

# **Social Security Programs Throughout the World**

**1964**

**U. S. DEPARTMENT OF  
HEALTH, EDUCATION, AND WELFARE  
Social Security Administration  
Division of Research and Statistics**

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## FOREWORD

THERE ARE NOW more than one hundred countries that have some form of social security program in operation. The right to social security is among the recognized aspirations of all peoples in the world community. Economic and social policy in both developing countries as well as in highly industrialized countries is increasingly reflecting the importance of programs of income maintenance and social services both for individual and family welfare and for economic and social advance.

As the movement of people from one area of the world to another increases, and as communities of nations take shape, social security programs become more and more significant as barriers or links in international relations. An understanding of the development of social security programs and institutions in any country, therefore, almost requires a knowledge of the major outlines and characteristics of social security programs in other parts of the world.

Since 1940, the Social Security Administration has been compiling and publishing periodic summaries of the major provisions of social security programs in all countries. This information is of direct interest to the Social Security Administration both for the light it may throw on alternative solutions to problems common to many systems and because of its use in the administration of old-age, survivors, and disability insurance benefit payments outside the United States of America. In addition, these periodic summaries have provided a basic refer-

ence source for information needed by other agencies of the government, by private organizations and citizens, and by students of social security in this and other countries.

Previous publications in this series have included *An Outline of Foreign Social Insurance and Assistance Laws*, issued in 1940; a second comprehensive report, entitled *Social Security Legislation Throughout the World*, published in 1949; and reports dealing with two individual branches of social security, *Old-Age, Survivors and Invalidity Programs Throughout the World*, 1954, and *Health and Maternity Insurance Throughout the World*, 1954. Comprehensive reports were again published in 1958 and 1961, both entitled *Social Security Programs Throughout the World*. A number of articles have also been published in the *Social Security Bulletin* reporting on social security developments abroad.

The present report has been prepared in the International Branch of the Division under the general direction of Daniel S. Gerig. Drafts of the majority of the charts for individual countries have been compiled by Carl H. Farman and Julia E. Carlson.

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*Director, Division of Research and Statistics.*

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## DESCRIPTION OF PROGRAMS

A SUMMARY of the principal provisions of social security programs in all countries of the world in 1964 is presented in this report. The material is presented in the form of a separate chart for each country, the countries being arranged in alphabetical order. The greater part of the programs dealt with in the charts consist of social insurance programs, but certain related types of programs are also included.

The chart for each individual country contains five horizontal rows and extends across two pages. The five rows correspond to the five main branches of social security, and appear in the following order:

*First row*—Old-Age, Invalidity, and Survivor programs.

*Second row*—Sickness and Maternity programs.

*Third row*—Work-Injury programs.

*Fourth row*—Unemployment Benefit programs.

*Fifth row*—Family Allowance programs.

A row is left blank wherever a country does not have the type of program concerned.

The steady growth of social security measures noted in previous editions of this report has continued during recent years. The present report contains charts covering a total of 112 different countries, in each of which there is legislation dealing with at least one of the branches of social security noted above. Nine additional countries have been added to the report since the last edition was published in 1961. These countries are: Algeria, Burundi, Jamaica, Kenya, Rwanda, Syria, Tanganyika, Trinidad and Tobago, and Uganda; and a chart has also been added for North Viet-Nam. In some of the older as well as the newest countries included, however, the social security legislation now in force is limited largely to rather restricted provisions concerning the liability of individual employers in case of work-connected accidents.

The number of countries listed in the 1940, 1949, and 1964 studies of the Social Security Administration as having different types of social security programs are as follows: Old-age, invalidity, and survivor programs, 33, 44, and 78, respectively; sickness and maternity programs, 24, 36, and 64; work-injury programs, 57, 57, and 110; unemployment programs, 21, 22, and 32; and family allowance programs, 7, 27, and 62. Much of the growth from 1950 in the number of countries having different types of programs is, of course, caused by the fact that over 35 new countries have received their independence during the 1950's and 1960's.

There has also occurred during the same period a marked expansion of social security measures in the older countries. Some have added new branches of social security that they did not possess before. In addition, older

programs in numerous countries have undergone major amendment to extend their scope or, not infrequently, to modify the basic structure of the program for one or more branches of social security. Rising price and income levels have also required frequent adjustment of benefit formulas and related provisions of social security programs in numerous countries. These are among the changes that make it desirable periodically to prepare new reports on social security systems throughout the world.

An effort has been made to present the status of social security legislation as it existed at the beginning of 1964. This has been possible for most countries. A lag in the receipt of information for some, however, may have precluded presentation of some changes occurring shortly before the report was completed.

The data in the report have been obtained from a wide variety of sources. Among types of documentation used have been numerous despatches from U.S. Embassies abroad; texts of laws, official reports, periodicals, and brochures received directly from various countries; publications of the International Labor Office; documents of the International Social Security Association; and publications of various regional agencies such as the Organization of American States, Inter-American Committee on Social Security, Ibero-American Social Security Organization, and European Economic Community.

The social security programs of most countries are fairly complex. For this reason, it is not possible in a broad survey of this kind to include all of the technical details that are an unavoidable part of most social security legislation. Accordingly, potential benefit claimants who may wish to determine their exact benefit rights under the program of a particular country, or employers desiring to ascertain their specific obligations under the same program, will necessarily have eventually to consult the law itself or other sources. The information presented in this report represents highly condensed summaries in chart form of a great mass of detailed provisions. These summaries are limited in the main to the principal substantive elements of each program. Moreover, they are organized in such a way as to make possible inter-country comparisons of significant features of different programs.

The information contained in this report, it should be noted, is also based in the main on statutory provisions alone. It takes into account to only a limited degree the voluminous regulations issued under most laws, as well as administrative practices actually followed in application of the laws. There may be cases in which actual practice or implementation is somewhat at variance with

the law itself. Where this is true, the charts ordinarily reflect the statutory provisions themselves instead of prevailing practice.

### Types of Programs Included

It is useful first to review the general meaning commonly assigned to the concept of a "social security program," to indicate more specifically the types of measures covered by this report. The definition of this term cannot be a very precise one in its international usage, but a fairly widespread agreement nevertheless exists as to a number of the chief characteristics of such programs.

*Meaning of social security.*—The phrase "social security program" is usually reserved, in the first place, for programs that are established by statute, even though the administration of such programs may not be entirely in public hands. In the second place, it is customarily considered to apply to programs providing some form of cash payment to individuals to make up for a loss of or a deficiency in earnings occasioned by both (1) the "long-term" risks of old age or retirement, invalidity or permanent disability of non-occupational or occupational origin, and death of the family breadwinner; and (2) the "short-term" risks of sickness or temporary disability of general or work-connected origin, maternity, and unemployment. In addition, programs that provide regular cash payments for the maintenance of children are also generally regarded as social security programs. Finally, statutory programs that provide curative medical services to individuals (other than public-health services), or which are concerned with the financing of such curative services, are usually considered to be a form of social security program in countries where they exist.

The approaches used in providing the cash benefits or services mentioned above represent a third aspect of the nature of social security programs. Three major methods or approaches may be distinguished in this connection—each of which is generally considered to be a form of social security. These are usually described as social insurance, social assistance, and public service, respectively. It is not easy to define any of these approaches with precision, for each appears in a variety of forms in different countries. They nevertheless serve as a useful basis of classification for the grouping of diverse types of social security measures.

*Social insurance.*—A major characteristic of most social insurance programs is that they are not financed primarily out of the general revenues of government, but entirely or in large part from special social insurance contributions paid by employers, employees, or both. Such contributions are usually earmarked in a special fund that is kept separate from ordinary government accounts, and all benefits are in turn paid from this fund. In the second place, the rights of individuals to benefits under social insurance programs ordinarily grow out of or are linked in some way with their past contributions to or coverage under the program. Thirdly, benefit amounts as well as contributions under most, though not all, social insurance programs vary among beneficiaries in accord-

ance with their prior earnings. On the other hand, benefit amounts under social insurance rarely vary with either the means or the needs of individual recipients.

Most social insurance programs are compulsory in their application, in the sense that expressly defined categories of workers and employers are required by law to pay contributions and to participate in the system. Similarly, qualifying conditions and benefit rights are also nearly always prescribed exactly in the statute, leaving little if any room for administrative discretion in the award of benefits. There are statutory programs in a few countries as is noted below, however, in which the participation of employers and perhaps of workers is voluntary or at least quasi-voluntary. A substantial subsidy by the government is often granted to such voluntary insurance programs, for the purpose of stimulating broad participation therein.

Most social security measures that are in force in the world today are, in fact, of a social insurance character. They are also compulsory in their application. The greater part of the material presented in this report, therefore, is actually concerned with compulsory social insurance measures.

*Social assistance.*—Social assistance programs which provide cash payments are variously referred to in different countries as public assistance, national assistance, old-age assistance, unemployment assistance, social pensions, etc. Significant features these programs have in common are that payments are usually confined to low-income or "needy" recipients, payments are usually granted only after an investigation of the resources and/or needs of each applicant, the size of the payment is commonly adjusted to such individual resources and needs, and the payments are usually financed wholly from general revenues of government. The exact nature of the income, means, or needs test applied under various programs, and the degree of weight given to individual resources and need differ considerably from country to country. Nevertheless, each of the features referred to above is present to some degree.

Social assistance at present constitutes the sole or principal form of social security measure in only a few countries. In the great majority, it has gradually been replaced by social insurance measures. It does continue to serve in a number of countries, as in the United States, as a means of providing an income to needy persons who were never covered under social insurance; and also for supplementing social insurance benefits that may be inadequate for persons whose other means are small or non-existent, or for persons with special needs.

The inclusion of social assistance programs in the present report is based on the following procedure. In those countries where a social insurance program exists for a particular branch of risks, and there is also an assistance program which is supplemental to it, the existence of the assistance program is noted but no details concerning it are presented. In countries where an assistance program represents the only or principal form of social security measure for a given branch, however, some details of the program are included.

*Public services.*—The third main type of social security approach is that under which a cash payment or service is provided directly by the government, from general revenues, to every member of the community falling within a defined category. Payments or services provided under programs of this type are not limited to persons covered under a social insurance program, nor to low-income persons meeting a means or needs test. This approach is being utilized at present in a number of countries for such diverse purposes as provision of an old-age pension to every inhabitant above a certain age, an invalidity pension to every invalid in the country, a survivor pension to every widow or orphan, a maternity grant to every woman bearing a child, a family allowance to every family having a given number of children, or personal medical-care services to every ill person in the country through a national health service.

Public service programs of this type are included in the charts presented in this report. Such programs are not ordinarily accompanied by a social insurance program in the same country covering the same contingency, as is generally true in the case of social assistance. Instead, the public service usually either constitutes the sole form of social security measure in the field concerned, or else may be supplemented by an assistance program. There are a few countries, however, that now have both a universal pension program and also a statutory social insurance program providing supplementary pensions.

Although a fairly sharp distinction is drawn above among the three different social security approaches, for purposes of explanation, it should be emphasized that it is not always possible in practice to draw such clear dividing lines among the programs of different countries. Some programs are, in fact, a mixture of elements characteristic of two or even three approaches. Thus, some of the public service programs are financed in part from insurance contributions or else out of an earmarked surtax on the general income tax. The latter is not a true social insurance contribution as such, but from a financial point of view may serve in part the same function.

*Other approaches.*—Information on two other types of programs not previously mentioned is also included in some of the charts. These are publicly operated "provident funds" and employer liability laws. Provident funds have been established in a number of developing countries that have not yet adopted any social insurance legislation dealing with the risks concerned. A provident-fund program is essentially a compulsory savings system, with regularly withheld contributions of employees being matched by those of their employers. These joint contributions are set aside to the credit of each individual employee in a special fund. They are held here for repayment with accrued interest to the worker later in a single lump sum when defined contingencies occur. Such provident funds, while neither providing periodic benefits nor involving any pooling of risk, nevertheless can furnish workers with a considerable degree of protection against loss of earnings from the risks covered.

The protection of workers against various social risks

is also effected in some countries through the medium of laws—usually labor codes—that require every employer subject to the law to make payments directly to those of his employees who suffer a specified risk. Such laws variously require the payment of pensions or lump-sum gratuities to aged or disabled employees; provision of medical care or perhaps paid sick leave to workers who are ill; payment of maternity benefits or family allowances; the provision of temporary and permanent cash benefits and medical care in case of a work injury; or payment of severance indemnities in case of dismissal.

This approach does not in itself involve any pooling of risk, since liability for payment is placed directly on each employer individually. Individual employers, however, may—and by some laws are required to—insure themselves against the liability imposed upon them by law. Most of the employer-liability laws of the sort described have by now been largely replaced by social insurance, except in the case of work-injury protection. A few laws for other than work-injury benefits, however, are still in force in some countries for industries or regions to which social insurance has not yet been extended.

*Grouping of programs in charts.*—The existing social security programs of each country, as already indicated, are summarized in a single chart for that country. These programs are distributed among the various rows of the charts on the basis of the five major groups of risks with which they deal.

The first or top row of each chart deals with programs concerned with what are commonly described as the "long-term risks" of income loss. Their long-term character results from the fact that the benefits or "pensions" provided under these programs are commonly payable for life, or at least for a considerable number of years. For this reason, the three kinds of pensions involved are usually grouped together in a single system. They generally have a single source of financing, are administered jointly, and also have interrelated qualifying conditions and benefit provisions. It is therefore logical to deal with these types of pensions together.

The programs in the top row include, in the first place, those that provide old-age pensions or benefits in respect of the risk of income loss occasioned by old age or retirement from work. Such benefits are nearly always payable only upon attainment of a specified older age. Some countries condition them further upon retirement or substantial retirement from gainful work, but a number of others pay a pension irrespective of whether or not workers retire.

The second type of long-term risk for which pensions are provided is that of "invalidity". This may be defined, in general, as permanent and more or less total disablement which results from a cause other than an occupational injury or disease. Permanent disability caused by a work injury or occupational disease is usually compensated under special benefit provisions or programs, rather than under the general invalidity provisions; these special provisions are dealt with in the third row of each chart. The third type of pension dealt with in the top row are those payable to survivors of insured workers or

pensioners who die. In this case, also, pensions for survivors of victims of work accidents are usually provided under a separate program.

