Zulage  
 Anspruchsvoraussetzungen  
 Ehepartner  
 Ehefrau  
 mithelfende Ehefrau  
 Beiträge  
 Mindestbeiträge  
 Höhe der Leistungen  
 Anspruchsberechtigung  
 Mutterschaftsurlaub  
 Arbeitslosigkeit  
 Dauer der Leistungen  
 Altersgrenze  
 Arztwahl  
 Arbeitgeber  
 Krankheit  
 Berufskrankheit  
 Staat  
 Finanzierung  
 Berufsausbildung  
 Brillen  
 Aufwendungen  
 Verwaltungskosten

**Español**

hijo(s)  
 hospital  
 hospitalización  
 huérfano  
 impuestos  
 incapacidad  
 incapacidad laboral  
 ingresos  
 invalidez  
 invalidez (general)  
 invalidez (profesional)  
 lactante  
 maternidad  
 medicamento  
 médico  
 minusvalía  
 muerte  
 nuevas nupcias  
 obligatorio  
 participación en los gastos médicos

parto  
 pensión anticipada  
 pensión complementaria  
 pensión de invalidez  
 pensión de jubilación  
 pensión de jubilación  
 pensionista  
 período de espera  
 período de seguro  
 período mínimo de cotización  
 persona a cargo

prestación  
 prestaciones económicas  
 prestaciones económicas  
 prestaciones en especie  
 prestaciones familiares  
 prevención

**Français**

enfant(s)  
 hôpital  
 hospitalisation  
 orphelin  
 impôt  
 incapacité  
 incapacité de travail  
 revenu  
 invalidité  
 invalidité (générale)  
 invalidité (professionnelle)  
 nourrisson  
 maternité  
 médicament  
 médecin  
 handicap  
 décès  
 remariage  
 obligatoire  
 participation  
 aux frais médicaux  
 accouchement

pension anticipée  
 pension complémentaire  
 pension d'invalidité  
 pension de retraite  
 pension de vieillesse  
 pensionné  
 délai de carence  
 durée d'affiliation  
 condition de stage  
 personnes à charge

prestations  
 indemnités pécuniaires  
 prestations en espèces  
 prestations en nature  
 prestations familiales  
 prévention

**English**

child(ren)  
 hospital  
 hospitalization  
 orphan  
 taxes  
 incapacity  
 incapacity for work  
 earnings  
 invalidity  
 general invalidity  
 occupational disability  
 baby  
 maternity  
 medicament, medicine, drug  
 doctor  
 disability  
 death  
 remarriage  
 compulsory  
 patient's contribution

confinement  
 early pension  
 supplementary pension  
 invalidity pension  
 old-age pension  
 retirement pension  
 pensioner  
 waiting period  
 period of insurance  
 qualifying period  
 dependent

benefits  
 cash benefits  
 cash benefits  
 benefits in kind  
 family benefits  
 prevention

**Deutsch**

Kind(er)  
 Krankenhaus  
 Krankenhauspflege  
 Waise  
 Steuern  
 Arbeitsunfähigkeit  
 Arbeitsunfähigkeit  
 Einkommen  
 Invalidität  
 Erwerbsunfähigkeit  
 Berufsunfähigkeit  
 Säugling  
 Mutterschaft  
 Arzneimittel  
 Arzt  
 Behinderung  
 Tod  
 Wiederheirat  
 Pflicht-  
 Selbstbeteiligung  
 des Patienten  
 Entbindung  
 vorgezogene Rente  
 zusätzliche Rente  
 Invalidenrente  
 Altersrente  
 Altersruhegeld  
 Rentner  
 Karenztage  
 Versicherungszeit  
 Wartezeit  
 unterhaltsberechtigter  
 Angehöriger  
 Leistungen  
 Geldleistungen  
 Geldleistungen  
 Sachleistungen  
 Familienbeihilfen  
 Vorbeugung

**Español**

primas de seguro  
 producto farmacéutico  
  
 protección social  
 prótesis auditiva  
 reducción anatómica o funcional  
 remuneración, pago  
 reparto  
 residencia  
 salario bruto  
 salario mínimo  
 salario mínimo de integración  
 salud  
 sector profesional  
 seguro  
 semanal  
 sometido a examen de rentas  
 supervivientes  
 titular  
 tope máximo  
 tope máximo de cotización  
 trabajador  
 trabajador por cuenta ajena  
 trabajador por cuenta propia  
 tratamiento  
 trabajador  
 tratamiento  
 tratamiento odontológico  
 vejez  
 viudo/viuda  
 voluntario

**Français**

prime d'assurance  
 produit pharmaceutique  
  
 protection sociale  
 audio-prothèse  
 infirmité  
 rémunération  
 répartition  
 résidence  
 salaire brut  
 salaire minimum  
 garantie de ressources  
 santé  
 branche professionnelle  
 assurance  
 hebdomadaire  
 sous condition de ressources  
 survivants  
 ayant droit  
 plafond  
 plafond d'affiliation  
 salarié  
 employé  
 indépendant  
 cure  
 ouvrier  
 traitement  
 soins dentaires  
 vieillesse  
 veuf/veuve  
 volontaire

**English**

insurance premiums  
 pharmaceutical product,  
 drug, medicament  
 social protection  
 hearing-aid  
 infirmity  
 payment  
 current income financing  
 residence  
 gross earnings  
 minimum wage  
 guaranteed minimum income  
 health  
 occupational sector  
 insurance  
 weekly  
 means tested  
 survivors  
 beneficiary, eligible  
 ceiling  
 membership ceiling  
 employee  
 salaried employee  
 self-employed  
 courses of treatment  
 worker  
 treatment  
 dental treatment  
 old-age  
 widow(er)  
 voluntary

**Deutsch**

Versicherungsprämie  
 Arzneimittel  
  
 Soziale Sicherheit  
 Hörgerät  
 Behinderung  
 Bezahlung  
 Umlageverfahren  
 Wohnsitz  
 Bruttoverdienst  
 Mindestlohn  
 garantierte Mindestsicherung  
 Gesundheit  
 Berufszweig  
 Versicherung  
 wöchentlich  
 bedarfsabhängig  
 Hinterbliebene  
 anspruchsberechtigt  
 Bemessungsgrenze  
 Versicherungspflichtgrenze  
 Arbeitnehmer  
 Angestellter  
 Selbständige  
 Kur  
 Arbeiter  
 Behandlung  
 Zahnbehandlung  
 Alter  
 Witwe(r)  
 freiwillig

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiaries  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 cash benefits  
 ceiling  
 child(ren)  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent

disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits

**Français**

complémentaire  
 ajustement  
 frais d'administration  
 adulte  
 montant des prestations  
 agrément  
 assistance  
 nourrisson  
 bénéficiaires  
 ayant droit  
 prestations  
 prestations en nature  
 capitalisation  
 indemnités pécuniaires  
 prestations en espèces  
 plafond  
 enfant(s)  
 choix du médecin  
 obligatoire  
 affiliation obligatoire  
 accouchement  
 cotisation  
 cure  
 répartition  
 décès  
 soins dentaires  
 personnes à charge

handicap  
 médecin  
 durée des prestations  
 pension anticipée  
 revenu  
 salarié  
 employeur  
 accident du travail  
 droit aux prestations  
 dépenses  
 prestations familiales

**Deutsch**

zusätzlich  
 Anpassung  
 Verwaltungskosten  
 erwachsen  
 Höhe der Leistungen  
 Zulassung  
 Fürsorge, Hilfe  
 Säugling  
 Berechtigter, Empfänger  
 anspruchsberechtigt  
 Leistungen  
 Sachleistungen  
 Kapitaldeckung  
 Geldleistungen  
 Geldleistungen  
 Bemessungsgrenze  
 Kind(er)  
 Arztwahl  
 Pflicht-  
 Pflichtmitgliedschaft  
 Entbindung  
 Beiträge  
 Kur  
 Umlageverfahren  
 Tod  
 Zahnbehandlung  
 unterhaltsberechtigzte  
 Angehörige  
 Behinderung  
 Arzt  
 Dauer der Leistungen  
 vorgezogene Rente  
 Einkommen  
 Arbeitnehmer  
 Arbeitgeber  
 Arbeitsunfall  
 Anspruchsberechtigung  
 Aufwendungen  
 Familienbeihilfen

**Español**

complementario  
 actualización, revalorización  
 gastos de administración  
 adulto  
 cuantía de las prestaciones  
 autorización, aprobación  
 asistencia  
 lactante  
 beneficiarios  
 titular  
 prestación  
 prestaciones en especie  
 capitalización  
 prestaciones económicas  
 prestaciones económicas  
 tope máximo  
 hijo(s)  
 elección de médico  
 obligatorio  
 afiliación obligatoria (alta)  
 parto  
 cotización  
 tratamiento  
 reparto  
 muerte  
 tratamiento odontológico  
 persona a cargo

minusvalía  
 médico  
 duración de las prestaciones  
 pensión anticipada  
 ingresos  
 trabajador  
 empresario  
 accidente de trabajo  
 derecho a las prestaciones  
 gastos  
 prestaciones familiares

**English**

field of application  
financing  
flat-rate  
general invalidity  
grant, allowance  
gross earnings  
guaranteed minimum income  
health  
health care  
hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
midwife  
minimum contributions  
minimum wage  
occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
  
payment  
pensioner  
period of insurance

**Français**

champ d'application  
financement  
forfaitaire  
invalidité (générale)  
allocation  
salaire brut  
garantie de ressources  
santé  
soins de santé  
audio-prothèse  
hôpital  
hospitalisation  
incapacité  
incapacité de travail  
infirmité  
assurance  
prime d'assurance  
invalidité  
pension d'invalidité  
maternité  
congé de maternité  
sous condition de ressources  
médicament  
plafond d'affiliation  
sage-femme  
cotisation minimum  
salaire minimum  
invalidité (professionnelle)  
maladie professionnelle  
branche professionnelle  
vieillesse  
pension de retraite  
orphelin  
participation  
aux frais médicaux  
rémunération  
pensionné  
durée d'affiliation

**Deutsch**

Anwendungsbereich  
Finanzierung  
pauschal  
Erwerbsunfähigkeit  
Beihilfe, Leistung  
Bruttoverdienst  
garantierte Mindestsicherung  
Gesundheit  
Sachleistungen bei Krankheit  
Hörgerät  
Krankenhaus  
Krankenhauspflege  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Behinderung  
Versicherung  
Versicherungsprämie  
Invalidität  
Invalidenrente  
Mutterschaft  
Mutterschaftsurlaub  
bedarfsabhängig  
Arzneimittel  
Versicherungspflichtgrenze  
Hebamme  
Mindestbeiträge  
Mindestlohn  
Berufsunfähigkeit  
Berufskrankheit  
Berufszweig  
Alter  
Altersrente  
Waise  
Selbstbeteiligung  
des Patienten  
Bezahlung  
Rentner  
Versicherungszeit

**Español**

campo de aplicación  
financiación  
cantidad a tanto alzado  
invalidez (general)  
asignación económica  
salario bruto  
salario mínimo de integración  
salud  
asistencia sanitaria  
prótesis auditiva  
hospital  
hospitalización  
incapacidad  
incapacidad laboral  
reducción anatómica o funcional  
seguro  
primas de seguro  
invalidez  
pensión de invalidez  
maternidad  
descanso por maternidad  
sometido a examen de rentas  
medicamento  
tope máximo de cotización  
comadrona  
cotización mínima  
salario mínimo  
invalidez (profesional)  
enfermedad profesional  
sector profesional  
vejez  
pensión de jubilación  
huérfano  
participación en los gastos médicos  
  
remuneración, pago  
pensionista  
período de seguro

**English**

pharmaceutical product,  
drug, médicament  
prevention  
qualifying conditions  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
social protection  
spectacles  
spouse  
spouse  
spouse helping  
state  
state subsidy, exchequer supplement  
supplement  
supplementary pension  
survivors  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period  
weekly  
widow(er)  
worker

**Français**

produit pharmaceutique  
  
prévention  
conditions d'octroi  
condition de stage  
remariage  
résidence  
âge légal de la retraite  
pension de vieillesse  
employé  
indépendant  
maladie  
protection sociale  
lunettes  
conjoint  
épouse  
conjointe aidante  
Etat  
intervention de l'Etat  
majoration  
pension complémentaire  
survivants  
impôt  
traitement  
chômage  
formation professionnelle  
volontaire  
délai de carence  
hebdomadaire  
veuf/veuve  
ouvrier

**Deutsch**

Arzneimittel  
  
Vorbeugung  
Anspruchsvoraussetzungen  
Wartezeit  
Wiederheirat  
Wohnsitz  
Altersgrenze  
Altersruhegeld  
Angestellter  
Selbständige  
Krankheit  
Soziale Sicherheit  
Brillen  
Ehepartner  
Ehefrau  
mithelfende Ehefrau  
Staat  
Staatszuschuß  
Zulage  
zusätzliche Rente  
Hinterbliebene  
Steuern  
Behandlung  
Arbeitslosigkeit  
Berufsausbildung  
freiwillig  
Karenztage  
wöchentlich  
Witwe(r)  
Arbeiter

**Español**

producto farmacéutico  
  
prevención  
condiciones de acceso al derecho  
período mínimo de cotización  
nuevas nupcias  
residencia  
edad legal de jubilación  
pensión de jubilación  
trabajador por cuenta ajena  
trabajador por cuenta propia  
enfermedad  
protección social  
gafas  
cónyuge  
cónyuge  
cónyuge colaborador  
Estado  
aportación del Estado  
complemento  
pensión complementaria  
supervivientes  
impuestos  
tratamiento  
desempleo  
formación profesional  
voluntario  
período de espera  
semanal  
viudo/viuda  
trabajador



**Italiano**

a condizione di reddito  
accordo  
adulto  
ammontare delle prestazioni  
assegno  
assistenza  
assistenza sanitaria  
assicurazione  
aventi diritto  
bambino  
beneficiari  
campo di applicazione  
capitalizzazione  
complementare  
congedo di maternità  
coniuge  
coniuge coadiuvante  
contribuzione  
contribuzione minima  
cura  
cure dentarie  
datore di lavoro  
diritto a prestazione  
disoccupazione  
dependente  
durata delle prestazioni  
età pensionabile  
figli  
finanziamento  
forfettario  
formazione professionale  
gravidanza  
handicap  
imposta  
in caso di nuovo matrimonio  
incapacità  
incapacità di lavoro  
indennità pecuniarie  
infermità

**Français**

sous condition de ressources  
agrément  
adulte  
montant des prestations  
allocation  
assistance  
soins de santé  
assurance  
ayant droit  
nourrisson  
bénéficiaires  
champ d'application  
capitalisation  
complémentaire  
congé de maternité  
conjoint  
conjointe aidante  
cotisation  
cotisation minimum  
cure  
soins dentaires  
employeur  
droit aux prestations  
chômage  
salarié  
durée des prestations  
âge légal de la retraite  
enfant(s)  
financement  
forfaitaire  
formation professionnelle  
accouchement  
handicap  
impôt  
remariage  
incapacité  
incapacité de travail  
indemnités pécuniaires  
infirmité