The second row of each chart includes programs dealing with the contingencies of sickness and maternity (or health insurance). It embraces those providing cash benefits, medical benefits or services in kind, or both. The programs summarized include those providing one or more of the following: (1) cash benefits to replace wages lost as a result of relatively short-term sickness or temporary disability of non-occupational origin, (2) cash benefits to replace wages lost during maternity leave, and (3) medical benefits or services provided in the event of either of these contingencies. Again, the cash benefits and medical care provided during temporary incapacity occasioned by a work injury are not dealt with in this row, but rather in the third row below.

The reasons for grouping together the several kinds of benefits shown in the second row are, first of all, that they deal in one way or another with the risk of temporary incapacity. In the second place, in most countries where such benefits are provided, all of them are usually furnished as part of a single system with common financing and administration. The majority of countries provide medical-care services for sickness and maternity as an integral part of their sickness or health insurance system, and link such medical benefits directly with the provision of cash benefits. In a limited number of countries, however, medical-care services are provided under a public service program independently of the social insurance system, without any direct link between the two. Where this dual approach is followed, it has been so indicated in the charts.

The third row deals with programs providing benefits in the event of incapacity or death due to an injury sustained, or an occupational disease acquired, in the course of employment. These programs usually provide benefits of both a short-term and long-term character, depending upon the duration of the incapacity that is compensated as well as the age of the survivors eligible for benefit. The benefits also nearly always include both cash and medical benefits. The majority of countries maintain more or less separate work-injury benefit programs, which are not directly linked with other social security measures, although in some countries work-injury benefits are paid under special provisions of the regular program. Both types of system, however, are dealt with in this row.

The fourth row of the charts is concerned with programs that provide benefits in case of involuntary unemployment. Such programs in some countries are closely linked with other social insurance measures providing benefits in respect of various of the other risks mentioned above. In others, they are completely independent of such other programs; where this is true, they are usually linked very closely with the administration of the employment services of the country. In the former case as well, however, they ordinarily work through the employment services in verifying unemployment and in trying to find new jobs for claimants and beneficiaries.

The fifth or bottom row of each chart deals with family allowance programs. The purpose of such measures is, in general, to provide families containing young children with an additional source of income for meeting at least a part of the added costs occasioned by the presence of such children. Again, in some countries, these programs are closely integrated with other social security measures. In others, they are separate. In either case, however, the design of benefit formulas and of provisions regarding dependents' supplements under the regular social security programs, as well as of provisions in respect of orphans' pensions, usually takes into account the payments available in respect of children under the family allowance program.

It is also useful to explain the general procedure that has been followed in the charts, where countries have two or more social security programs dealing with the same set of risks but covering different segments of the population. The practice adopted in such cases has been to summarize in detail these provisions that apply to employed persons in general, to employees in industry and commerce in particular, or to wage earners. In contrast, only the existence of separate systems for agricultural employees, salaried employees, self-employed workers, etc., is generally noted, or else only limited information is given regarding such systems. The provisions for the special types of workers concerned sometimes differ in only a few respects from those for other workers. They may be of a fundamentally different character in other cases, but limitations of space have generally prevented summarizing the details of what often are extremely complex systems.

Finally, a large number of countries also have separate programs, often with quite special provisions, for workers in particular industries or occupations. Among some of the more common of these special programs are those for miners, railroad employees, seamen, and public employees. The existence of as many of these special systems as possible has been noted in the charts. No attempt has been made, however, to summarize their provisions.

*Columns in charts.*—The specific types of information presented in respect of each of the five social security branches covered by the charts relate essentially to the same subject matter. The first column in all five rows of the charts shows the years of enactment of the basic legislation underlying the program and indicates the broad nature of the program. The second indicates in summary form the categories of persons covered. The third column shows the various sources from which the revenues of the program are drawn.

Subsequent columns, with the exception of the final one, are concerned with provisions covering benefits. Such provisions are of two main types. Those that prescribe the qualifying conditions that must be satisfied before benefits are payable are summarized mainly in the fourth column. Those fixing the nature, amount, and duration of benefits form the subject matter of columns 5-7. Column 5 deals with all cash benefits for the worker himself except those for permanent disability. Column 6 deals with permanent disability as well as medical benefits for workers. Column

7 deals only with benefits for dependents, including their survivor and medical benefits. The last column in each row summarizes the administrative organization of the program, with particular reference to the agencies responsible for its supervision and administration.

#### Old-Age, Invalidity, and Survivor Programs

The charts that follow indicate that a total of 78 countries now have some type of statutory old-age, invalidity, and survivor benefit program. The countries included in this total consist of all 18 countries in Western Europe, all 9 countries in Eastern Europe, and all 3 countries in North America. Eight out of 11 Middle Eastern countries also have such programs; 15 of the 21 American countries other than those in North America; 10 of the 19 countries in Asia and Oceania; and 15 of the 36 countries in Africa.

*Dates and types of systems.*—The dates of the first pension laws, shown in the left-hand column of the first row of the charts, reveal clearly the extent to which public pension systems first developed in European countries. Some of the older systems there date back to the first decade of the 20th century, or even earlier. The majority of systems in the other countries were first established in the 1930's and 1940's, and the remainder since 1950.

The jurisdictions in which public old-age, invalidity, and survivor measures have been enacted for the first time during the 1960's include the following: in 1960, Ivory Coast and Upper Volta; in 1961, Colombia, Liberia, Mali, Nigeria, and North Viet-Nam; in 1962, Congo (Brazzaville) and Saudi Arabia; and in 1963, Lebanon. The extensive revision which pension legislation has undergone in many other countries during the last ten years, however, is also suggested by the dates of the laws that are currently in force. Among countries making fundamental changes in the basic character of their pension programs during the 1960's may be mentioned Finland, where a supplementary system of graduated pensions payable by employers has been added to the universal pensions hitherto provided; and Iceland which has changed from a social assistance to a universal pension system. Important changes have also been made in the last few years in the pension programs of Costa Rica, Cuba, Panama, Peru, Portugal, and Spain.

The great majority of the 78 programs referred to above are *social insurance* measures. The widespread reliance on social insurance as a means of providing protection against the risks of old age, invalidity, and death is demonstrated by the fact that about 60 of the programs concerned, or over three-fourths of them, are of a social insurance character. Some of the countries with social insurance systems, however, also maintain supplemental assistance programs providing payments to needy aged, invalids, or survivors not eligible for insurance benefits, or paying additional sums to insurance beneficiaries whose benefits are inadequate. Such programs exist, for example, in Austria, Czechoslovakia, France, West Germany, Ireland, Netherlands, and the United Kingdom, as well as the United States.

Practically all of the social insurance programs now provide some kind of benefit for each of the three risks of

old age, invalidity, and death. In Cyprus and Israel, however, no general benefit is provided in respect of invalidity; the Philippines pays only a lump-sum grant for this risk. In some other countries, only lump-sum grants and no periodical pensions are payable to survivors; this is the case in Burundi, Dominican Republic, Paraguay, Portugal (in most cases), Philippines, Rwanda, and Communist China. In Lebanon and Nationalist China, no pensions are payable for any long-term risk but only lump-sum grants.

In contrast to the above social insurance programs, *universal pension* systems under which a pension is available to every resident above a specified age, without being subject to any condition as to past contributions or employment, now exist in the 7 countries of Canada, Denmark, Finland, Iceland, New Zealand, Norway, and Sweden. Some type of supplemental assistance payments for the aged is also available in each of these countries. The Scandinavian countries mentioned also provide universal invalidity and survivor pensions as well, with the exception that no general pension is provided for survivors in Finland. Canada and New Zealand provide only assistance pensions for invalids and survivors.

Another small group of countries provide pensions potentially to any resident, but they are payable subject to an *income or means test*. Countries in this group include Australia, Saudi Arabia, South Africa, and Trinidad and Tobago.

Protection against long-term risks in Ceylon, India, Iraq, Malaysia, and Nigeria is provided by means of publicly-operated *provident funds*. Liberia has an *employer-liability* system under which individual employers are required to pay pensions to their own employees.

*Coverage.*—The long-term risks with which pension programs deal represent a potential threat to all segments of the population of a country, irrespective of the manner in which they earn their livelihood. The scope of these programs, therefore, is an important matter of national policy.

The coverage of the universal pension systems usually extends, in principle, to all inhabitants falling within the risk categories involved. One principal exception to this is that certain minimum requirements are generally imposed as to the length of prior residence in the country. Some of these systems also exclude aliens unless a reciprocal agreement exists with the country of which they are citizens. The potential coverage of social assistance programs similarly extends to all residents. Persons having more than the maximum allowable amounts of other income or property, however, are disqualified by the income or means tests applied under these programs.

The question of coverage assumes its greatest significance in connection with social insurance programs. Such programs necessarily have considerable administrative and financial contact with covered persons for a number of years before they finally become eligible for pensions. Accordingly, administrative and financial difficulties may make it necessary for new social insurance programs to have fairly narrow coverage during their early years; and they may also permit only gradual ex-



tension of coverage over a long period of years. Moreover, in the early stages of industrialization of a new country, a large part of the population may still be living in a predominantly non-cash extended family or tribal type of economy, for which modern social insurance arrangements may not be the most suitable method of assuring an income to the nonworking members of the community.

Even in substantially industrialized countries, some segments of the population such as agricultural workers are usually much more difficult to bring under social insurance than are those employed by industrial and commercial undertakings. As a result, there is a tendency in many countries to give priority in coverage to the groups for which it is most easily achieved, and to delay it for those for whom it is more difficult. It will be seen from the charts in this report that the coverage of existing pension programs often shows a considerable correlation with the length of time each program has been in operation.

The coverage of pension insurance programs in some countries now extends to virtually all residents, since they cover not only all employees and self-employed persons but also explicitly cover non-employed persons as well. A somewhat larger group of countries cover practically all employees as well as self-employed persons. In a few of the above countries, such as Israel, Netherlands, Switzerland, United Kingdom, and the United States, such comprehensive coverage is achieved mainly through a single unitary system. More commonly, it is built up through a combination of two or more basic systems operating side by side. The programs in question may consist of one system for employees and a separate one for independent or self-employed workers; or, as in some countries, of separate systems for wage earners, salaried employees, and self-employed persons (or even for self-employed artisans, tradesmen, and farmers, separately). Illustrations of countries having such multiple systems include Austria, Belgium, France, West Germany, and Luxembourg.

Another large group of countries have pension insurance systems covering employed persons generally, but excluding all or most self-employed persons. Still a third sizable group of countries, in contrast, exclude agricultural employees from their pension programs; the latter in this case tend to be limited largely to employees in industry and commerce. Some of these latter systems, however, also exclude employees of all smaller employers, for example, by restricting the compulsory application of the program to employees of industrial and commercial undertakings with five or more workers. The narrowest type of coverage from an occupational point of view is that found in a few countries that confine it to what is essentially industrial or factory employment; and in some that cover only wage earners, or only salaried employees.

Of the 22 countries with pension insurance programs in Europe, all but one cover not only employees in industry and commerce but those in agriculture as well; about three-fourths of them also cover self-employed persons, either under the general system or under one or more special systems. Of the 16 insurance programs in Amer-

ican countries, 10 apply both to urban and agricultural employees, while the other 6 are limited essentially to employees in industry and commerce. Of the 14 programs in Africa, 11 tend by law to apply to all employed persons in the country including those in agriculture; because of the very limited amount of wage-paid employment in most of these countries, however, they ordinarily apply to only a very small proportion of the total population. Of the 8 programs in Asia, only about half may be considered as applying to agricultural employees.

Another type of limitation on coverage, found principally in the Middle East and Latin America, results from a policy of gradual geographic introduction of pension programs. Pension programs under this procedure are put into force initially in only a few cities or districts, and then are gradually extended every few years or so to additional regions. Among countries where this procedure has been followed for pension programs during recent years are Colombia, Costa Rica, Iran, Iraq, Libya, Mexico, Nicaragua, Panama, Peru, Syria, Turkey, and United Arab Republic.

A few other observations may be made concerning certain other restrictions placed on the coverage of pension programs. A few countries exclude all employees with earnings above certain levels from the coverage of their programs, or more commonly only salaried employees who earn above a certain amount. This practice is followed, for example, in West Germany, Ireland, India, Malaysia, and the Dominican Republic. Some countries also place minimum or maximum age limits on coverage. It may also be noted that some pension insurance programs allow voluntary coverage of persons not otherwise included. This privilege is sometimes restricted to the voluntary continuation of insurance by persons who have been in covered employment but who leave it.

There is a considerable difference in practice as to the inclusion of public employees under general pension programs. The policy in this matter is undoubtedly based in most countries on whether such employees are already covered under an adequate retirement system of their own. A large number of countries also have special pension systems for workers in particular occupations such as mining, railway, or maritime employment. The pensions payable under these separate systems are often larger, and perhaps subject to more liberal qualifying conditions, than are those under the general system.

*Source of funds.*—Diverse policies followed in the financing of pensions are reflected in the different combinations of sources from which the income of pension programs is derived in the various countries. It is not easy to develop a precise classification with regard to this point because of the great variety of practice. Nevertheless, certain broad patterns may be pointed out.

A tripartite system of contributions, under which the latter are paid jointly by insured persons, employers, and the government, represents the most common method of financing pension systems based on social insurance. A minority of countries rely on employer and employee contributions alone, without any government contribution, for the revenues of their pension system. In some of

these latter countries, however, as in the United States, substantial public funds may nevertheless be devoted to supplementary assistance programs. A third type of pension financing, found principally but not solely in Eastern Europe, takes the form of relying largely on employer contributions alone.

The universal pension systems tend to use some combination of earmarked income taxes together with a government contribution for their financing, although eligibility for pensions is unrelated to taxes paid. Pensions provided on an assistance basis come almost always entirely from general government revenues.

As regards the relative proportions of social insurance contributions paid by employees and employers, two main patterns predominate. In some countries, employers and employees contribute at the same rate. In another sizable group of countries, in contrast, the employer contribution is double that of the employee. The contribution rates of self-employed persons are nearly always larger than those payable by employees, inasmuch as no employer contribution is payable on their behalf.

The government contribution in some countries is equal to a fixed percentage of total covered earnings, thereby representing in effect a direct matching of other contributions paid. In other cases, it is expressed as a fixed percentage of benefit payments, or else is a specified annual lump-sum amount. In still another large number of countries, the government assumes the responsibility for meeting any excess of outgo over contributions; this commitment may or may not involve an actual contribution from public funds in any given year, depending upon whether or not a deficit actually occurs. National and local governments in some countries share in stated proportions responsibility for providing the government contribution.