**English**

means tested  
approval  
adult  
amount of the benefits  
grant, allowance  
assistance  
health care  
insurance  
beneficiary, eligible  
baby  
beneficiaries  
field of application  
capital cover  
additional  
maternity leave  
spouse  
spouse helping  
contributions  
minimum contributions  
courses of treatment  
dental treatment  
employer  
entitlement  
unemployment  
employee  
duration of benefits  
retirement age  
child(ren)  
financing  
flat-rate  
vocational training  
confinement  
disability  
taxes  
remarriage  
incapacity  
incapacity for work  
cash benefits  
infirmity

**Deutsch**

bedarfsabhängig  
Zulassung  
erwachsen  
Höhe der Leistungen  
Beihilfe, Leistung  
Fürsorge, Hilfe  
Sachleistungen bei Krankheit  
Versicherung  
anspruchsberechtigt  
Säugling  
Berechtigter, Empfänger  
Anwendungsbereich  
Kapitaldeckung  
zusätzlich  
Mutterschaftsurlaub  
Ehepartner  
mithelfende Ehefrau  
Beiträge  
Mindestbeiträge  
Kur  
Zahnbehandlung  
Arbeitgeber  
Anspruchsberechtigung  
Arbeitslosigkeit  
Arbeitnehmer  
Dauer der Leistungen  
Altersgrenze  
Kind(er)  
Finanzierung  
pauschal  
Berufsausbildung  
Entbindung  
Behinderung  
Steuern  
Wiederheirat  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Geldleistungen  
Behinderung

**Italiano**

infortunio sul lavoro  
intervento/  
invalidità  
invalidità (generale)  
invalidità (professionale)  
iscrizione obbligatoria  
lavoratori autonomi e liberi professionisti  
limite massimo/tetto  
maggiorazione/supplemento  
malattia  
malattia professionale  
maternità  
medico  
medicina  
moglie  
morte  
obbligatorio  
occhiali  
operaio  
orfano  
ospedale  
ospedalizzazione  
ostetrica  
partecipazione alle spese  
per cure mediche  
partecipazione dello Stato

pensionato  
pensione anticipata  
pensione complementare  
pensione di anzianità  
pensione di invalidità  
pensione di vecchiaia  
periodo assicurativo  
periodo necessario per l'acquisizione  
del diritto  
persone a carico

premio di assicurazione

**Français**

accident du travail  
intervention de l'Etat  
invalidité  
invalidité (générale)  
invalidité (professionnelle)  
affiliation obligatoire  
indépendant  
plafond d'affiliation  
majoration  
maladie  
maladie professionnelle  
maternité  
médecin  
médicament  
épouse  
décès  
obligatoire  
lunettes  
ouvrier  
orphelin  
hôpital  
hospitalisation  
sage-femme  
participation aux  
frais médicaux  
intervention de l'Etat

pensionné  
pension anticipée  
pension complémentaire  
pension de retraite  
pension d'invalidité  
pension de vieillesse  
durée d'affiliation  
délai de carence

personnes à charge

prime d'assurance

**English**

employment injury  
state subsidy,  
invalidity  
general invalidity  
occupational disability  
compulsory membership  
self-employed  
membership ceiling  
supplement  
sickness  
occupational disease  
maternity  
doctor  
medicament, medicine, drug  
spouse  
death  
compulsory  
spectacles  
worker  
orphan  
hospital  
hospitalization  
midwife  
patient's contribution

state subsidy,  
exchequer supplement  
pensioner  
early pension  
supplementary pension  
old-age pension  
invalidity pension  
retirement pension  
period of insurance  
waiting period

dependent

insurance premiums

**Deutsch**

Arbeitsunfall  
Staatszuschuß  
Invalidität  
Erwerbsunfähigkeit  
Berufsunfähigkeit  
Pflichtmitgliedschaft  
Selbständige  
Versicherungspflichtgrenze  
Zulage  
Krankheit  
Berufskrankheit  
Mutterschaft  
Arzt  
Arzneimittel  
Ehefrau  
Tod  
Pflicht-  
Brillen  
Arbeiter  
Waise  
Krankenhaus  
Krankenhauspflege  
Hebamme  
Selbstbeteiligung  
des Patienten  
Staatszuschuß

Rentner  
vorgezogene Rente  
zusätzliche Rente  
Altersrente  
Invalidenrente  
Altersruhegeld  
Versicherungszeit  
Karenztage

unterhaltsberechtigter  
Angehöriger  
Versicherungsprämie

**Italiano**

prestazione  
prevenzione  
prestazione in denaro  
prestazioni familiari  
prestazioni in natura  
prodotto farmaceutico

protesi-auricolare  
protezione sociale  
ramo o settore di attività  
reddito  
reddito minimo/garanzia di risorse  
remunerazione  
requisito  
requisito minimo di iscrizione  
residenza  
retribuzione lorda  
retribuzione minima  
ripartizione  
rivalutazione  
(in caso di aggiustamento di salario)  
salariato/dipendente  
salute  
scelta del medico  
settimanale  
spese  
spese di amministrazione  
Stato  
superstiti  
tetto  
trattamento  
vecchiaia  
vedovo/a  
volontario

**Français**

prestations  
prévention  
prestations en espèces  
prestations familiales  
prestations en nature  
produit pharmaceutique

audio-prothèse  
protection sociale  
branche professionnelle  
revenu  
garantie de ressources  
rémunération  
conditions d'octroi  
condition de stage  
résidence  
salaire brut  
salaire minimum  
répartition  
ajustement

employé  
santé  
choix du médecin  
hebdomadaire  
dépenses  
frais d'administration  
Etat  
survivants  
plafond  
traitement  
vieillesse  
veuf/veuve  
volontaire

**English**

benefits  
prevention  
cash benefits  
family benefits  
benefits in kind  
pharmaceutical product,  
drug, medicament  
hearing-aid  
social protection  
occupational sector  
earnings  
guaranteed minimum income  
payment  
qualifying conditions  
qualifying period  
residence  
gross earnings  
minimum wage  
current income financing  
adjustment

salaried employee  
health  
choice of doctor  
weekly  
expenditures  
administrative costs  
state  
survivors  
ceiling  
treatment  
old-age  
widow(er)  
voluntary

**Deutsch**

Leistungen  
Vorbeugung  
Geldleistungen  
Familienbeihilfen  
Sachleistungen  
Arzneimittel

Hörgerät  
Soziale Sicherheit  
Berufszweig  
Einkommen  
garantierte Mindestsicherung  
Bezahlung  
Anspruchsvoraussetzungen  
Wartezeit  
Wohnsitz  
Bruttoverdienst  
Mindestlohn  
Umlageverfahren  
Anpassung

Angestellter  
Gesundheit  
Arztwahl  
wöchentlich  
Aufwendungen  
Verwaltungskosten  
Staat  
Hinterbliebene  
Bemessungsgrenze  
Behandlung  
Alter  
Witwe(r)  
freiwillig

**English**

additional  
adjustment

administrative costs  
adult  
amount of the benefits  
approval  
assistance  
baby  
beneficiaries  
beneficiary, eligible  
benefits  
benefits in kind  
capital cover  
cash benefits  
cash benefits  
ceiling  
child(ren)  
choice of doctor  
compulsory  
compulsory membership  
confinement  
contributions  
courses of treatment  
current income financing  
death  
dental treatment  
dependent

disability  
doctor  
duration of benefits  
early pension  
earnings  
employee  
employer  
employment injury  
entitlement  
expenditures

**Français**

complémentaire  
ajustement

frais d'administration  
adulte  
montant des prestations  
agrément  
assistance  
nourrisson  
bénéficiaires  
ayant droit  
prestations  
prestations en nature  
capitalisation  
indemnités pécuniaires  
prestations en espèces  
plafond  
enfant(s)  
choix du médecin  
obligatoire  
affiliation obligatoire  
accouchement  
cotisation  
cure  
répartition  
décès  
soins dentaires  
personnes à charge

handicap  
médecin  
durée des prestations  
pension anticipée  
revenu  
salarié  
employeur  
accident du travail  
droit aux prestations  
dépenses