All but a few social insurance systems fix the contributions of both employees and employers in terms of a fixed percentage of earnings or payroll. This principle is frequently slightly modified in practice, however, through use of wage classes instead of applying an exact percentage to the earnings of every contributor. A progressive rather than uniform percentage of earnings is used in calculating contributions in a few countries; rates for higher-paid workers are then larger than for lower-paid workers. Similarly, contributions for the very lowest paid workers are entirely excused in some countries, being transferred as an additional charge payable by the employer. A ceiling is very often placed on the maximum amount of earnings of individual employees during a given period with respect to which employee and employer contributions are payable. In contrast to all of the above, the basic pension-insurance systems of a few countries such as the United Kingdom and Ireland levy "flat contributions" in the form of fixed monetary amounts per week, which are uniform for all workers of the same age and sex irrespective of their earnings.

It may be noted that in numerous countries a single or joint social insurance contribution is collected, out of which not only all pensions but other types of social security benefits such as sickness benefits, work-injury bene-

fits, or family allowances, are also financed. Such joint contributions have been noted in the charts for each of the countries where the practice is followed. This use of joint contributions considerably complicates efforts to compare the level of pension contribution rates from country to country. It is often difficult without detailed study to determine the amount of contributions attributable to pensions alone, wherever the practice is followed.

It is not possible in any case to generalize, within the space available here, regarding the comparative level of contribution rates now in force under the pension systems of different countries. It is obvious from the charts that there is large inter-country variation in such rates, the combined employee-employer rate in fact ranging from as low as perhaps 3 percent to more than 30 percent of payroll. Numerous factors are responsible for the great variation in contribution rates. One important set of variables are, of course, the details of the benefit provisions themselves—the basic percentages of earnings represented by pensions, increments and supplements provided, minimum ages at which pensions are payable, whether retirement is required for receipt of an old-age pension, minimum amount of incapacity required to qualify for an invalidity pension, the types and rates of survivor pensions, etc.

Pension contribution rates at any given time are also markedly affected by the nature of the financial regime being followed under different programs—the extent to which a reserve is being accumulated to assist in meeting future liabilities, or whether alternatively contributions are designed only to cover current outlays. The stage of maturity of the system is also important—i.e., the extent to which something approaching a full load of pensioners has been reached. Under new programs that have a fairly long qualifying period, the size of the pensioner roll in the early years is usually quite small in relation to the number of current contributors. Finally, differences among countries in population composition, or more particularly in that of the covered population, exert an important influence on relative costs because of differing age composition, average size of family, etc. All of these factors complicate any attempt to develop a simple but meaningful comparison of the economic and fiscal significance of pension contribution rates in different countries.

*Qualifying conditions for pensions.*—The conditions that must be satisfied to qualify for pensions represent one principal feature of pension provisions setting off one system from another. The two major requirements for receipt of an old-age pension under social insurance are normally attainment of a specified minimum age, and completion of a specified minimum period of contribution or insured employment.

The minimum age at which a pension may be claimed forms one of the major questions of policy in the field of old-age pensions. This age, of course, has direct personal significance for each individual worker. It also has major implications for the cost of a pension program, since in general the lower the age the higher the cost. Moreover, through its great influence on the age at which

workers tend to withdraw permanently from the labor force, it has a significant influence on national manpower resources, on employment opportunities for younger persons, and also on the structure of private pension plans.

Examination of the 4th column in the first horizontal row of the charts reveals a wide difference among countries in the ages at which old-age pensions are first payable. The range among countries for ordinary workers is, in fact, from as low as 50 years up to as high as 70 years in some. The greatest concentration, however, is at ages 60 and 65. There is an observable tendency for the age to be higher the more northern the latitude, and to be lower the more southern the latitude. About half of the programs specify the same pensionable age for men as for women; the others permit women to draw a full pension at a lower age than men, with a differential in nearly all cases of 5 years.

The charts also reveal still more diversity in the minimum period of time required under different systems to qualify for an old-age pension. The normal qualifying period for a full pension, in fact, ranges from few as 5 years or less up to 45 years.

It may be noted, however, that a number of systems provide for payment of pensions reduced on a proportional basis for persons not fulfilling the complete qualifying period; for graduation of pensions in direct proportion to the number of years of insurance; and also for the crediting of periods of incapacity, unemployment, military service, etc. as periods of insurance. Moreover, most new systems, as well as many older systems when they are amended, contain transitional provisions that permit workers with relatively few years of coverage to qualify for perhaps even a full old-age pension during the early years of the system. It should also be noted that some countries reduce the regular qualifying period by 5 or 10 years for workers engaged in unusually arduous or unhealthy occupations. These various provisions all tend to lessen somewhat the significance of the basic minimum qualifying period fixed in the law, and thereby complicate inter-country comparisons of qualifying conditions.

No minimum qualifying period of insured employment or contribution is required for eligibility under the universal pension systems. Most of such systems, however, do prescribe minimum periods of prior residence in the country, at least for non-citizens, and they may also have general nationality conditions as well. These restrictions are presumably imposed because of the fact that pensions of this type are often financed wholly or in large measure out of general taxation.

Workers are required under many systems to retire from employment before they can qualify for an old-age pension. A part of these programs, however, do permit pensioners to receive certain exempted amounts of presumably part-time or occasional earnings without having their pension suspended. Difficult policy as well as technical questions are involved in determining precisely where to draw the line in such cases, and also in providing for rational adjustment of pensions to varying amounts of outside earnings. It should be noted that some countries,

as the United States, do not apply their retirement requirement after pensioners have reached a specified number of years above the minimum pensionable age. There are a number of other countries, however, that do not impose any general retirement requirement but allow a pension to be received even though a worker remains in full-time work (e.g., Algeria, Canada, Chile, Cyprus, France, West Germany, Ireland, Luxembourg, Netherlands, Norway, Paraguay, Sweden, Switzerland, and Uruguay).

The principal qualifying conditions for receipt of invalidity pensions are those implicit in the definitions of invalidity set forth in the national laws, and also completion of a minimum qualifying period. Numerous laws expressly specify the minimum percentage loss of working or earning capacity that must be suffered in order to come within the definition of invalidity. It may be seen from the charts that this percentage is most commonly around 66 $\frac{2}{3}$  percent.

The qualifying period that must be completed to be eligible for an invalidity pension is nearly always considerably briefer than that for an old-age pension. A period of 5 years of contribution or insured employment is the one most frequently specified. Some countries provide a variable period that lengthens with the age of the claimant at time of disablement. A few programs such as those in Belgium, Ireland, and the United Kingdom, provide invalidity pensions in the form of an unlimited extension of their ordinary cash sickness benefit, and do not actually have a separate invalidity benefit as such. Limits on the ages within which an invalidity pension may be awarded are another qualifying condition applied under some programs. The upper limit in such cases is customarily the minimum age at which an old-age pension is payable. The lower limit in most countries is in the teens, being related to the lowest age for admission to social insurance or to the upper age for receipt of family allowances.

In order for survivors to be eligible for pensions on the basis of their relationship to a deceased worker, it is nearly always required that the latter either have been a pensioner at death, or else have completed a minimum qualifying period of insured employment or contribution. The length of such periods required under different programs is shown in the fourth column of the first row of the chart for each country. The qualifying period for survivor pensions is quite often of the same length as that for an invalidity pension.

*Old-age pensions.*—All of the systems covered in the first row of the charts provide periodic old-age pensions, except the provident-fund programs and those of Lebanon and Nationalist China which provide only single lump-sum payments. The pension systems may be subdivided, in turn, into two main types according to whether the pensions provided are uniform in amount for all recipients of a given status, or vary among beneficiaries in some relation to their past wages. A few social insurance systems, such as those of Cyprus, Ireland, Israel, Netherlands, and the basic part of the British national insurance scheme, pay what are commonly called

"flat pensions," the sizes of which do not vary with the previous earnings of individual claimants. Pensions provided under the universal pension schemes are flat in the same sense. The maximum pensions payable under systems where an income or means test is applied may also have somewhat the same effect.

The payment of flat pensions automatically results in a progressive relationship between pensions and previous earnings, as the lower the past earnings of a worker the higher the percentage thereof represented by a flat pension. Use of this type of pension involves certain difficulties, however, if there is much of a spread among the wages of different workers in the country concerned. Any pension amount selected may be undesirably high in relation to the normal earnings of lower-paid workers, and at the same time may be unduly low in relation to those of higher-paid workers.

The great majority of old-age pension programs now in operation do, however, graduate the pensions of individual beneficiaries in relation to their past earnings. This usually involves calculation of some kind of an average of previous earnings, to avoid basing pensions on an atypical earnings rate as might occur if they were based solely on earnings during the last month or so before the award. Since there has been a steady upward trend in wage levels, and because the earnings rates of individuals vary considerably throughout their working lives, the period over which wages are averaged for pension computation purposes is a matter of considerable importance.

This averaging-period is laid down quite precisely in most laws, and an effort has been made to indicate such periods in the fifth column of the charts. The majority of programs tend to average earnings over the last year or last few years before the pension is awarded. In view of the general rise in wages in recent years, this procedure works to the advantage of most claimants, as compared with an averaging of their wages over their whole life. On the other hand, some workers nearing retirement may experience a decline in earnings, as their strength and possibly their productivity diminish.

Some countries including the United States, in contrast, average earnings over all or most of the period of potential or actual coverage under insurance. Various measures have been taken in different countries, however, to modify the results of this procedure because of the upward trend in wages. The United States averages wages back only to 1951, instead of to 1937 when the system began, if this is more favorable to the individual; it also permits dropping out from the average the 5 years of lowest wages. Another method used in some countries is the revaluation of all wages recorded for earlier years, on the basis of changes either in national-average wages or in the cost-of-living index. The former basis is used for such an adjustment in West Germany and France, the latter in Belgium. This procedure maintains the differentials between higher- and lower-paid workers, but adjusts the individual averages to take account of the general rise in wages or prices.

The fifth column of the charts shows that a variety of different formulas are used in determining the specific

percentage of average earnings, as defined, that is paid as an old-age pension in various countries. Because of their diversity, it is not easy to classify them into distinct groups. They vary in general, however, according to the relative weight given to length of coverage in computing the pension.

Some formulas provide for a pension equal to a fixed percentage, such as 50 percent, of average earnings, that is unchanged by length of coverage. Another and more common practice is to provide a basic percentage, e.g., 30 percent of average earnings, to which is added an "increment" of 1 or 2 percent of earnings either for each year of insurance or for each year thereof in excess of a minimum number of years. The effect of these increments is to provide larger pensions for workers covered for a long period than for workers whose average wages may be the same but who have been covered for a much shorter period. Somewhat the same results are secured under other systems by providing "decrements" for periods of non-coverage, or by averaging earnings over total elapsed periods of time which may include some periods of non-coverage.

It should be noted that some programs provide for a progressive rather than constant relationship between average earnings and pensions, by paying a larger percentage of earnings for low-paid workers than for higher-paid categories. This is sometimes accomplished through use of a wage-class schedule, with dissimilar percentages of earnings being payable for different classes.

Because of the complexity of existing pension formulas, it is not possible without extensive research to compare the real adequacy of formulas used in different systems. Such a comparison cannot be made on the basis of the simple percentages alone. Most systems place a ceiling on the earnings considered in computing pension amounts or else fix maximum benefits, and these need to be related to prevailing wages in the country concerned before meaningful comparisons are possible. Moreover, a number of systems have transitional provisions which are considerably more generous for persons receiving pensions in the early years of the program than the basic formula would indicate. These as well as other provisions need to be taken carefully into account, in any detailed comparison of pension levels in different countries.

Other increments or supplements to the basic pension are often provided, in addition to those for length of service mentioned above. Many systems, for example, provide supplements when a pensioner is supporting a spouse or young children. The supplement for a spouse may be as much as 50 percent or more of the basic pension, although it is often payable only if the spouse has reached a specified age, is an invalid, or has children in her care. Another kind of increment provided under some systems is a special addition to pensions for workers who continue work after reaching pensionable age. The character of this type of increment differs considerably, however, depending on whether or not retirement is a condition for receipt of the pension under the program in question.

The effect of rising living costs in diminishing the adequacy of pensions already awarded constitutes a serious problem in all countries that have old-age pension programs. To deal with this problem systematically without the need for periodic legislative action, the laws of a growing number of countries provide for automatic adjustment of pensions awarded to changes in an official cost-of-living index or in average wages. Among countries now having a provision of this type are Belgium, Chile, Denmark, Ecuador, Finland, France, Israel, Luxembourg, Netherlands, Sweden, and Uruguay.

The laws of some countries provide explicitly for payment of reduced old-age pensions, when the minimum qualifying conditions for a full pension are not met. The pension formulas of various other countries operate in such a way as to produce much the same result, although no express provision may be made. Certain systems also provide for lump-sum payments, representing a refund of at least part of contributions paid, when individuals are unable to qualify for a pension upon reaching retirement.

*Invalidity pensions.*—Pensions paid in case of invalidity are computed under most programs in much the same way as those for old age. That is, the pension amount usually varies in relation to average earnings during the same or similar period as for old age. It usually consists of a basic proportion of such earnings, plus sometimes an increment related to length of coverage. The same supplements for dependents are generally granted as well. A number of programs also provide a special supplement for persons who are so severely incapacitated as to require the constant attendance of another person in their daily lives. A few systems pay a larger benefit in case of total incapacity for any work, and a smaller one if a worker is incapacitated for work in his usual occupation but is not incapable of working in certain others.

*Survivor pensions.*—Most of the pension systems included in the first row of the charts provide periodic benefits for survivors of insured persons or pensioners, although a few as already noted pay only lump-sum grants to survivors. Under social insurance programs, the amount of such periodic benefits is generally expressed as a fraction or percentage of the pension being paid to the deceased at his death, or of the pension to which he would have been entitled at that time if instead he had become disabled or reached pensionable age.

A survivor pension is nearly always payable to at least some categories of widows. The rate of a widow's pension is customarily from one-half to three-quarters of the pension of the deceased. Some systems pay lifetime pensions to all widows otherwise eligible, but more commonly pensions are restricted—at least after a brief period following the death—to widows above a specified age, disabled widows, or widows having young children in their care. Pensions awarded to the first two categories of widows are lifetime pensions, payable normally until death. Those awarded to younger mothers may cease when all children have been reared, unless by then the widow herself has attained a specified age. Widows' pensions are likewise generally terminated on remar-

riage, often accompanied, however, by payment of a final lump-sum grant in this case.