**Deutsch**

zusätzlich  
Anpassung

Verwaltungskosten  
erwachsen  
Höhe der Leistungen  
Zulassung  
Fürsorge, Hilfe  
Säugling  
Berechtigter, Empfänger  
anspruchsberechtigt  
Leistungen  
Sachleistungen  
Kapitaldeckung  
Geldleistungen  
Geldleistungen  
Bemessungsgrenze  
Kind(er)  
Arztwahl  
Pflicht-  
Pflichtmitgliedschaft  
Entbindung  
Beiträge  
Kur  
Umlageverfahren  
Tod  
Zahnbehandlung  
unterhaltsberechtigzte  
Angehörige  
Behinderung  
Arzt  
Dauer der Leistungen  
vorgezogene Rente  
Einkommen  
Arbeitnehmer  
Arbeitgeber  
Arbeitsunfall  
Anspruchsberechtigung  
Aufwendungen

**Italiano**

complementare  
rivalutazione  
(in caso di aggiustamento di salario)

spese di amministrazione  
adulto  
ammontare delle prestazioni  
accordo  
assistenza  
bambino  
beneficiari  
aventi diritto  
prestazione  
prestazioni in matura  
capitalizzazione  
indennità pecuniarie  
prestazione in denaro  
tetto  
figli  
scelta del medico  
obbligatorio  
iscrizione obbligatoria  
gravidanza  
contribuzione  
cura  
ripartizione  
morte  
cure dentarie  
persone a carico

handicap  
medico  
durata delle prestazioni  
pensione anticipata  
reddito  
dispendente  
datore di lavoro  
infortunio sul lavoro  
diritto a prestazione  
spese

**English**

family benefits  
field of application  
financing  
flat-rate  
general invalidity  
grant, allowance  
gross earnings  
guaranteed minimum income  
health  
health care  
hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
midwife  
minimum contributions  
minimum wage  
occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
  
payment  
pensioner  
period of insurance

**Français**

prestations familiales  
champ d'application  
financement  
forfaitaire  
invalidité (générale)  
allocation  
salaire brut  
garantie de ressources  
santé  
soins de santé  
audio-prothèse  
hôpital  
hospitalisation  
incapacité  
incapacité de travail  
infirmité  
assurance  
prime d'assurance  
invalidité  
pension d'invalidité  
maternité  
congé de maternité  
sous condition de ressources  
médicament  
plafond d'affiliation  
sage-femme  
cotisation minimum  
salaire minimum  
invalidité (professionnelle)  
maladie professionnelle  
branche professionnelle  
vieillesse  
pension de retraite  
orphelin  
participation aux  
frais médicaux  
rémunération  
pensionné  
durée d'affiliation

**Deutsch**

Familienbeihilfen  
Anwendungsbereich  
Finanzierung  
pauschal  
Erwerbsunfähigkeit  
Beihilfe, Leistung  
Bruttoverdienst  
garantierte Mindestsicherung  
Gesundheit  
Sachleistungen bei Krankheit  
Hörgerät  
Krankenhaus  
Krankenhauspflege  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Behinderung  
Versicherung  
Versicherungsprämie  
Invalidität  
Invalidenrente  
Mutterschaft  
Mutterschaftsurlaub  
bedarfsabhängig  
Arzneimittel  
Versicherungspflichtgrenze  
Hebamme  
Mindestbeiträge  
Mindestlohn  
Berufsunfähigkeit  
Berufskrankheit  
Berufszweig  
Alter  
Altersrente  
Waise  
Selbstbeteiligung  
des Patienten  
Bezahlung  
Rentner  
Versicherungszeit

**Italiano**

prestazioni familiari  
campo di applicazione  
finanziamento  
forfettario  
invalidità (generale)  
assegno  
retribuzione lorda  
reddito minimo/garanzia di risorse  
salute  
assistenza sanitaria  
protesi-auricolare  
ospedale  
ospedalizzazione  
incapacità  
incapacità di lavoro  
infermità  
assicurazione  
premio di assicurazione  
invalidità  
pensione di invalidità  
maternità  
congedo di maternità  
a condizione di reddito  
medicina  
limite massimo/tetto  
ostetrica  
contribuzione minima  
retribuzione minima  
invalidità (professionale)  
malattia professionale  
ramo o settore di attività  
vecchiaia  
pensione di anzianità  
orfano  
partecipazione alle spese  
per cure mediche  
remunerazione  
pensionato  
periodo assicurativo

**English**

pharmaceutical product,  
drug, medicament  
prevention  
qualifying conditions  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
social protection  
spectacles  
spouse  
spouse  
spouse helping  
state  
state subsidy,  
exchequer supplement  
supplement  
supplementary pension  
survivors  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period

weekly  
widow(er)  
worker

**Français**

produit pharmaceutique

prévention  
conditions d'octroi  
condition de stage  
remariage  
résidence  
âge légal de la retraite  
pension de vieillesse  
employé  
indépendant  
maladie  
protection sociale  
lunettes  
conjoint  
épouse  
conjointe aidante  
Etat  
intervention de l'Etat

majoration  
pension complémentaire  
survivants  
impôt  
traitement  
chômage  
formation professionnelle  
volontaire  
délai de carence

hebdomadaire  
veuf/veuve  
ouvrier

**Deutsch**

Arzneimittel

Vorbeugung  
Anspruchsvoraussetzungen  
Wartezeit  
Wiederheirat  
Wohnsitz  
Altersgrenze  
Altersruhegeld  
Angestellter  
Selbständige  
Krankheit  
Soziale Sicherheit  
Brillen  
Ehepartner  
Ehefrau  
mithelfende Ehefrau  
Staat  
Staatszuschuß

Zulage  
zusätzliche Rente  
Hinterbliebene  
Steuern  
Behandlung  
Arbeitslosigkeit  
Berufsausbildung  
freiwillig  
Karenztage

wöchentlich  
Witwe(r)  
Arbeiter

**Italiano**

prodotto farmaceutico

prevenzione  
requisito  
requisito minimo di iscrizione  
in caso di nuovo matrimonio  
residenza  
età pensionabile  
pensione di vecchiaia  
salariato/dipendente  
lavoratori autonomi e liberi professionisti  
malattia  
protezione sociale  
occhiali  
coniuge  
moglie  
coniuge coadiuvante  
Stato  
intervento/  
partecipazione dello Stato  
maggiorazione/supplemento  
pensione complementare  
superstiti  
imposta  
trattamento  
disoccupazione  
formazione professionale  
volontario  
periodo necessario per l'acquisizione  
del diritto  
settimanale  
vedovo/a  
operaio

**Nederlands**

aanpassing  
aanvullend  
aanvullend pensioen  
arbeider  
arbeidsongeschiktheid  
arbeidsongeschiktheid  
arbeidsongeschiktheid  
arbeidsongeschiktheid  
arbeidsongeval  
arts  
bedrijfssector  
behandeling  
belasting  
beloning  
beroepsopleiding  
beroepsziekte  
bevalling  
bijstand  
brillen  
bruto loon  
duur van de prestaties  
echtgen(o)t(e)  
echtgenote  
eigen bijdrage  
in medische kosten  
financiering  
gebrek  
gehoorapparaat  
genees- en verbandmiddelen  
  
gepensioneerde  
gerechtigde  
gewaarborgd minimum inkomen  
gezinsbijslagen  
gezondheid  
handicap  
hertrouwen  
hoogte van de uitkeringen  
inkomen