A number of programs, though by no means all, also pay pensions to some widowers who survive a working wife who dies while insured. The amount of a widower's pension is generally the same as that for a widow. The customary requirements in order for a widower to be eligible are either that he has attained the age at which an old-age pension is payable or that he be disabled, and also that he was wholly dependent upon his wife at her death.

Pensions for orphans are also provided under most pension programs. Countries having family allowance systems may also make certain payments to orphans under such systems, and in this case appropriate adjustments are made in the amounts payable to orphans under the pension program. A distinction is usually made between half orphans and full orphans, pensions for the latter being as much as 50 percent higher. A maximum age limit such as 15 or 18 years is always fixed, and pensions of orphans normally cease when this age is reached. Higher limits are generally applied, however, if an orphan is a student, an apprentice, or an invalid; the age limit is removed entirely under some programs in the last-mentioned case.

An appreciable number of programs also provide pensions for specified other surviving relatives, ordinarily only on the condition that there is no eligible surviving spouse or orphan. The most frequently included of such relatives are aged or invalid parents. Others occasionally included are young brothers and sisters, grandchildren, and aged grandparents. In order to qualify, all of these relatives must normally have resided with the deceased and been dependent on him.

*Administrative organization.*—It will be seen from the final column of the first row of the charts that the types of agencies in which responsibility for administration of pension systems is lodged are quite different from country to country. These differences are traceable to a number of factors, including the historical development of the program in each country, the particular character of the program, the general governmental structure, the administrative organization of other social security programs, and patterns traditionally followed in the administration of social programs generally.

The clearest group that can be distinguished consists of those countries where administration is entirely in the hands of a government ministry or department. In the majority of countries, however, responsibility for the actual administration of pension programs is entrusted by law to various types of quasi-autonomous institutions or funds. These agencies are usually subject to at least general supervision by a department or ministry of government, but otherwise are largely self-governing. They commonly are managed by a tripartite board composed of representatives of insured persons, employers, and the government. In some countries, though, the boards are bipartite only, with representatives of insured persons and employers only, or of insured persons and the government. Where coverage is organized separately for differ-

ent occupations, or for wage earners, salaried employees and the self-employed, there is usually a separate institution or fund for each group.

Many of the agencies referred to above, whether they be government departments or semiautonomous institutions, also administer other social security programs in their countries as well as the pension program. The countries in which this is the case may be determined from an analysis of the entire last column of each chart.

### Sickness and Maternity Programs

Some type of sickness and maternity benefit program (or "health insurance") is shown in the charts for a total of 64 countries. Some kind of maternity benefit program only is also shown in the charts for an additional 18 countries.

All nations in both Western and Eastern Europe now have statutory programs of sickness benefits, Finland being the last to enact such legislation in 1963. Similar programs are found in all but 6 American countries, although in some they are of quite limited scope; in addition, Argentina and Uruguay have maternity insurance programs. Five of the Middle Eastern countries (Iran, Turkey, Lebanon, Cyprus, and Iraq) have statutory sickness benefit programs, although only cash benefits are provided from a provident fund in the last named country; in addition, Israel provides maternity benefits on a statutory basis. In Asia and Oceania, eight countries have sickness benefit schemes (Australia, Burma, India, Japan, New Zealand, Pakistan, Philippines, and Nationalist China). There are sickness benefit programs in only six countries of Africa (Algeria, Guinea, Libya, Morocco, Nigeria, and Tunisia), although 14 other countries (all ex-French colonies) provide maternity benefits for working women.

The majority of the systems are of a somewhat more recent date than the pension programs described above, although a few of the European sickness insurance systems were first set up in the 19th century. A considerable number of the systems, in fact, have only been set up since World War II. Countries enacting general sickness insurance programs for the first time during the 1960's include: in 1960, Guinea; in 1962, Pakistan; and in 1963, Cuba, Finland, and Lebanon. Nigeria also enacted a provident-fund system in 1961 under which cash sickness benefits are paid. Major reforms of older systems were also adopted in Yugoslavia in 1962, and in Belgium and Iceland in 1963.

*Types of systems.*—The great majority of programs summarized in the second row of the charts are social insurance (health insurance) programs under which both cash benefits and medical services are provided in case of sickness as well as maternity. These programs are financed largely or wholly from social insurance contributions of employees, employers, or both. Eligibility for medical services as well as for cash benefits under most of these programs is normally contingent upon coverage under social insurance.

A somewhat different pattern exists in certain other countries, including Australia, Bulgaria, Czechoslovakia,

Ireland, New Zealand, Norway, Sweden, the U.S.S.R., and the United Kingdom. Only cash benefits for sickness and maternity are ordinarily provided through social insurance (social assistance in Australia and New Zealand) in these countries. Medical services in contrast are usually furnished by the government under a separate program that is at least potentially open to all residents, rather than only to specified groups of insured workers. These programs, while differing considerably from country to country, provide a variety of medical services in the form of a public service (though patients sometimes share a part of the cost), and are in some countries referred to as a "national health service." It may also be noted that a considerable amount of free curative medical care is provided by the government directly to residents in Ceylon, Cyprus, Ghana, Jamaica, Kenya, Malaysia, Sudan, Tanganyika, Trinidad and Tobago, and Uganda. Ecuador provides medical services for ordinary sickness under its social insurance system, but provides no cash benefits for this risk.

A few of the remaining countries provide some cash benefits for wage loss due to sickness, but no medical services are provided either under the insurance program or for the population as a whole under a public program. These include Morocco, Nigeria, Iraq, and the Philippines, as well as the four State temporary disability insurance programs in the United States (although California provides hospitalization benefits under its program). In Canada, public hospitalization insurance covers the whole country while public medical-care insurance also exists in two Provinces, but there is no general cash sickness benefit program. It may be noted finally that the labor codes of a considerable number of African and Asian countries that have no general sickness benefit programs require employers, or at least the larger employers, to pay part wages to their employees during sickness and also to provide some medical services to them.

*Coverage.*—It is chiefly persons working for the account of another who are subject to the risks of income loss from sickness and maternity. These risks exist to a much lesser degree for self-employed persons working for their own account, and they do not really exist at all for persons who are not gainfully employed. Only a few countries cover self-employed persons for cash sickness benefits, due to the difficulty of establishing that they undergo a genuine loss of income when sick. Accordingly, the coverage of nearly all of the cash benefit programs summarized in the second row of the charts is limited largely to employees in general, or to particular classes of employees. Some of the newer systems apply only to employees of larger firms in industry, commerce, and related branches. A few countries in Europe such as West Germany and the Netherlands also exclude some higher-paid employees.

In the large number of countries where medical as well as cash benefits are provided through social insurance, the coverage of the medical-care provisions is generally the same as for cash benefits (with the exception of benefits for dependents referred to below). It should be noted, however, that a number of these countries also in-



clude persons receiving pensions under their pension program as potential beneficiaries of medical care under their sickness insurance program. This is sometimes done without cost to pensioners, as in Belgium, France, West Germany, Italy, and Norway. In various other countries, pensioners pay a specified percentage of their pension or fixed amounts for coverage for medical care, as in Austria, Chile, Luxembourg, Mexico, Netherlands, Panama, and Paraguay. A number of countries also maintain special sickness insurance systems for certain classes of employees such as railroad employees, seamen, and public employees. In addition, some countries authorize voluntary coverage under sickness and maternity insurance for workers who leave covered employment, for self-employed persons, or others.

The coverage of medical-care provisions in countries where such care is not provided under social insurance but as a public service, in contrast, is usually open in principle to virtually all residents including pensioners. There are, however, some special provisions relating to aliens under these programs.

The coverage of sickness and maternity benefit programs in some countries is organized around membership in various types of sickness clubs, societies, or funds. Membership in such societies is usually made compulsory for specified categories of employees. Contributions of members are paid directly to the societies, which also receive government subsidies and sometimes employer contributions as well. The societies in turn must provide benefits at levels which are not below certain statutory minimum standards. This type of coverage is found, for example, in Austria, Belgium, Denmark, West Germany, Iceland, Luxembourg, Netherlands, Japan, and Switzerland.

A number of countries outside of Europe are extending their sickness and maternity systems gradually to different parts of the country. Typically, benefits are first provided in the capital city and perhaps certain other centers, and are then gradually extended to other urban or rural areas. The pace of the extension is usually determined by the rate at which new clinics and hospitals for furnishing medical benefits can be financed and erected in different regions. Among countries following such a policy of gradual extension are Bolivia, Burma, Colombia, Costa Rica, El Salvador, Guatemala, India, Libya, Mexico, Nicaragua, Pakistan, Panama, Peru, Turkey, and Venezuela.

*Source of funds.*—Conventional methods of financing social insurance are used in financing sickness and maternity programs in the large number of countries relying on social insurance. Special insurance contributions are collected usually equal to a fixed percent of earnings. These contributions go into a central fund from which all expenditure for both cash and medical benefits is met. A number of countries place a ceiling on the maximum earnings of an individual worker during a given period with respect to which contributions are payable. It should also be recalled that a sizable group of countries integrate the financing of sickness and maternity bene-

fits with that of other social security benefits, and collect only a single joint contribution for all of them.

A majority of countries provide some type of government contribution or subsidy to their sickness insurance system, so that tripartite financing is the most common arrangement. There are, however, various other combinations of revenue sources. Some countries use only employee and employer contributions. In others, particularly where benefits are provided through mutual sickness societies, only employees and the government may participate in the financing. In contrast, certain countries including most of those in Eastern Europe rely on employer contributions exclusively. In countries where medical care is provided to all residents through some type of national health service, the government usually pays all or at least the greater part of the cost.

*Qualifying conditions.*—Most sickness and maternity benefit programs require claimants for cash benefits, in addition to being incapacitated for work, to have completed some kind of a minimum qualifying period of contribution or insured employment. The general purposes of imposing such a condition are to limit benefits to persons who regularly derive their livelihood from employment, and consequently to those who suffer a genuine wage loss when ill; and to secure a reasonable balance between expenditure and revenue.

It may be observed in the fourth column in the second row of the charts that the length of the qualifying period required for cash benefits differs considerably from country to country. For cash sickness benefits, the period ranges from as little as 1 month, unless no period at all is required, up to as much as 6 months or longer. The requisite period usually must have been served fairly recently, such as during the last 6 or 12 months immediately preceding the claim. For cash maternity benefits, the qualifying period is generally somewhat longer than for sickness. It is often fixed, for example, at 10 months of contribution or employment during the last one or two years preceding the expected date of confinement.

Some social insurance systems impose the same qualifying period for medical benefits as for cash benefits. In this case, a worker becomes and continues to be eligible for both types of benefit at the same time. Other systems prescribe a somewhat briefer qualifying period for medical than for cash benefits. In fact, a certain number of social insurance systems impose no qualifying period for medical benefits, and thus in effect provide such benefits to any worker who is currently in insured employment. There is also, of course, no qualifying period under those programs furnishing medical care as a public service.

There are normally no separate qualifying conditions pertaining to the provision of medical benefits to dependents. Under a few systems, however, special longer periods of insured employment than for insured workers themselves are necessary before medical services will be provided to dependents.

*Cash benefits.*—Cash payments are made under nearly all of the programs when a worker is prevented from working by a nonoccupational sickness or injury. To

qualify for such payments, workers must actually sustain a wage loss, that is, must be incapacitated and not receiving sick leave payments; and they must also normally provide medical certification of their inability to work.

The rates at which sickness benefits are payable are nearly always less than 100% of wages. A basic purpose of this is to provide an incentive to workers to return to work rather than to continue drawing benefits. In the majority of countries, the benefit rate is customarily between 50 and 75 percent of average earnings during the preceding few months. Supplements are also frequently provided for recipients supporting a wife or children. A maximum benefit is usually fixed, or else in effect applies by reason of the general ceiling on earnings fixed by law for contribution and benefit purposes. A number of countries reduce their benefit rates somewhat when beneficiaries are hospitalized, the reduction usually being greater for single persons than for those with dependents.

Cash sickness benefits are not ordinarily payable if disabling illness lasts for only a few days. Such waiting periods are between 2 and 7 days in length under most systems. A primary purpose of these waiting periods is to keep down benefit and administrative costs by excluding claims for the large number of brief illnesses during which the loss of income is relatively small.

Sickness benefits are usually payable weekly, although they may be computed on a daily or other basis. A maximum limit is ordinarily placed on the aggregate number of weeks during which benefits may be drawn. It may be seen from the charts that the most common limit is 26 weeks, but some countries provide a considerably longer period or even unlimited duration. Some countries also permit administrative extension of their ordinary 26-week maximum duration to perhaps 52 or 78 weeks in individual cases, if recovery seems probable within the period of extension, for special types of diseases, etc. Cash sickness benefits are converted to invalidity pensions at the end of the maximum duration of their ordinary 26-week maximum duration to perhaps 52 or 78 weeks in individual cases, if recovery seems probable within the period of extension, for special types of diseases, etc. Cash sickness benefits are converted to invalidity pensions at the end of the maximum duration of their ordinary 26-week maximum duration to perhaps 52 or 78 weeks in individual cases, if recovery seems probable within the period of extension, for special types of diseases, etc. Cash sickness benefits are converted to invalidity pensions at the end of the maximum duration of their ordinary 26-week maximum duration to perhaps 52 or 78 weeks in individual cases, if recovery seems probable within the period of extension, for special types of diseases, etc.

The great majority of countries also pay cash benefits to working women covered by the insurance system for a specified period of time before and after childbirth. It is a prerequisite of such maternity benefits that the recipient abstain from paid work while the benefit is received, that she suffer an actual loss of wages, and usually also that she take advantage of the prenatal and postnatal care provided by the system. There is a wide range in the percentage of earnings payable as a maternity benefit, with most countries paying somewhere between 50 and 100 percent of wages. The benefit usually may start approximately 6 weeks before the expected date of confinement, and is commonly payable for up to perhaps 6 or 8 weeks after confinement.

In addition to the basic maternity benefit, a number of countries also provide a special nursing allowance. This is commonly equal to 20 or 25 percent of the regular maternity benefit, and may continue for up to 6 months or

longer. Some programs also provide a special grant for the purchase of a layette, or else may provide the layette itself in kind. Finally, some pay a sometimes substantial lump-sum maternity grant on the occasion of each birth, for use in meeting special additional expenses involved. This lump-sum payment is often made to the wife of insured men as well as to insured women workers. It may be noted that similar birth grants are furnished under the family allowance program in certain other countries, as may be seen from the bottom row of the charts.

*Medical benefits.*—Most social security programs that provide cash benefits in respect of sickness and maternity also provide medical benefits as well. The general rationale of this two-fold set of benefits would seem to be that the cost of medical care is a severe financial burden to a sick worker in much the same way as is his loss of wages, and that therefore this is a risk to be insured against in the same way. There is also the important consideration that the earlier that curative care makes it possible for workers to return to work, the lower will be the cost of the cash benefits payable to them.

A wide variety of methods for providing medical benefits are employed under the systems of different countries. Three main patterns may be distinguished, although numerous countries use a combination of different methods or of variants thereof. One general procedure used is for insured patients themselves to pay the bills of doctors, hospitals, druggists, etc., in the first instance, and then to provide them later with a reimbursement from the social insurance system in respect of such bills (the principal method used, for example, in Algeria, Belgium, Finland, France, Norway, and Sweden). Under a second method, the system pays doctors, hospitals, and druggists directly for services they render to social insurance recipients, often in accordance with general contracts between the social insurance agency and the providers of services (used extensively in Austria, Denmark, Italy, Japan, Luxembourg, Netherlands, and the United Kingdom). The third general method used in a number of countries is for the social insurance agency to own and operate its own dispensaries, clinics, and hospitals, through which it provides medical services directly to the insured population it covers (for example, in Bolivia, Burma, Chile, Colombia, Costa Rica, Ecuador, Greece, Iran, Mexico, Peru, and Turkey).

The particular forms of medical services provided under social insurance also differ from country to country, but they usually include at least general practitioner care, some hospitalization, and essential medicines. They also often include specialist care, limited dental care, a wider range of medicines, and perhaps certain appliances (artificial limbs, spectacles, dentures; etc.). They sometimes also include home-nursing services and transportation of patients.

Where medical benefits are provided in the form of reimbursement for bills paid or of direct payments to doctors and hospitals, the payment by the social insurance system covers the whole cost in some countries, but only a part thereof (e.g., 75 percent) in others. In the latter case, the insured patient himself must bear the remain-



ing part of the cost of the medical service. Where medical services are provided directly by the social insurance system or as a public service, patients are also sometimes required to pay a fixed fee per visit, prescription, etc. The general purpose of requiring recipients to share a part of the charge for medical services in these various ways is presumably to hold down their over-all cost, both by obtaining some revenue directly from individual patients themselves, and also by providing an incentive to patients not to make unnecessary use of services.

It will be seen from the charts that some countries place no time limit on the duration of medical benefits, while others prescribe a maximum duration such as 26 weeks for any one illness. A limit is also sometimes placed on the duration of hospitalization paid for by the system, even though there may be no limit on other services. Some countries with a fixed limit permit its extension in special cases, as when a cure is foreseeable during the period of extension or for diseases of importance to the community or of a special character.

Most programs that provide medical benefits for sickness also provide prenatal, obstetric, and postnatal care to working women covered by the insurance system. The obstetric care is in some cases limited to that furnished by a midwife, although care by a doctor is usually available if required. In addition, care in a maternity home or hospital is usually furnished where necessary, as well as essential medicines. The particular method used in different countries for providing maternity care—that is, whether by reimbursement, direct payment, or direct provision of services—is nearly always the same as that used for medical services generally.

*Medical benefits for dependents.*—The majority of systems providing medical benefits to insured workers on a social insurance basis also furnish much the same medical services to dependents of insured persons. Such dependents usually include the spouse and at least young children; and sometimes also other adult or minor relatives living with the insured and dependent upon him. Under certain systems, however, the benefits provided to dependents are somewhat more restricted than those available for insured persons. For example, the maximum duration of hospitalization may be briefer for dependents, or payment of a larger percentage of the cost of certain services may be required if the patient is a dependent. Medical care in respect of maternity is generally provided to the wife of an insured man just as are other types of medical care, where dependents are covered.

Since the total number of dependents under a social insurance program ordinarily exceeds the total number of covered workers, extension of eligibility for medical care to dependents greatly increases the volume of medical services to be provided under the program and in turn its cost. This led some of the newer sickness insurance programs, such as those in India and Burma, to omit medical benefits for dependents at the outset; they are now endeavoring to bring in such dependents, however, as rapidly as facilities and finances of the programs permit.

It should be noted that in countries where medical care

is provided as a public service, dependents are of course eligible for medical services on the same basis as family heads. Some of these countries in fact provide certain services for children, such as full dental care or special foods, that may not be available to the rest of the population.

*Administrative organization.*—Much the same general patterns of administrative organization exist for sickness and maternity benefit programs as are noted above for old-age, invalidity, and survivor programs. The largest number of countries provide for such programs to be administered by some type of self-governing quasi-autonomous institutions under government supervision. Some of these institutions own and operate their own medical establishments, through which at least a part of the services available under the programs concerned are furnished.

Responsibility for most of the detailed administration of the program in a number of other countries is placed in the hands of local or occupational sickness funds or societies, which workers are required to join. These bodies usually collect contributions directly from their members, pay cash benefits, and also arrange for the furnishing of medical care to their members, often through contracts with doctors and perhaps hospitals in the region. The local funds in a number of countries are often joined together in federations which carry on various coordinating activities at the regional or national level.

Sickness and maternity benefits in most of the remaining countries are administered by government departments. Such administration is often linked with that of other types of social security benefits, the entire range of benefits being administered as a single integrated program.

### **Work-Injury Programs**

Programs providing compensation in case of work-connected injuries and occupational diseases are at once both the oldest branch of social security, and also numerically the most widespread type. About 110 countries in all parts of the world are included in the third row of the charts as having such a program, and there is almost no country which does not have at least some limited legislation in this field.

A number of the original laws date back many years; in most countries, some form of occupational-injury insurance represented the first type of social security program to be adopted. In a few countries it is still the only type of legislation yet in force. Programs in this field change rather slowly as a rule, and tend to retain their basic structure over a long period of years. There has been a trend in recent years toward some amalgamation of work-injury benefit programs with other social security measures, and from time to time adjustments have been made in the rates of benefits provided. By and large, however, the changes have proceeded rather slowly.

*Types of systems.*—About 35 countries now have workmen's compensation laws which impose on each employer covered a responsibility for paying the compensation

prescribed in the law but do not require him to carry insurance. In practice, therefore, some employers covered under these laws simply pay benefits from their own funds as injuries occur. Other employers voluntarily take out a private or mutual insurance policy of some kind to protect themselves against the risk in question. In a few of these countries, there is a public carrier with which insurance may be taken out voluntarily.

A second group of about 20 countries make it compulsory for most employers to insure themselves against the risk of occupational injuries to their employees. This insurance can only be placed with a private company in about two-thirds of these countries, since no central publicly-operated fund exists with which they can insure. In the other one-third of this group of countries, a public fund exists but employers are allowed the option of insuring with a private company or with the public fund. A certain number of compulsory insurance laws of this type also permit some employers to carry their own risk through self-insurance; this privilege is generally subject to certain restrictions, designed to ensure that the employer is in fact financially able to assume the risk himself. The premiums that private or mutual companies charge for the insurance usually vary according to the past incidence of the risk of employment injury in different undertakings or industries, causing the cost of protection to vary widely among employers.

In a third group of about 55 countries, a central public fund exists that is either an integral part of the general social insurance program or separate. Every employer who is subject to the law is obliged to pay contributions or premiums to this public carrier, which in turn pays the benefits due. Under about half of this group of programs, the contribution rates of employers vary according to the risk of work injury in the undertaking or industry concerned. Under the other half of the programs, the same rate of contribution is paid by all covered employers, there is a nationwide pooling of risk, and work-injury insurance is often linked closely with other social insurance measures.

*Coverage.*—The scope of work-injury insurance, because of its nature, is commonly restricted to employees of various categories, although a few countries also make such protection available to certain classes of the self-employed. A number of the more highly industrialized countries now cover virtually all employed persons under their programs. It may be observed from the charts, however, that many of the other countries, especially those that are predominantly agricultural, either exclude all agricultural employees from coverage or else cover only those employees in agriculture who operate power-driven machinery. Some countries also exclude employees of small firms, and also sometimes all employees or all salaried employees earning more than stated amounts.

*Source of funds.*—Work-injury insurance is financed in the great majority of countries solely by employers. The principal exception to this is found in those countries where work-injury benefits form an integral part of a general social insurance program which as a whole is financed on a tripartite basis with contributions from in-

sured persons, employers and the government. The widespread reliance on employer contributions exclusively is presumably a reflection of the long-established principle that the employer is liable for compensation in case of injuries suffered during work by his employees.

*Benefits for injured workers.*—The benefits provided to injured employees under work-injury benefit programs may first be classified into cash benefits and medical benefits. The cash benefits, in turn, may be subdivided into benefits for temporary disability, for permanent total disability, and for permanent partial disability.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, although sometimes there is a short waiting period of 1 to 3 days before benefits actually begin. They then may normally continue for a limited period of time, such as up to 6 or 12 months, if incapacity lasts that long. In some systems as under some State programs in the United States, however, the "temporary" benefit may continue for an extended period, particularly if there is no difference in amount between a temporary and permanent benefit. There is almost never any minimum qualifying period of employment for work-injury benefits.

The rate of temporary disability benefits is expressed under nearly all programs as a percent of the average earnings of the injured worker during a short period immediately prior to the injury. The specific percentages paid differ widely, but they are usually at least 50 percent and in some countries are as high as 100 percent of previous earnings. A ceiling is frequently placed on the earnings that may be considered in computing the benefit. Comparison of provisions in the second and third rows of the charts shows that temporary disability benefit rates under work-injury programs are often somewhat higher than those provided in case of ordinary sickness. Benefits are reduced under some programs while a worker is hospitalized.

The second type of cash work-injury benefit is that for permanent total disability. This usually becomes payable immediately after the temporary disability benefit ceases, and is based on a medical evaluation that the incapacity of the worker is both permanent and total. Again, no minimum period of prior coverage is required for eligibility.

The benefit provided for permanent total disability under most programs consists of a pension, usually payable for life (unless there is a change in the worker's condition), which is equal to a percentage of the average earnings of the victim before he was injured. The percentage represented by such a pension is generally somewhat higher than that of an ordinary invalidity pension in the same country, being between two-thirds and three-fourths of below-ceiling earnings in the majority of systems. Unlike ordinary invalidity pensions, moreover, the rate of the pension rarely varies with the length of time the injured worker had previously been employed. A supplement is often added if the pensioner requires the constant attendance of another person, and sometimes also supplements for dependents. A minority of existing pro-

grams do not provide any pensions, however, but follow the older practice of awarding lump-sum grants equal to several years' wages for permanent total incapacity.

The third type of cash benefit is that for permanent partial disability. These benefits are payable when the victim of a work accident loses part but not all of his working or earning capacity. They also are commonly paid in the form of pensions, and are usually equal to that proportion of a full pension which corresponds to the percentage loss of capacity. In some countries, however, benefits for permanent partial disability are paid in the form of lump-sum grants; in this case, they are equal to earnings for a briefer period of time than in case of total incapacity, sometimes as set forth in a schedule of payments for particular types of injuries. A number of systems also provide for commuting partial disability pensions into a lump sum whenever they are below a stated percentage of earnings, such as 20 percent.

The other main form of benefit provided to injured workers consists of necessary medical care and related services. These are generally provided without any sharing of cost by the worker. They also include in a number of countries a somewhat wider range of services than are available under the country's general sickness insurance program. No specific limit is placed in many countries on the period during which the services are provided, so that they are available until complete recovery from the injury or it becomes otherwise stabilized. In certain other countries, the amount of free care provided is subject to precise limits taking the form of a time limit on the duration of care or a maximum cost figure.

*Benefits for survivors.*—The majority of work-injury programs also provide pensions to the survivors of covered workers who die as a consequence of a work injury. Such pensions are customarily payable to a widow irrespective of her age until her death or remarriage, to a disabled widower, to half and full orphans while they are below specified age limits, and also sometimes to dependent parents or other relatives. No minimum period of employment by the deceased worker is required as a condition for these survivor pensions.

The amount of the pension of various survivors is usually fixed as a percent of the average earnings of the worker immediately before his death, or of the pension he was receiving or might have received at his death. These percentages are usually larger than those for survivor benefits under the general pension program, and they do not normally vary with the length of the employment of the deceased. They are usually about 30 percent of the average below-ceiling earnings of the worker for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit of 60 to 75 percent of earnings is often placed on the total of pensions that may be paid to all survivors.

Not all systems provide pensions to survivors, however, as a certain number pay only lump-sum grants equal to a specified number of years' earnings of the deceased. Most systems also pay some kind of a funeral grant, such as one month's wages of the deceased.

*Administrative organization.*—It may be seen from the final column of the third row of the charts that a wide variety of administrative arrangements are being used in different countries in the application of work-injury benefit legislation. In some countries the same agencies, whether governmental or semiautonomous, that administer other social insurance programs also administer work-injury insurance. In others, it is entrusted to a department not otherwise engaged in social security administration or to a special agency established for dealing with this one program alone. The functions involved in administration of work-injury programs obviously are much different in countries where employers are not required to insure or can insure only with private carriers, than in countries where a central public fund exists and the administrative agency is responsible for both collection of contributions and provision of benefits.

#### **Unemployment Benefit Programs**

A total of 32 countries are shown in the charts as possessing some form of unemployment insurance or related program. Most of these programs are in Europe where a program exists in every country in Western Europe except Portugal, and also in East Germany, Hungary, and Yugoslavia. In North America, Canada and the United States have programs, while in South America only Chile, Ecuador, and Uruguay have limited programs. In Asia and Oceania, only Australia, Japan, and New Zealand have programs; the only ones in Africa are in Algeria and South Africa; and there is also a system in Cyprus and a limited one in Iraq. It is evident from this brief summary that unemployment benefit programs have been established chiefly in highly industrialized countries, where the labor market is sufficiently organized to make this type of social security measure practicable.

Most of the systems now in operation were originally established before World War II, and relatively few new programs have been set up in recent years. The latter is undoubtedly a reflection both of the generally high levels of employment prevailing throughout much of the world during the last decade or so, and also of the comparatively slow rate of industrial development in the newer countries.

*Types of systems.*—About two-thirds of the programs included consist of compulsory unemployment insurance programs of comprehensive scope. The systems of Denmark, Finland, and Sweden are also of an insurance character, but they consist of subsidized voluntary insurance and are operated by unemployment funds organized voluntarily by trade unions.