**Français**

ajustement  
complémentaire  
pension complémentaire  
ouvrier  
incapacité  
incapacité de travail  
invalidité (générale)  
invalidité (professionnelle)  
accident du travail  
médecin  
branche professionnelle  
traitement  
impôt  
rémunération  
formation professionnelle  
maladie professionnelle  
accouchement  
assistance  
lunettes  
salaire brut  
durée des prestations  
conjoint  
épouse  
participation  
aux frais médicaux  
financement  
infirmité  
audio-prothèse  
produit pharmaceutique  
  
pensionné  
ayant droit  
garantie de ressources  
prestations familiales  
santé  
handicap  
remariage  
montant des prestations  
revenu

**English**

adjustment  
additional  
supplementary pension  
worker  
incapacity  
incapacity for work  
general invalidity  
occupational disability  
employment injury  
doctor  
occupational sector  
treatment  
taxes  
payment  
vocational training  
occupational disease  
confinement  
assistance  
spectacles  
gross earnings  
duration of benefits  
spouse  
spouse  
patient's contribution  
  
financing  
infirmity  
hearing-aid  
pharmaceutical product,  
drug, medicament  
pensioner  
beneficiary, eligible  
guaranteed minimum income  
family benefits  
health  
disability  
remarriage  
amount of the benefits  
earnings

**Deutsch**

Anpassung  
zusätzlich  
zusätzliche Rente  
Arbeiter  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Erwerbsunfähigkeit  
Berufsunfähigkeit  
Arbeitsunfall  
Arzt  
Berufszweig  
Behandlung  
Steuern  
Bezahlung  
Berufsausbildung  
Berufskrankheit  
Entbindung  
Fürsorge, Hilfe  
Brillen  
Bruttoverdienst  
Dauer der Leistungen  
Ehepartner  
Ehefrau  
Selbstbeteiligung  
des Patienten  
Finanzierung  
Behinderung  
Hörgerät  
Arzneimittel  
  
Rentner  
anspruchsberechtigt  
garantierte Mindestsicherung  
Familienbeihilfen  
Gesundheit  
Behinderung  
Wiederheirat  
Höhe der Leistungen  
Einkommen

**Nederlands**

inkomensafhankelijk  
 invaliditeit  
 invaliditeitspensioen  
 kapitaaldekking  
 keuze van arts  
 kind(eren)  
 kuur  
 medicijnen  
 medische zorg  
 meewerkende echtgenote  
 minimumloon  
 minimumpremie  
 moederschap  
 moederschapsverlof  
 nagelaten betrekkingen  
 omslagstelsel  
 ouderdom  
 ouderdomspensioen  
 ouderdomspensioen  
 overheidsbijdrage

overlijden  
 plafond  
 premie  
 prestaties  
 recht op prestaties  
 rechthebbende  
 referteperiode  
 sociale zekerheid  
 Staat  
 tandheekkundige behandeling  
 te laste komende  
 gezinsleden  
 toelating  
 toepassingsgebied  
 toeslag  
 uitgaven  
 uitkering  
 uitkeringen

**Français**

sous condition de ressources  
 invalidité  
 pension d'invalidité  
 capitalisation  
 choix du médecin  
 enfant(s)  
 cure  
 médicament  
 soins de santé  
 conjointe aidante  
 salaire minimum  
 cotisation minimum  
 maternité  
 congé de maternité  
 survivants  
 répartition  
 vieillesse  
 pension de retraite  
 pension de vieillesse  
 intervention de l'Etat

décès  
 plafond  
 cotisation  
 prestations  
 droit aux prestations  
 bénéficiaires  
 condition de stage  
 protection sociale  
 Etat  
 soins dentaires  
 personnes à charge

agrément  
 champ d'application  
 majoration  
 dépenses  
 allocation  
 indemnités pécuniaires

**English**

means tested  
 invalidity  
 invalidity pension  
 capital cover  
 choice of doctor  
 child(ren)  
 courses of treatment  
 medicament, medicine, drug  
 health care  
 spouse helping  
 minimum wage  
 minimum contributions  
 maternity  
 maternity leave  
 survivors  
 current income financing  
 old-age  
 old-age pension  
 retirement pension  
 state subsidy,  
 exchequer supplement  
 death  
 ceiling  
 contributions  
 benefits  
 entitlement  
 beneficiaries  
 qualifying period  
 social protection  
 state  
 dental treatment  
 dependent

approval  
 field of application  
 supplement  
 expenditures  
 grant, allowance  
 cash benefits

**Deutsch**

bedarfsabhängig  
 Invalidität  
 Invalidenrente  
 Kapitaldeckung  
 Arztwahl  
 Kind(er)  
 Kur  
 Arzneimittel  
 Sachleistungen bei Krankheit  
 mithelfende Ehefrau  
 Mindestlohn  
 Mindestbeiträge  
 Mutterschaft  
 Mutterschaftsurlaub  
 Hinterbliebene  
 Umlageverfahren  
 Alter  
 Altersrente  
 Altersruhegeld  
 Staatszuschuß

Tod  
 Bemessungsgrenze  
 Beiträge  
 Leistungen  
 Anspruchsberechtigung  
 Berechtigter, Empfänger  
 Wartezeit  
 Soziale Sicherheit  
 Staat  
 Zahnbehandlung  
 unterhaltsberechtigzte  
 Angehörige  
 Zulassung  
 Anwendungsbereich  
 Zulage  
 Aufwendungen  
 Beihilfe, Leistung  
 Geldleistungen



**Nederlands**

uitkeringen  
uitvoeringskosten  
vast bedrag  
verloskundige  
verplicht  
verplicht lidmaatschap  
verstrekkingen  
vervroegde pensionering  
verzekering  
verzekeringsgrens  
verzekeringspremie  
verzekeringstijdvak  
volwassen  
voorkomen  
voorwaarden voor het recht  
vrijwillig  
wachtdagen  
weduwe/weduwnaar  
wees  
wekelijks  
werkgever  
werkloosheid  
werknemer  
werknemer  
wettelijke pensioenleeftijd  
woonplaats  
zelfstandige  
ziekenhuis  
ziekenhuisopname  
ziekte  
zuigeling

**Français**

prestations en espèces  
frais d'administration  
forfaitaire  
sage-femme  
obligatoire  
affiliation obligatoire  
prestations en nature  
pension anticipée  
assurance  
plafond d'affiliation  
prime d'assurance  
durée d'affiliation  
adulte  
prévention  
conditions d'octroi  
volontaire  
délai de carence  
veuf/veuve  
orphelin  
hebdomadaire  
employeur  
chômage  
employé  
salarie  
âge légal de la retraite  
résidence  
indépendant  
hôpital  
hospitalisation  
maladie  
nourrisson

**English**

cash benefits  
administrative costs  
flat-rate  
midwife  
compulsory  
compulsory membership  
benefits in kind  
early pension  
insurance  
membership ceiling  
insurance premiums  
period of insurance  
adult  
prevention  
qualifying conditions  
voluntary  
waiting period  
widow(er)  
orphan  
weekly  
employer  
unemployment  
salaried employee  
employee  
retirement age  
residence  
self-employed  
hospital  
hospitalization  
sickness  
baby

**Deutsch**

Geldleistungen  
Verwaltungskosten  
pauschal  
Hebamme  
Pflicht-  
Pflichtmitgliedschaft  
Sachleistungen  
vorgezogene Rente  
Versicherung  
Versicherungspflichtgrenze  
Versicherungsprämie  
Versicherungszeit  
erwachsen  
Vorbeugung  
Anspruchsvoraussetzungen  
freiwillig  
Karenztage  
Witwe(r)  
Waise  
wöchentlich  
Arbeitgeber  
Arbeitslosigkeit  
Angestellter  
Arbeitnehmer  
Altersgrenze  
Wohnsitz  
Selbständige  
Krankenhaus  
Krankenhauspflege  
Krankheit  
Säugling