Seven of the other countries included—Algeria, Australia, France, Hungary, Luxembourg, New Zealand, and Yugoslavia—do not have unemployment insurance programs proper but rather general unemployment assistance systems under which allowances are paid to unemployed persons subject to a means test (France also has a large non-statutory unemployment insurance program established by collective agreement). The system in Ecuador provides only lump-sum benefits, while Iraq pays

benefits only from its provident fund. In addition to the above programs, a considerable number of countries in Latin America, Africa, and the Middle East, require individual employers to pay lump-sum dismissal indemnities to discharged workers (for example, Argentina, Iran, Tanganyika, and Turkey).

*Coverage.*—The compulsory unemployment insurance programs are about equally divided between those which apply to nearly all employed persons, irrespective of industry, and those that cover mainly nonagricultural employees. A few exclude salaried employees whose earnings are above a certain level, and a number of them have special provisions regarding coverage of various categories of seasonal and temporary workers. Special unemployment insurance programs are also found in a certain number of countries particularly for seamen, dock workers, railway employees, and building workers.

The coverage of the voluntary insurance programs depends upon the industries in which trade unions actually set up unemployment funds, and thus is influenced by the extent of union organization in different industries. Over half of the employed population in Denmark and Sweden is covered by the voluntary systems there. The unemployment assistance programs except that of Luxembourg have no specific occupational limits on coverage; they may under some circumstances provide payments even to self-employed persons who are currently without work, provided their means are below the allowable maximum.

*Source of funds.*—The methods of financing unemployment insurance do not differ markedly from those for other forms of social insurance. Most of the programs are financed from special insurance contributions paid by insured persons and employers, with the government granting an additional subsidy in a number of countries. Contributions under all but a few of the programs are expressed as percentage of wages and payroll.

The nongovernmental part of contributions is shared equally between employees and employers in a sizable number of countries, unlike the practice in the United States where employers normally pay the entire contribution. Moreover, no other country follows the American practice of varying the contribution rates of individual employers according to the unemployment experience of their own employees. In a few countries where there are separate unemployment funds for individual industries and the risk is thus pooled for a single industry rather than for the nation as a whole, however, there is some variation of contribution rates for all employers in an industry according to the unemployment experience of the industry as a whole.

The voluntary insurance programs derive their revenues almost exclusively from insured persons and the government, with only very minor or no contributions being paid by employers. Most of the unemployment assistance programs in contrast are financed wholly by the governments concerned, without any other form of contribution.

*Qualifying conditions and disqualifications.*—Workers must normally satisfy several conditions to obtain bene-

fits under an unemployment insurance program. They must be involuntarily unemployed. It is also usually necessary for them to have completed a minimum qualifying period of contribution or insured employment. The intent of the latter requirement is to make certain that all claimants are regular members of the labor force and accordingly have actually suffered a wage loss as a result of being unemployed. The charts indicate that most programs require the qualifying period to be served within the last year or so before unemployment occurs, and that the most commonly prescribed qualifying period is about 6 months.

Other qualifying conditions found in nearly all unemployment insurance laws, as well as in those for unemployment assistance, are that applicants for benefits be capable of work and available for work. Thus, if a worker is incapacitated, or if for some other reason he would be unable to accept a new job if it were offered to him, he will probably be found ineligible for benefit. Practically all programs also require applicants to register for work with an employment office before benefits begin, and to report regularly to this office thereafter. Such close linking of unemployment insurance with the placement services ensures that benefits are paid only after unemployed workers have been effectively exposed to any job opportunities that may currently exist.

Workers may be temporarily or permanently disqualified from receiving unemployment benefits in certain circumstances, even though they satisfy all of the positive qualifying conditions previously mentioned. Some of these disqualifications concern the manner in which the previous employment was lost. Thus, workers are disqualified in nearly all countries if they left their previous employment voluntarily without good reason, if they were dismissed therefrom because of their misconduct, or if they were participating to a specified degree in a labor dispute whose resulting work stoppage led to their unemployment. The length of the period during which these disqualifications remain in force differs considerably from country to country, ranging all the way from a few weeks only to permanent disqualification.

An unemployed worker who has been receiving benefits will also have them temporarily or permanently suspended under nearly all programs if he refuses an offer of a suitable job without good cause. The rationale of this type of disqualification is that a worker's unemployment after such a refusal may no longer be regarded as of an involuntary character resulting from external factors, but becomes in a sense voluntary thereafter. All laws expressly require that the employment offered, in case of this type of disqualification, must have been suitable for the worker; the definitions of suitable employment used, however, are not the same. No attempt has been made in the charts to summarize the criteria pertaining to suitability of employment in different countries, because of their complexity. It may be noted, however, that among factors often covered by such criteria are the rate of pay of the new job in relation to previous earnings, its location in relation to the worker's home, its relationship to the worker's previous occupation and to his physical

capabilities and training, and also the extent to which it may be an unhealthy or dangerous job.

*Benefit amounts and duration.*—The weekly benefit amount under a majority of unemployment insurance programs is expressed as a percentage of the average wages of recipients during a recent period. Some countries do not apply a single fixed percentage but use a system of wage classes; this may involve a scale of percentages that either are roughly similar for all wage classes, or else are a declining percentage of wages the higher the earnings of a worker. The basic percent of wages represented by benefits lies most commonly somewhere between 50 and 75 percent of average earnings. In some countries, however, a ceiling on earnings taken into account for benefit purposes or a maximum benefit narrow considerably the range within which the basic percentage of wages specified in the formula is actually applicable.

A few countries, instead of varying benefits with past wages, provide flat amounts for each unemployed worker which may differ only according to the marital status and age of the worker or perhaps the size of the community where he lives. This is the case, for example, in Belgium, Cyprus, Iceland, Iraq, Ireland, and the United Kingdom.

Most of the programs pay supplements of flat amounts, or of an additional percentage of earnings, in respect of dependents, where the unemployed worker is the head of a family.

Unemployment benefits are not usually paid for the first few days of joblessness. The purpose of this waiting period is to reduce the administrative task of dealing with a very large number of small claims, and also to control possible abuses since it is difficult to test the genuineness of unemployment if it lasts only one or a few days. Most waiting periods are from 3 to 7 days although a few programs provide shorter periods. The waiting period need be served only once a year in some countries, while in others it must be served in connection with each fresh spell of unemployment. Some countries also require special longer waiting periods for certain classes of workers such as seasonal employees.

Since unemployment insurance is designed to deal primarily with the risk of short-term unemployment, most programs impose a maximum limit on the period during which benefits may be drawn by any recipient. This limit is ordinarily expressed as a fixed number of weeks. The charts indicate that the maximum duration of benefits varies among countries from as few as 8 weeks up to 36 weeks or even longer in certain cases; the limit most frequently imposed is 26 weeks.

Some unemployment insurance systems have additional provisions which link the maximum period during which benefits are payable to the length of the preceding period of contribution or coverage of each worker under the program. Some of these provisions operate to reduce the maximum duration for workers covered only briefly to a period considerably shorter than that fixed for workers in general. There are also provisions under some programs that enable workers with a long history of coverage to have their benefits extended well beyond the basic maximum period fixed by the law. In the United King-

dom, for example, it is possible under certain circumstances for a worker to build up rights to 19 months of unemployment benefits.

A number of countries also maintain a supplementary unemployment or other assistance system, in addition to their regular program of unemployment insurance. Workers exhausting their rights to ordinary unemployment insurance benefits may continue to receive some form of unemployment assistance under these systems subject, however, to an income or means test. Recipients of unemployment assistance are usually required to continue to maintain their registration for work at an employment exchange.

In some of the countries that have only an unemployment assistance program and no unemployment insurance, there is no fixed limit on the duration of assistance payments.

*Administrative organization.*—As in the case of other forms of social security, the unemployment insurance measures of some countries are administered by government departments. In a number of other countries, administration is entrusted to self-governing institutions usually managed by boards containing representatives of insured persons, employers, and perhaps the government. Under either type of administration, the agency responsible for unemployment insurance sometimes administers other branches of social security as well; in other cases, it deals exclusively with unemployment insurance. The voluntary unemployment funds of Denmark, Finland, and Sweden are administered entirely by trade unions, under government supervision.

There is a close relationship between the administration of unemployment insurance and that of employment services in nearly all countries. As already indicated, this is desirable in order to restrict benefits to workers who are effectively registered for new employment. It also can increase the effectiveness of the employment service by providing the incentive of benefits to those who do register and who report regularly. Some countries have completely merged the administration of unemployment benefits with that of the employment service, especially at the local level where claims are often received and paid by the local employment office itself. Other countries require beneficiaries to register with the employment office but the receipt of claims and the payment of benefits is handled by a separate social insurance office.

#### **Family Allowance Programs**

Programs under which regular cash payments are made to families with children existed in only a few countries prior to World War II, but they have spread rapidly in recent years. They thus comprise in a sense the newest of the five main branches of social security.

A total of 62 such programs are summarized in the fifth row of the charts. Twenty-seven of these are in Europe where every country now provides family allowances. Twenty are in Africa where all ex-French territories and colonies now have programs. There are also five programs in Asia and Oceania (Australia, New Zealand, Cambodia, and the two Viet-Nams); three in the

Middle East (Iran, Israel, and Lebanon); and seven in American countries (Argentina, Bolivia, Brazil, Chile, Canada, Colombia, and Uruguay). Practically all of the programs now in existence began before 1960, but major extensions in or modifications of them have been enacted during recent years in the following countries: in 1960, South Africa and Tunisia; in 1961, West Germany and Italy; in 1962, Netherlands, Spain, and Switzerland; and in 1963, Brazil, Iceland, and Lebanon.

*Types of systems and coverage.*—It is apparent from the charts that existing family allowance systems fall into two main groups. Allowances under 12 systems are paid in principle to any family ordinarily resident in the country that has the requisite number of children (Australia, Canada, Denmark, Finland, East Germany, Iceland, Ireland, New Zealand, Norway, Sweden, U.S.S.R., and United Kingdom).

Eligibility for allowances in the 50 other countries is ordinarily an incident of the employment relationship, and allowances tend to be restricted in most of them to families of employed persons. Some of these countries, however, do provide coverage for all or a part of the self-employed, in addition to persons working for the account of another. Moreover, a few countries such as France, Netherlands, and Luxembourg, cover most or all non-employed persons as well. It should be noted that the great majority of countries that link eligibility for allowances to employment nevertheless continue them while a worker is a social insurance beneficiary, even though temporarily at least he is no longer working; in other words, they also pay allowances to recipients of sickness and unemployment benefits, old-age and invalidity pensioners, and widows receiving a pension, as well as to persons who are currently employed.

Another aspect of the coverage of family allowance programs concerns the size of the families to which allowances are payable. Eight of the 12 universal systems and 42 of the 50 employment-related systems pay allowances to all families with eligible children, even though they contain only one child. Two of the universal systems (Norway and United Kingdom) and 6 of the employment-related systems (Albania, France, West Germany, Hungary, Iran, and Morocco) normally pay ordinary allowances only to families with 2 or more eligible children. The universal systems of the U.S.S.R. and East Germany and the employment-related system of Israel pay allowances only to families with 4 or more children. A few countries also provide an allowance for a non-working wife or other adult dependent, which may be payable even if there are no children in the family.

*Source of funds.*—The basic structural differences in the coverage of family allowance programs are reflected to an important extent in the methods of financing used. In countries where all resident families with the requisite number of children are eligible, the entire cost of

the program is usually borne by the government out of its general revenues. In contrast, most programs that relate eligibility to employment are financed exclusively or in considerable part from contributions paid by employers at a uniform percent-of-payroll rate. Where the entire cost of a program is not covered by employer contributions, the balance is usually met from a government contribution. A contribution by employees toward family allowances is rarely required, although self-employed persons are asked to contribute in some countries.

*Allowances.*—The formulas for the amount of the allowance, which in only a few countries is scaled with the earnings of individual family heads, take two main forms. Some programs provide an allowance that is uniform in amount for each eligible child, irrespective of the number of children in the family. The other chief form consists of a progressive increase in the size of the allowance for each additional eligible child; the allowance in respect of the fifth child in a family, for example, may be considerably larger than that in respect of the first or second. A few programs also provide somewhat larger allowances for older children than for younger ones.

The allowances in respect of any given child usually cease when the child reaches a specified age. The normal age limit is generally set at from 15 to 18 years. This normal limit is increased in the majority of countries by several years for children who remain in school or who are undergoing an apprenticeship. It is also either raised or removed entirely for children who are invalids.

Lump-sum birth grants are also provided under the family allowance programs of some countries. These often have virtually the same purpose as do the maternity grants provided in other countries under sickness and maternity programs.

*Administrative organization.*—Programs under which allowances are paid to all resident families are customarily administered by a government department. Those limited mainly to families the head of which is employed, in contrast, are ordinarily administered by special quasi-autonomous bodies although under public supervision.

Under the latter type of administration, so-called equalization or compensation funds often have been set up to handle the financial operations of the plan. Where such funds exist, employers commonly pay the family allowances directly to their own employees, and then settle with the appropriate local fund only the surplus or deficit of contributions due after deduction of allowances they have already paid. A similar process of settling only surpluses or deficits is then followed by the local funds in relation to national or regional equalization funds under whose supervision they operate. This equalization process makes it possible to impose a uniform contribution rate on all employers, and thus eliminates any incentive the latter may have to discriminate in their hiring against workers with children.