<b>English</b>	<b>Français</b>	<b>Deutsch</b>	<b>Nederlands</b>
additional	complémentaire	zusätzlich	aanvullend
adjustment	ajustement	Anpassung	aanpassing
administrative costs	frais d'administration	Verwaltungskosten	uitvoeringskosten
adult	adulte	erwachsen	volwassen
amount of the benefits	montant des prestations	Höhe der Leistungen	hoogte van de uitkeringen
approval	agrément	Zulassung	toelating
assistance	assistance	Fürsorge, Hilfe	bijstand
baby	nourrisson	Säugling	zuigeling
beneficiaries	bénéficiaires	Berechtigter, Empfänger	rechthebbende
beneficiary, eligible	ayant droit	anspruchsberechtigt	gerechtigde
benefits	prestations	Leistungen	prestaties
benefits in kind	prestations en nature	Sachleistungen	verstrekkingen
capital cover	capitalisation	Kapitaldeckung	kapitaaldekking
cash benefits	indemnités pécuniaires	Geldleistungen	uitkeringen
cash benefits	prestations en espèces	Geldleistungen	uitkeringen
ceiling	plafond	Bemessungsgrenze	plafond
child(ren)	enfant(s)	Kind(er)	kind(eren)
choice of doctor	choix du médecin	Arztwahl	keuze van arts
compulsory	obligatoire	Pflicht-	verplicht
compulsory membership	affiliation obligatoire	Pflichtmitgliedschaft	verplicht lidmaatschap
confinement	accouchement	Entbindung	bevalling
contributions	cotisation	Beiträge	premie
courses of treatment	cure	Kur	kuur
current income financing	répartition	Umlageverfahren	omslagstelsel
death	décès	Tod	overlijden
dental treatment	soins dentaires	Zahnbehandlung	tandheelkundige behandeling
dependent	personnes à charge	unterhaltsberechtigzte	te laste komende
disability	handicap	Angehörige	gezinsleden
doctor	médecin	Behinderung	handicap
duration of benefits	durée des prestations	Arzt	arts
early pension	pension anticipée	Dauer der Leistungen	duur van de prestaties
earnings	revenu	vorgezogene Rente	vervroegde pensionering
employee	salarié	Einkommen	inkomen
employer	employeur	Arbeitnehmer	werknemer
employment injury	accident du travail	Arbeitgeber	werkgever
entitlement	droit aux prestations	Arbeitsunfall	arbeidsongeval
expenditures	dépenses	Anspruchsberechtigung	recht op prestaties
family benefits	prestations familiales	Aufwendungen	uitgaven
		Familienbeihilfen	gezinsbijslagen

**English**

field of application  
financing  
flat-rate  
general invalidity  
grant, allowance  
gross earnings  
guaranteed minimum income  
health  
health care  
hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
midwife  
minimum contributions  
minimum wage  
occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
  
payment  
pensioner  
period of insurance

**Français**

champ d'application  
financement  
forfaitaire  
invalidité (générale)  
allocation  
salaire brut  
garantie de ressources  
santé  
soins de santé  
audio-prothèse  
hôpital  
hospitalisation  
incapacité  
incapacité de travail  
infirmité  
assurance  
prime d'assurance  
invalidité  
pension d'invalidité  
maternité  
congé de maternité  
sous condition de ressources  
médicament  
plafond d'affiliation  
sage-femme  
cotisation minimum  
salaire minimum  
invalidité (professionnelle)  
maladie professionnelle  
branche professionnelle  
vieillesse  
pension de retraite  
orphelin  
participation  
aux frais médicaux  
rémunération  
pensionné  
durée d'affiliation

**Deutsch**

Anwendungsbereich  
Finanzierung  
pauschal  
Erwerbsunfähigkeit  
Beihilfe, Leistung  
Bruttoverdienst  
garantierte Mindestsicherung  
Gesundheit  
Sachleistungen bei Krankheit  
Hörgerät  
Krankenhaus  
Krankenhauspflege  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Behinderung  
Versicherung  
Versicherungsprämie  
Invalidität  
Invalidenrente  
Mutterschaft  
Mutterschaftsurlaub  
bedarfsabhängig  
Arzneimittel  
Versicherungspflichtgrenze  
Hebamme  
Mindestbeiträge  
Mindestlohn  
Berufsunfähigkeit  
Berufskrankheit  
Berufszweig  
Alter  
Altersrente  
Waise  
Selbstbeteiligung  
des Patienten  
Bezahlung  
Rentner  
Versicherungszeit

**Nederlands**

toepassingsgebied  
financiering  
vast bedrag  
arbeidsongeschiktheid  
uitkering  
bruto loon  
gewaarborgd minimum inkomen  
gezondheid  
medische zorg  
gehoorapparaat  
ziekenhuis  
ziekenhuisopname  
arbeidsongeschiktheid  
arbeidsongeschiktheid  
gebrek  
verzekering  
verzekeringspremie  
invaliditeit  
invaliditeitspensioen  
moederschap  
moederschapsverlof  
inkomensafhankelijk  
medicijnen  
verzekeringsgrens  
verloskundige  
minimumpremie  
minimumloon  
arbeidsongeschiktheid  
beroepsziekte  
bedrijfssector  
ouderdom  
ouderdomspensioen  
wees  
eigen bijdrage  
in medische kosten  
beloning  
gepensioneerde  
verzekeringstijdvak

**English**

pharmaceutical product,  
drug, medicament  
prevention  
qualifying conditions  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
social protection  
spectacles  
spouse  
spouse  
spouse helping  
state  
state subsidy,  
exchequer supplement  
supplement  
supplementary pension  
survivors  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period  
weekly  
widow(er)  
worker

**Français**

produit pharmaceutique  
  
prévention  
conditions d'octroi  
condition de stage  
remariage  
résidence  
âge légal de la retraite  
pension de vieillesse  
employé  
indépendant  
maladie  
protection sociale  
lunettes  
conjoint  
épouse  
conjointe aidante  
Etat  
intervention de l'Etat  
  
majoration  
pension complémentaire  
survivants  
impôt  
traitement  
chômage  
formation professionnelle  
volontaire  
délai de carence  
hebdomadaire  
veuf/veuve  
ouvrier

**Deutsch**

Arzneimittel  
  
Vorbeugung  
Anspruchsvoraussetzungen  
Wartezeit  
Wiederheirat  
Wohnsitz  
Altersgrenze  
Altersruhegeld  
Angestellter  
Selbständige  
Krankheit  
Soziale Sicherheit  
Brillen  
Ehepartner  
Ehefrau  
mithelfende Ehefrau  
Staat  
Staatszuschuß  
  
Zulage  
zusätzliche Rente  
Hinterbliebene  
Steuern  
Behandlung  
Arbeitslosigkeit  
Berufsausbildung  
freiwillig  
Karenztage  
wöchentlich  
Witwe(r)  
Arbeiter

**Nederlands**

genees- en verbandmiddelen  
  
voorkomen  
voorwaarden voor het recht  
referteperiode  
hertrouwen  
woonplaats  
wettelijke pensioenleeftijd  
ouderdomspensioen  
werknemer  
zelfstandige  
ziekte  
sociale zekerheid  
brillen  
echtgen(o)t(e)  
echtgenote  
meewerkende echtgenote  
Staat  
overheidsbijdrage  
  
toeslag  
aanvullend pensioen  
nagelaten betrekkingen  
belasting  
behandeling  
werkloosheid  
beroepsopleiding  
vrijwillig  
wachtdagen  
wekelijks  
weduwe/weduwnaar  
arbeider

**Português**

acidente de trabalho  
atividade profissional  
assistência médica e medicamentosa  
adulto  
ajustamento  
alimentação, aleitação  
âmbito, campo de aplicação  
assistência  
autorização, acordo  
beneficiários  
capitalização  
complementar  
condições de atribuição  
cônjuge  
cônjuge colaborador  
contribuição  
contribuição mínima  
cuidados dentários  
cura  
custos de administração  
deficiência  
descendentes  
desemprego  
despesas  
destinatários das prestações  
direito às prestações  
doença  
doença  
doença profissional  
duração das prestações  
empregado  
empregador, patrão  
escolha de médico  
esposa  
Estado  
financiamento  
fixo  
formação profissional  
garantia de recursos

**Français**

accident du travail  
branche professionnelle  
soins de santé  
adulte  
ajustement  
nourrisson  
champ d'application  
assistance  
agrément  
ayant droit  
capitalisation  
complémentaire  
conditions d'octroi  
conjoint  
conjointe aidante  
cotisation  
cotisation minimum  
soins dentaires  
cure  
frais d'administration  
handicap  
enfant(s)  
chômage  
dépenses  
bénéficiaires  
droit aux prestations  
infirmité  
maladie  
maladie professionnelle  
durée des prestations  
employé  
employeur  
choix du médecin  
épouse  
Etat  
financement  
forfaitaire  
formation professionnelle  
garantie de ressources

**English**

employment injury  
occupational sector  
health care  
adult  
adjustment  
baby  
field of application  
assistance  
approval  
beneficiary, eligible  
capital cover  
additional  
qualifying conditions  
spouse  
spouse helping  
contributions  
minimum contributions  
dental treatment  
courses of treatment  
administrative costs  
disability  
child(ren)  
unemployment  
expenditures  
beneficiaries  
entitlement  
infirmity  
sickness  
occupational disease  
duration of benefits  
salaried employee  
employer  
choice of doctor  
spouse  
state  
financing  
flat-rate  
vocational training  
guaranteed minimum income

**Deutsch**

Arbeitsunfall  
Berufszweig  
Sachleistungen bei Krankheit  
erwachsen  
Anpassung  
Säugling  
Anwendungsbereich  
Fürsorge, Hilfe  
Zulassung  
anspruchsberechtigt  
Kapitaldeckung  
zusätzlich  
Anspruchsvoraussetzungen  
Ehepartner  
mithelfende Ehefrau  
Beiträge  
Mindestbeiträge  
Zahnbehandlung  
Kur  
Verwaltungskosten  
Behinderung  
Kind(er)  
Arbeitslosigkeit  
Aufwendungen  
Berechtigter, Empfänger  
Anspruchsberechtigung  
Behinderung  
Krankheit  
Berufskrankheit  
Dauer der Leistungen  
Angestellter  
Arbeitgeber  
Arztwahl  
Ehefrau  
Staat  
Finanzierung  
pauschal  
Berufsausbildung  
garantierte Mindestsicherung

**Português**

hospital  
 hospitalização  
 idade legal de reforma  
 imposto  
 incapacidade  
 incapacidade para o trabalho  
 independente  
 intervenção do Estado

invalidez  
 invalidez para a profissão  
 invalidez total e absoluta  
 licença por maternidade  
 limite de remuneração para vinculação  
 limite máximo  
 majoração  
 maternidade  
 médico  
 medicamentos  
 montante das prestações  
 morte  
 nascimento  
 novo casamento  
 obrigatório  
 óculos  
 orfão  
 parteira  
 participação nos custos médicos

pensão antecipada  
 pensão complementar  
 pensão de invalidez  
 pensão de reforma  
 pensão de velhice  
 pensionista  
 período de espera  
 período de vinculação  
 pessoas a cargo

**Français**

hôpital  
 hospitalisation  
 âge légal de la retraite  
 impôt  
 incapacité  
 incapacité de travail  
 indépendant  
 intervention de l'Etat

invalidité  
 invalidité (professionnelle)  
 invalidité (générale)  
 congé de maternité  
 plafond d'affiliation  
 plafond  
 majoration  
 maternité  
 médecin  
 médicament  
 montant des prestations  
 décès  
 accouchement  
 remariage  
 obligatoire  
 lunettes  
 orphelin  
 sage-femme  
 participation  
 aux frais médicaux  
 pension anticipée  
 pension complémentaire  
 pension d'invalidité  
 pension de retraite  
 pension de vieillesse  
 pensionné  
 délai de carence  
 durée d'affiliation  
 personnes à charge

**English**

hospital  
 hospitalization  
 retirement age  
 taxes  
 incapacity  
 incapacity for work  
 self-employed  
 state subsidy,  
 exchequer supplement  
 invalidity  
 occupational disability  
 general invalidity  
 maternity leave  
 membership ceiling  
 ceiling  
 supplement  
 maternity  
 doctor  
 medicament, medicine, drug  
 amount of the benefits  
 death  
 confinement  
 remarriage  
 compulsory  
 spectacles  
 orphan  
 midwife  
 patient's contribution  
 early pension  
 supplementary pension  
 invalidity pension  
 old-age pension  
 retirement pension  
 pensioner  
 waiting period  
 period of insurance  
 dependent

**Deutsch**

Krankenhaus  
 Krankenhauspflege  
 Altersgrenze  
 Steuern  
 Arbeitsunfähigkeit  
 Arbeitsunfähigkeit  
 Selbständige  
 Staatszuschuß  
 Invalidität  
 Berufsunfähigkeit  
 Erwerbsunfähigkeit  
 Mutterschaftsurlaub  
 Versicherungspflichtgrenze  
 Bemessungsgrenze  
 Zulage  
 Mutterschaft  
 Arzt  
 Arzneimittel  
 Höhe der Leistungen  
 Tod  
 Entbindung  
 Wiederheirat  
 Pflicht-  
 Brillen  
 Waise  
 Hebamme  
 Selbstbeteiligung  
 des Patienten  
 vorgezogene Rente  
 zusätzliche Rente  
 Invalidenrente  
 Altersrente  
 Altersruhegeld  
 Rentner  
 Karenztage  
 Versicherungszeit  
 unterhaltsberechtigzte  
 Angehörige

**Português**

prazo de garantia  
prémio de seguro  
prestação  
prestação  
prevenção  
prestação pecuniárias  
prestações em espécie  
prestações familiares  
prestações pecuniárias  
produto farmacêutico

protecção social  
prótese auditiva  
remuneração, salário  
rendimento  
repartição  
residência  
salário líquido  
salário mínimo  
saúde  
seguro  
semanal  
sob condição de recurso  
sobrevivos  
trabalhador manual  
trabalhador por conta de outrém  
tratamento  
velhice  
vinculação obrigatória  
viuvo/a  
voluntário

**Français**

condition de stage  
prime d'assurance  
allocation  
prestations  
prévention  
indemnités pécuniaires  
prestations en nature  
prestations familiales  
prestations en espèces  
produit pharmaceutique

protection sociale  
audio-prothèse  
rémunération  
revenu  
répartition  
résidence  
salaire brut  
salaire minimum  
santé  
assurance  
hebdomadaire  
sous condition de ressources  
survivants  
ouvrier  
salarie  
traitement  
vieillesse  
affiliation obligatoire  
veuf/veuve  
volontaire

**English**

qualifying period  
insurance premiums  
grant, allowance  
benefits  
prevention  
cash benefits  
benefits in kind  
family benefits  
cash benefits  
pharmaceutical product,  
drug, medicament  
social protection  
hearing-aid  
payment  
earnings  
current income financing  
residence  
gross earnings  
minimum wage  
health  
insurance  
weekly  
means tested  
survivors  
worker  
employee  
treatment  
old-age  
compulsory membership  
widow(er)  
voluntary

**Deutsch**

Wartezeit  
Versicherungsprämie  
Beihilfe, Leistung  
Leistungen  
Vorbeugung  
Geldleistungen  
Sachleistungen  
Familienbeihilfen  
Geldleistungen  
Arzneimittel  
  
Soziale Sicherheit  
Hörgerät  
Bezahlung  
Einkommen  
Umlageverfahren  
Wohnsitz  
Bruttoverdienst  
Mindestlohn  
Gesundheit  
Versicherung  
wöchentlich  
bedarfsabhängig  
Hinterbliebene  
Arbeiter  
Arbeitnehmer  
Behandlung  
Alter  
Pflichtmitgliedschaft  
Witwe(r)  
freiwillig

<b>English</b>	<b>Français</b>	<b>Deutsch</b>	<b>Português</b>
additional	complémentaire	zusätzlich	complementar
adjustment	ajustement	Anpassung	ajustamento
administrative costs	frais d'administration	Verwaltungskosten	custos de administração
adult	adulte	erwachsen	adulto
amount of the benefits	montant des prestations	Höhe der Leistungen	montante das prestações
approval	agrément	Zulassung	autorização, acordo
assistance	assistance	Fürsorge, Hilfe	assistência
baby	nourrisson	Säugling	alimentação, aleitação
beneficiaries	bénéficiaires	Berechtigter, Empfänger	destinatários das prestações
beneficiary, eligible	ayant droit	anspruchsberechtigt	beneficiários
benefits	prestations	Leistungen	prestação
benefits in kind	prestations en nature	Sachleistungen	prestações em espécie
capital cover	capitalisation	Kapitaldeckung	capitalização
cash benefits	indemnités pécuniaires	Geldleistungen	prestação pecuniárias
cash benefits	prestations en espèces	Geldleistungen	prestações pecuniárias
ceiling	plafond	Bemessungsgrenze	limite máximo
child(ren)	enfant(s)	Kind(er)	descendentes
choice of doctor	choix du médecin	Arztwahl	escolha de médico
compulsory	obligatoire	Pflicht-	obligatório
compulsory membership	affiliation obligatoire	Pflichtmitgliedschaft	vinculação obrigatória
confinement	accouchement	Entbindung	nascimento
contributions	cotisation	Beiträge	contribuição
courses of treatment	cure	Kur	cura
current income financing	répartition	Umlageverfahren	repartição
death	décès	Tod	morte
dental treatment	soins dentaires	Zahnbehandlung	cuidados dentários
dependent	personnes à charge	unterhaltsberechtigzte	peçoas a cargo
disability	handicap	Angehörige	deficiência
doctor	médecin	Behinderung	médico
duration of benefits	durée des prestations	Arzt	duração das prestações
early pension	pension anticipée	Dauer der Leistungen	pensão antecipada
earnings	revenu	vorgezogene Rente	rendimento
employee	salarié	Einkommen	trabalhador por conta de outrém
employer	employeur	Arbeitnehmer	empregador, patrão
employment injury	accident du travail	Arbeitgeber	acidente de trabalho
entitlement	droit aux prestations	Arbeitsunfall	direito às prestações
expenditures	dépenses	Anspruchsberechtigung	despesas
family benefits	prestations familiales	Aufwendungen	prestações familiares
		Familienbeihilfen	



**English**

field of application  
financing  
flat-rate  
general invalidity  
grant, allowance  
gross earnings  
guaranteed minimum income  
health  
health care  
hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
midwife  
minimum contributions  
minimum wage  
occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
  
payment  
pensioner  
period of insurance

**Français**

champ d'application  
financement  
forfaitaire  
invalidité (générale)  
allocation  
salaire brut  
garantie de ressources  
santé  
soins de santé  
audio-prothèse  
hôpital  
hospitalisation  
incapacité  
incapacité de travail  
infirmité  
assurance  
prime d'assurance  
invalidité  
pension d'invalidité  
maternité  
congé de maternité  
sous condition de ressources  
médicament  
plafond d'affiliation  
sage-femme  
cotisation minimum  
salaire minimum  
invalidité (professionnelle)  
maladie professionnelle  
branche professionnelle  
vieillesse  
pension de retraite  
orphelin  
participation  
aux frais médicaux  
rémunération  
pensionné  
durée d'affiliation

**Deutsch**

Anwendungsbereich  
Finanzierung  
pauschal  
Erwerbsunfähigkeit  
Beihilfe, Leistung  
Bruttoverdienst  
garantierte Mindestsicherung  
Gesundheit  
Sachleistungen bei Krankheit  
Hörgerät  
Krankenhaus  
Krankenhauspflege  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Behinderung  
Versicherung  
Versicherungsprämie  
Invalidität  
Invalidenrente  
Mutterschaft  
Mutterschaftsurlaub  
bedarfsabhängig  
Arzneimittel  
Versicherungspflichtgrenze  
Hebamme  
Mindestbeiträge  
Mindestlohn  
Berufsunfähigkeit  
Berufskrankheit  
Berufszweig  
Alter  
Altersrente  
Waise  
Selbstbeteiligung  
des Patienten  
Bezahlung  
Rentner  
Versicherungszeit

**Português**

âmbito, campo de aplicação  
financiamento  
fixo  
invalidez total e absoluta  
prestação  
salário ilíquido  
garantia de recursos  
saúde  
assistência médica e medicamentosa  
prótese auditiva  
hospital  
hospitalização  
incapacidade  
incapacidade para o trabalho  
doença  
seguro  
prémio de seguro  
invalidez  
pensão de invalidez  
maternidade  
licença por maternidade  
sob condição de recurso  
medicamentos  
limite de remuneração para vinculação  
parteira  
contribuição mínima  
salário mínimo  
invalidez para a profissão  
doença profissional  
actividade profissional  
velhice  
pensão de reforma  
orfão  
participação nos custos médicos  
  
remuneração, salário  
pensionista  
período de vinculação

**English**

pharmaceutical product,  
drug, medicament  
prevention  
qualifying conditions  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
social protection  
spectacles  
spouse  
spouse  
spouse helping  
state  
state subsidy, exchequer supplement  
supplement  
supplementary pension  
survivors  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period  
weekly  
widow(er)  
worker

**Français**

produit pharmaceutique  
  
prévention  
conditions d'octroi  
condition de stage  
remariage  
résidence  
âge légal de la retraite  
pension de vieillesse  
employé  
indépendant  
maladie  
protection sociale  
lunettes  
conjoint  
épouse  
conjointe aidante  
Etat  
intervention de l'Etat  
majoration  
pension complémentaire  
survivants  
impôt  
traitement  
chômage  
formation professionnelle  
volontaire  
délai de carence  
hebdomadaire  
veuf/veuve  
ouvrier

**Deutsch**

Arzneimittel  
  
Vorbeugung  
Anspruchsvoraussetzungen  
Wartezeit  
Wiederheirat  
Wohnsitz  
Altersgrenze  
Altersruhegeld  
Angestellter  
Selbständige  
Krankheit  
Soziale Sicherheit  
Brillen  
Ehepartner  
Ehefrau  
mithelfende Ehefrau  
Staat  
Staatszuschuß  
Zulage  
zusätzliche Rente  
Hinterbliebene  
Steuern  
Behandlung  
Arbeitslosigkeit  
Berufsausbildung  
freiwillig  
Karenztage  
wöchentlich  
Witwe(r)  
Arbeiter

**Português**

produto farmaceutico  
  
prevenção  
condições de atribuição  
prazo de garantia  
novo casamento  
residência  
idade legal de reforma  
pensão de velhice  
empregado  
independente  
doença  
protecção social  
óculos  
cônjuge  
esposa  
cônjuge colaborador  
Estado  
intervenção do Estado  
majoração  
pensão complementar  
sobrevivos  
imposto  
tratamento  
desemprego  
formação profissional  
voluntário  
período de espera  
semanal  
viuvo/a  
trabalhador manual



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