# AFGHANISTAN

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 afghani equals about 2 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(1946 regulations require larger employers to maintain own medical facilities, toward which employees contribute 0.5-1.1% of earnings.)</p>			
<p><u>WORK INJURY</u></p> <p>First and current law: 1946.</p> <p><u>Contributory lump-sum benefit system</u></p>	<p>Employees in construction, transport, mining, and other occupations using machinery.</p>	<p><u>Insured person:</u> 0.5% of earnings, or 1% if non-manual employee (refunded on termination of employment, if no compensation paid).</p> <p><u>Employer:</u> 500 afghanis per employee (paid only once), and any deficit.</p> <p><u>Government:</u> None.</p> <p>Above contributions deposited in establishment welfare fund.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			



AFGHANISTAN

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit</u> (work injury): None.</p>	<p><u>Permanent disability grant</u> (work injury): Lump sum of 2 years' earnings, if totally disabled. Minimum and maximum grants: 4,000 and 12,000 afghanis.</p> <p>Partial disability: Lump-sum grant equal to specified percent of total disability grant, according to schedule in law.</p> <p><u>Medical benefits</u> (work injury): Cost of necessary treatment.</p>	<p><u>Survivor grant</u> (work injury): Lump sum equal to 2 years' earnings of insured; minimum and maximum, 4,000 and 12,000 afghanis.</p> <p>Payable to legal heirs.</p> <p>Funeral grant: Cost of burial.</p>	<p>Ministry of Mines and Industries, supervision of program through its Labor Department.</p> <p>Claims decided by tripartite boards.</p> <p>Grants paid from welfare funds that individual employers must establish with own and employee contributions.</p>



# ALBANIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1947.</p> <p>Current law: 1958.</p> <p><u>Social insurance system</u></p> <p>(1 lek equals 2 U.S. cents at official parity)</p>	<p>Employees of public, cooperative, and private enterprises.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> From 4% to 8% of payroll, according to industry.</p> <p><u>Government:</u> None, except as employer.</p> <p><u>Maximum earnings for benefit purposes:</u> 6,000 leks a month (wage earners) or 10,000 leks (salaried employees).</p> <p>Above contributions also finance sickness, maternity, and work-injury benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women); and 25 years of work (men) or 20 years (women). Less for miners, unhealthy occupations, teachers, scientists, etc. Reduced pension after 8 years of work. Retirement unnecessary. Not paid abroad unless authorized.</p> <p><u>Invalidity pension:</u> Full loss of working capacity for any occupation (partial pension if partial incapacity). 2-10 years of work according to age, and employment within last 2 years.</p> <p><u>Survivor pensions:</u> 2-10 years of work according to age, and employment within last year unless pensioner.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1947.</p> <p>Current law: 1958.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees of public, cooperative, and private enterprises; and pensioners (medical benefits only).</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same. Also, entire cost of medical benefits.</p>	<p><u>Cash sickness benefits:</u> Currently employed, or employment within last month.</p> <p><u>Cash maternity benefits:</u> Continuous work for 1 employer during last 3 months. For birth grant, earnings below 9,000 leks a month.</p> <p><u>Medical benefits:</u> Currently employed, or pensioner.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1947.</p> <p>Current law: 1958.</p> <p><u>Social insurance system</u></p>	<p>Employees of public, cooperative, and private enterprises.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1940.</p> <p>Current law: 1957.</p> <p><u>Employment-related system</u></p>	<p>Employees of public and cooperative organizations, with 2 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost.</p> <p><u>Government:</u> None, except as employer.</p>	<p><u>Family allowances:</u> Child must be under age 13 (unless student).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 50-75% of average earnings during last year or 3 years or highest 3 of last 10 years, inversely according to earnings.</p> <p>Minimum pension: 1,300 leks a month.</p> <p>Dependent's supplement (if 12 years' continuous work): 20% of pension for 1 dependent.</p> <p>Reduced pension: Proportionate to years of work.</p>	<p><u>Invalidity pension:</u> 70% of average earnings during last year or 3 years.</p> <p>Constant-attendance supplement: 15% of earnings.</p> <p>Increment of 10-20% for 5-15 years of continuous work for 1 employer; maximum pension, 100% of earnings.</p> <p>Partial invalidity pension: 40% of earnings.</p>	<p><u>Survivor pensions:</u> 40% of earnings of insured, for 1 survivor; 55% for 2 survivors; 75% for 3 or more survivors.</p> <p>Eligible survivors: Spouse and parents if aged, invalid, or caring for orphan; and children, brothers and sisters under 16 (20 if student, no limit if invalid). Pension divided equally if live apart.</p> <p>Funeral grant: Lump sum of 1,500-3,000 leks, according to age and location.</p>	<p>Ministry of Finance and Central Trade-Union Council, general supervision and issuance of regulations.</p> <p>Executive committees of provincial people's councils, administration of pensions including their award and payment.</p>
<p><u>Sickness benefit:</u> 60% of earnings, or 65-85% if 3-10 years of continuous work for 1 employer.</p> <p>Payable from 1st day of illness for duration of sickness.</p> <p><u>Maternity benefit:</u> 70% of earnings, or 75-95% if 1-5 years of continuous work for 1 employer.</p> <p>Payable for 12-15 weeks before and after confinement.</p> <p>Birth grant of 2,800 leks for layette and food.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through facilities of Ministry of Health.</p> <p>Medical treatment, accommodation, and medicines in hospital; treatment in home if urgent; and office treatment, dental care, and appliances as authorized by regulation.</p> <p>Duration: Until recovery.</p>	<p><u>Medical benefits for dependents:</u> Same medical benefits as insured.</p> <p>Wife receives same birth grant as working woman.</p>	<p>Ministry of Health and Central Trade-Union Council, general supervision and issuance of regulations.</p> <p>Local trade unions, award of cash benefits which are then paid by employers to own employees.</p> <p>Ministry of Health, provision of medical benefits.</p>
<p><u>Temporary disability benefit (work injury):</u> 95% of earnings.</p> <p>Payable from 1st day of disability, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> 85% of average earnings during last year or 3 years, if totally disabled.</p> <p>Constant-attendance supplement: 15% of earnings.</p> <p>Partial disability pension: 50% of earnings.</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness above; also appliances.</p>	<p><u>Survivor pensions (work injury):</u> 45% of earnings of insured for 1 survivor; 60% for 2 survivors; 80% for 3 or more survivors.</p> <p>Eligible survivors: Spouse and parents if aged, invalid, or caring for orphan; and children, brothers, and sisters under 16 (20 if student, no limit if invalid). Pension divided equally if live apart.</p> <p>Funeral grant: Lump sum of 1,500-3,000 leks, according to age and location.</p>	<p>Ministries of Finance and Health and Central Trade-Union Council, general supervision and issuance of regulations.</p> <p>Local trade unions, award of temporary disability benefits which are then paid by employers.</p> <p>Ministry of Health, provision of medical benefits.</p> <p>Executive committees of provincial people's councils, administration of pensions.</p>
<p><u>Family allowance:</u> 250 leks a month for 2nd child, 520 leks for 3rd, 560 leks for 4th, and 600 leks for 5th and each additional child.</p>			<p>Ministry of Finance and Central Trade-Union Council, general supervision and issuance of regulations.</p> <p>Local trade unions, award of allowances which are then paid by employers to own employees.</p>

# ALGERIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1949.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 20 U.S. cents)</p>	<p>Employees in non-agricultural occupations.</p> <p>Special systems for agricultural workers and non-agricultural self-employed.</p>	<p><u>Insured person:</u> 4% of earnings.</p> <p><u>Employer:</u> 5% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 550 francs a month.</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old age pension:</u> Age 60. 10 years of insured employment (30 years for full pension). Retirement unnecessary.</p> <p><u>Invalidity pension:</u> Loss of all working capacity (total invalidity), or 2/3 of earning capacity in usual occupation (partial invalidity). Entry into insurance 12 months before incapacity, and 480 hours of employment in last 12 months, including 120 hours in last 3 months.</p> <p><u>Survivor pension:</u> Deceased was pensioner or eligible for pension at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1949.</p> <p><u>Social insurance system</u> (cash and medical benefits).</p>	<p>Employees in non-agricultural occupations; and pensioners (medical benefits only).</p> <p>Special systems for agricultural workers, miners, and public utility employees.</p>	<p><u>Insured person:</u> See pension contribution above (deduction made from pensions for pensioners' coverage).</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Cash sickness and medical benefits:</u> 120 hours of insured employment in last 3 months. Pensioners eligible for medical benefits.</p> <p><u>Cash maternity benefit:</u> Entry into insurance 10 months before confinement, and 120 hours of employment in last 3 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1919.</p> <p>Current law: 1946.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying according to risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First and current law: 1954.</p> <p><u>Unemployment assistance</u></p>	<p>Regular employees in industry and commerce.</p> <p>Special system for dock workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost, shared between national and local governments.</p>	<p><u>Unemployment allowance:</u> 6 months of insured employment in last year, and 6 months' residence in locality.</p> <p>Involuntarily unemployed, limited means, capable of and willing to work, and available for work.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1941.</p> <p><u>Employment-related system</u></p>	<p>Employees in non-agricultural occupations, and social insurance beneficiaries, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 14.25% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 550 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (18 if apprentice, 21 if student or invalid).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 1.33% of average earnings in last 10 years of insurance times years of insured employment (past earnings revalued for wage changes). Maximum pension, 40% of contribution ceiling.</p> <p>Dependents' supplements: 50% of pension for spouse, 10% if 3 children reared.</p> <p>Refund of employee contributions if less than 10 years of insurance.</p> <p>Old-age allowance payable at age 65 to needy former employees if ineligible for pension.</p>	<p><u>Invalidity pension:</u> 40% of average earnings in last 3 years, if totally disabled.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p>Partial invalidity: 30% of earnings.</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured, payable to widow age 60 or invalid. Also payable to dependent invalid widower.</p> <p>Child's supplement: 10% of pension if 3 children reared.</p> <p>Funeral grant: 90 days' earnings of deceased.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>Old-Age Insurance Fund and Social Security Coordination Fund, national administration of program (latter fund concerned only with invalidity pensions); managed by bi-partite boards.</p> <p>Social insurance and social funds for individual industries and regions, local administration; managed by bi-partite boards.</p>
<p><u>Sickness benefit:</u> 50% of earnings.</p> <p>Payable after 7-day waiting period, for up to 156 weeks.</p> <p><u>Maternity benefit:</u> 50% of earnings, payable for up to 8 weeks.</p>	<p><u>Medical benefits:</u> Cash refunds of part of medical expenses.</p> <p>Medical treatment, surgery, hospitalization, drugs, laboratory services, maternity care, and appliances.</p> <p>Insured normally pays for services, and is then reimbursed by appropriate fund for 80% of cost of service, according to fee schedule (lump-sum grant for maternity costs other than hospitalization).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured person, including lump-sum grant for maternity expenses.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>Social Security Coordination Fund, national administration, coordination of local funds, and equalization of finances.</p> <p>Social insurance and social funds for individual industries and regions, local administration.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings during first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from 1st day following incapacity until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of average earnings corresponding to percent of disability, after reducing latter percent by 1/2 for part under 50% and increasing by 1/2 part over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured, or 50% if age 60 or invalid. Also payable to dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other. Full orphans, 20% of earnings each.</p> <p>Dependent parents and grandparents: 10% each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Cost of burial; maximum, 275 francs.</p>	<p>Ministry of Labor and Social Security, enforcement of law.</p> <p>Courts decide claims, if worker and employer disagree.</p> <p>Employers must insure liability with private insurance company.</p>
<p><u>Unemployment allowance (after means test):</u> Varies according to means of recipient and locality.</p> <p>Payable for up to 13 weeks.</p>			<p>Ministry of Labor and Social Security, national administration.</p> <p>Local governments receive and pay claims.</p>
<p><u>Family allowance:</u> 15% of earnings for each child under age 10, and 20% of earnings for each other child.</p> <p>Maximum allowances: 24 francs a month per child under age 10, 32 francs for each other child.</p> <p>Also, school allowance of 25 francs a year for each child age 6 or over.</p>			<p>Ministry of Labor and Social Security, general supervision.</p> <p>Social Security Coordination Fund, equalization of finances.</p> <p>Family allowance or social security funds for individual regions, administration of allowances.</p>

# ARGENTINA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current laws: 1944 (commerce), 1946 (industry), and 1956 (rural and domestic workers). Other laws for special groups enacted 1919-1939.</p> <p><u>Social insurance system</u></p> <p>(1 peso equals about 0.67 of 1 U.S. cent)</p>	<p>Employees and most self-employed persons.</p> <p>Covered under about a dozen separate systems, including those for industry, commerce, agriculture, domestic service, railroads, public utilities, banking and insurance, journalists, seamen, public employees, self-employed, etc. Provisions of most systems generally similar to those shown here for industry and commerce.</p>	<p><u>Insured person:</u> 11% of earnings in industry and commerce (5-12% for other occupations).</p> <p><u>Employer:</u> 15% of payroll in industry and commerce (3.5-16% for other occupations).</p> <p><u>Government:</u> None.</p>	<p><u>Old-age pension:</u> Age 55 (men) or 50 (women); 5 years lower for reduced pension or unhealthy occupations. For full pension, 30 years (men) or 27 years (women) of employment, including 5 years of contribution; 5 years less in unhealthy occupations. Retirement from gainful employment. Payment abroad requires administrative authorization.</p> <p><u>Invalidity pension:</u> Reduction of earning capacity by 66 2/3% (total invalidity) or 33 1/3% (partial invalidity). 10 years of employment, or 5 years if medically examined at entry.</p> <p><u>Survivor pension:</u> Deceased met insurance requirements for old-age or invalidity pension, or was pensioner, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1934.</p> <p><u>Social insurance system (cash maternity benefits only)</u></p>	<p>Women employees age 15 to 45 in industry, commerce, domestic service, public employment, and harvesting of fruit, cotton, etc.</p>	<p><u>Insured person:</u> 1 day's earnings each quarter, according to wage class (payable by insured women only).</p> <p><u>Employer:</u> Same as insured.</p> <p><u>Government:</u> Same as insured.</p>	<p><u>Maternity benefits:</u> Currently in covered employment, and 8 quarters of contribution during last 3 years; or, alternatively, contributions throughout 9 months preceding confinement.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1915.</p> <p>Current law: 1957.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employees in specified industries, including those in agriculture if power machinery used.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>(Employers must pay severance indemnity of 1 month's wages per year of service up to 10 years; maximum, 5,000 pesos per year of service.)</p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1957.</p> <p><u>Employment-related system</u></p>	<p>Employees in industry and commerce, with 1 or more children; covered under separate systems.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 5% (industry) or 4% (commerce) of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Family allowances:</u> Child must be under age 15 (18 if student, no limit if invalid).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 82% of average earnings in last 12 months, but including only 90% of that part of computed pension between 10-20,000 pesos a month, 80% of 20-40,000, 60% of 40-60,000, and 30% of part over 60,000 pesos. Minimum pension, 4,000 pesos a month.</p> <p>Increment of 5% of pension for each year retirement postponed, or 2.5% if pensionable age 50; maximum, 25%.</p> <p>Reduced pension: Full pension less 5% per year under pensionable age.</p> <p>Refund of contributions plus interest, if ineligible for pension (employee contributions if under 55, or all contributions if over 55).</p> <p>(Old-age assistance payable at age 60 to needy aged persons ineligible for pension).</p>	<p><u>Invalidity pension:</u> 4% of old-age pension times years of employment. Minimum pension, 4,000 pesos a month.</p> <p>Partial invalidity: Proportion of total invalidity pension corresponding to percentage loss of capacity.</p> <p>Refund of contributions plus interest, if ineligible for pension.</p>	<p><u>Survivor pension:</u> 75% of pension paid or payable to insured. Minimum pension, 3,000 pesos a month.</p> <p>Spouse if any receives half of pension; remainder divided equally among other survivors.</p> <p>Eligible survivors (in order of priority): Widow of any age; dependent invalid or aged widower; sons under 18 and daughters under 22 (no limit if invalid); dependent parent; and orphaned brothers and sisters.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>National Social Welfare Institute, administration of system as whole and coordination of individual funds; governed by tripartite board with members from each major fund and director-general.</p> <p>Industrial Workers' Fund, Commercial Workers' Fund, and about 10 other funds, detailed administration of pensions for individual occupations; managed by tripartite boards.</p>
<p><u>Sickness benefit:</u> None provided.</p> <p><u>Maternity benefit:</u> 100% of earnings, according to wage class. Payable for 30 days before and 45 days after confinement.</p> <p>Delivery grant: 1,000 pesos; layette also provided.</p>	<p><u>Medical benefits:</u> None provided.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>National Social Welfare Institute, administration of program through its Maternity Section.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of average earnings in last 12 months.</p> <p>Payable after 5-day waiting period (waived if disability exceeds 5 days), for up to 12 months.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 1,000 days' earnings, if totally disabled. Payable in addition to any ordinary invalidity pension due.</p> <p>Partial disability: Lump sum equal to wage loss during 1,000 days.</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, and hospital care; appliances; and rehabilitation.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 1,000 days' earnings. Maximum, 60,000 pesos.</p> <p>Payable to spouse, children, and other dependent relatives according to inheritance laws.</p> <p><u>Funeral grant:</u> Costs of burial; maximum, 3,000 pesos.</p>	<p>Ministry of Labor and Social Security, enforcement of law.</p> <p>Employers may insure liability with private insurance company.</p> <p>Employer or insurance company must turn over sums due in case of permanent disability and death to the Ministry, which then pays benefit.</p>
<p><u>Family allowance:</u> 500 pesos a month for 1st and each other child, or 600 pesos if attending school.</p>			<p>Ministry of Labor and Social Security, general supervision.</p> <p>Family Allowance Funds for Industry and Commerce, administration of program; managed by tripartite boards.</p>

# AUSTRALIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1909 (old-age and invalidity pensions) and 1942 (widow's pensions).</p> <p>Current law: 1947.</p> <p><u>Social assistance system</u></p> <p>(£ 1 equals U.S. \$2.24; 1 shilling equals 11.2 U.S. cents)</p>	<p>Citizens of limited means.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women); 10 years of continuous residence; citizenship; and limited means (pension reduced by income over £3 10s. a week, same for wife, and 10s. for each child; 10% of property over £ 200 is treated as income). Not payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 85% of working capacity, or blindness; 5 years of continuous residence (10 years, if incapacity occurred abroad); citizenship; limited means (same means test as for old-age, except none for blind).</p> <p><u>Widow's pension:</u> Residence during last 5 years; citizenship; and limited means (same means test as for old-age, with slight differences in property treatment).</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First laws: 1912 (cash maternity benefits), 1938 (national health insurance—never operative), 1944 (cash sickness benefits), 1947 (pharmaceutical benefits), and 1948 (national health program).</p> <p>Current laws: 1947 (cash benefits) and 1953 (medical benefits).</p> <p>Cash benefits: <u>Social assistance system</u></p> <p>Medical benefits: <u>Dual public service and subsidized voluntary insurance system</u></p>	<p>Cash benefits: Gainfully occupied persons of limited means (sickness benefits), or all mothers (maternity grants).</p> <p>Medical benefits: All residents (pharmaceutical and ordinary hospital benefits); members of voluntary benefit organizations (additional hospital and medical benefits); and pensioners (additional pharmaceutical, additional hospital, and general practitioner benefits).</p> <p>About 75% of population are members of voluntary benefit organizations, and about 8% are enrolled for pensioners' medical benefits.</p>	<p><u>Insured person:</u> None, compulsorily. Member of voluntary benefit organization contributes about 2-5s. a week to it if single, 4-10s. if married.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost of cash benefits, pharmaceutical and ordinary hospital benefits, and pensioners' medical benefits. Also, subsidy of up to 50% of cost of medical and additional hospital benefits provided by voluntary benefit organizations.</p>	<p><u>Cash sickness benefit:</u> 1 year of residence immediately before sickness, or intent to reside; income loss from non-occupational sickness; and limited income (benefit reduced by other income over £2 a week). Married woman ineligible if husband supports her.</p> <p><u>Cash maternity grant:</u> Residence only.</p> <p><u>Pharmaceutical and ordinary hospital benefits:</u> Residence only.</p> <p><u>Additional hospital and medical benefits:</u> 2 months' membership in voluntary benefit organization (none if accident, 10 months for obstetric care).</p> <p><u>Pensioners' medical benefits:</u> Receiving pension, and limited means (other income less than £ 2-5 a week).</p>
<p><u>WORK INJURY</u></p> <p>First laws: 6 States, from 1902 (Western Australia) to 1918 (Tasmania); Commonwealth Government employees, 1912; Northern Territory, 1931.</p> <p>Current laws: Western Australia, 1912; Queensland, 1916; New South Wales, 1926; Tasmania, 1927; Commonwealth Government employees, 1930; South Australia, 1932; Northern Territory, 1949; and Victoria, 1958.</p> <p><u>Compulsory insurance with public or private carrier, under State programs</u></p>	<p>Employed persons.</p> <p>Important exclusion: Employees with annual earnings above £2,000 (Victoria and Northern Territory); £45 a week (Tasmania); or £35 a week (South Australia). Also, casual employees, outworkers, and share-fishermen usually excluded.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying with risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1946.</p> <p>Current law: 1947.</p> <p><u>Unemployment assistance</u></p>	<p>Gainfully occupied persons of limited means.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Unemployment benefit:</u> 1 year of residence immediately before unemployment, or intent to reside.</p> <p>Limited income (benefit reduced by other income over £2 a week).</p> <p>Capable and willing to undertake suitable work, steps taken to obtain work, and registered.</p> <p>Unemployment not due to voluntary act, misconduct as worker, direct participation in strike, refusal of suitable offer, or off-season (administrative discretion as to length of disqualification).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1941.</p> <p>Current law: 1947.</p> <p><u>Universal public system</u></p>	<p>Residents with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Child must be under age 16 (21 if student).</p> <p>12 months of residence, if mother and child not born in country, unless intent to reside.</p> <p>Citizenship of 1 parent necessary, unless child born in country or likely to reside there permanently.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u> (after means test): Up to £3 15s. a week, plus rent allowance of 10s.</p> <p>Wife's supplement: Up to £4 15s. a week (if wife 60) or £3 (if wife under 60 and husband invalid).</p> <p>Child's supplement (if pensioner invalid): 15s. a week for each child under 16 (18 if student).</p>	<p><u>Invalidity pension</u> (after means test): Up to £5 15s. a week, plus rent allowance of 10s.</p> <p>Wife's supplement: Up to £4 15s. (if invalid or 60) or otherwise £3.</p> <p>Child's supplement: 15s. a week for each child under 16 (18 if student).</p>	<p><u>Widow's pension</u> (after means test): Up to £7 15s. a week if child in care; or up to £5 2 1/2s. if age 50, or age 45 when last child reaches 16. (Latter amount also payable for 26 weeks only to needy younger childless widow).</p> <p><u>Orphans' pensions</u> (after means test): Up to 15s. a week for each orphan under 16 (18 if student); payable with widow's pension.</p> <p>Funeral grant: Up to £10 on death of pensioner.</p>	<p>Commonwealth Department of Social Services, administration of program through 6 State offices and about 29 regional offices.</p>
<p><u>Sickness benefit</u> (after means test): Up to £4 2 1/2s. a week (less for unmarried minors), plus up to £3 for dependent spouse or housekeeper and 15s. for each child under 16.</p> <p>Payable after 7-day waiting period, for duration of sickness.</p> <p><u>Maternity grant</u>: Lump sum of £15, if no other children under 16; £16 if 1-2 other children; or £17 10s. if 3 or more other children (increased by £5 for 2nd and each other child born, if multiple birth).</p>	<p><u>Medical benefits</u>: Service benefits and cash refunds.</p> <p>Pharmaceutical benefit: Most prescribed medicines, with fee of 5s. per prescription (pensioners receive all medicines without fee); government pays druggists.</p> <p>Ordinary hospital benefit: 8s. a day, paid by government to hospital.</p> <p>Additional hospital benefit: Refund to patient of additional 4-12s. a day by government, and 16-60s. by voluntary organization (pensioners receive additional 28s. a day from government).</p> <p>Medical benefit: Refund by voluntary organization of up to 90% of doctor's bills (government bears up to 50% of refund and organization the remainder). Refunds from 12s. for visit to general practitioner to £60 for major operation. (Pensioners receive free general practitioner care, with government paying doctor directly.)</p>	<p><u>Medical benefits for dependents</u>: Same medical benefits as head of family. Member of voluntary benefits organization may insure his dependents.</p> <p>Wife receives same maternity grant as working woman.</p>	<p>Cash benefits: Administered by Commonwealth Department of Social Services, through State and regional offices.</p> <p>Medical benefits: Administered by Commonwealth Department of Health, in conjunction with voluntary benefit organizations in case of medical and additional hospital benefits.</p> <p>Voluntary benefit organizations: Over 100 non-profit benefit funds established by doctors, insurance companies, friendly societies, etc. Must register with Department of Health and provide specified minimum benefits. Majority open to public, but some only to certain employees or lodge members. Receive members' and government contributions, and pay refunds to members.</p>
<p><u>Temporary disability benefit</u> (work injury): 75% of earnings (N.S. Wales, Tasmania, Queensland, So. Australia); or flat £8 15s.--£10 10s. a week (other programs).</p> <p>Dependents' supplements: £2 1/4--£3 1/4 a week for wife; 15--24 1/2s. for each child.</p> <p>Maximum benefit: £12 3/4--£14 3/4 a week (5 programs) or 100% of wages (3 programs).</p> <p>No waiting period, except 1 day in Queensland.</p>	<p><u>Permanent disability pension</u> (work injury): Usually at same rate as temporary disability benefit.</p> <p>Maximum total pension: £3,000-7,500 (5 programs); no limit (3 programs).</p> <p>Lower rates for partial disability pensions, based on percent loss of earning capacity; may be converted to lump sums.</p> <p><u>Medical benefits</u> (work injury): Reasonable medical care, hospitalization, and nursing care. Maximum: £200--£1,250, or unlimited according to State.</p>	<p><u>Survivor benefits</u> (work injury): Lump sum of £2,240--£4,300, according to State, plus £80--£100 per child under 16.</p> <p>Funeral grant: £60--£100, or costs of burial.</p>	<p>Workmen's compensation board administers claims in some States, courts in others.</p> <p>Employers must insure with State insurance office or private carrier (in Queensland, with State office only). Self-insurance permitted (except in Victoria).</p>
<p><u>Unemployment benefit</u> (after means test): Up to £4 2 1/2s. a week (less for unmarried minors).</p> <p>Dependents supplements: Up to £3 for dependent spouse or housekeeper, and 15s. for each child under 16.</p> <p>Payable after 7-day waiting period, for duration of unemployment.</p>			<p>Commonwealth Department of Social Services, administration of benefits through State and regional offices.</p> <p>District employment offices and local agents receive claims and apply work test.</p>
<p><u>Family allowance</u>: 5s. a week for 1st child, 10s. for 2nd child, and 15s. for 3rd and each additional child.</p>			<p>Commonwealth Department of Social Services, administration of program through State and regional offices. Allowances payable to mother through monthly postal order or quarterly bank deposit.</p>



# AUSTRIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1906 (salaried employees) and 1938 (wage earners).</p> <p>Current laws: 1955 (employees) and 1957 (self-employed).</p> <p><u>Social insurance system</u></p> <p>(1 schilling equals 3.8 U.S. cents)</p>	<p>Wage earners and salaried employees, with separate system for each; provisions largely uniform for both.</p> <p>Exclusions: Family labor, and casual employees.</p> <p>Special systems for miners, notaries, public employees, nonagricultural self-employed, and agricultural self-employed.</p>	<p><u>Insured person:</u> Wage earners, 7.5% of wages; salaried employees 7% of salary.</p> <p><u>Employer:</u> For wage earners, 7.5% of payroll (agriculture, 8.5%; mining, 13%); for salaried employees, 7%.</p> <p><u>Government:</u> Annual grants to wage-earner and agricultural systems.</p> <p>Maximum earnings for contribution and benefit purposes: 5,200 schillings a month.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women); and 180 months of contribution, including 12 months in last 36 months (payable at 60 and 55, respectively, after year of sickness or unemployment). Reduced by current wages above 7.0 schillings a month. Reciprocity required for payments abroad beyond 2 months.</p> <p><u>Invalidity pension:</u> Loss of 50% of normal earning capacity. 60 months of contribution, including 12 months in last 36 months.</p> <p><u>Survivor pensions:</u> 60 months of contribution, including 12 months in last 36 months.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1888.</p> <p>Current law: 1955.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employed persons; and pensioners (for medical benefits only).</p> <p>Exclusions: Family labor and casual employees.</p> <p>Special systems for railway employees, public employees, and nonagricultural self-employed.</p>	<p><u>Insured person:</u> Wage earners, up to 3.65% of wages; salaried employees, up to 2.4%; pensioners, 1-2.5% of pension (sick funds fix exact rates).</p> <p><u>Employer:</u> For wage earners, up to 3.65% of payroll; for salaried employees, up to 2.4% (sick funds fix exact rates).</p> <p><u>Government:</u> 50% of cash maternity benefits (Pension Insurance Institutions contribute 8.7% of pensions paid for medical insurance of pensioners).</p> <p>Maximum earnings for contribution and benefit purposes: 3,250 schillings a month.</p>	<p><u>Sickness and maternity benefits:</u> Currently in covered employment (funds may require 6 months of contribution in last 12 months for optional benefits only).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1887.</p> <p>Current law: 1955.</p> <p><u>Social insurance system</u></p>	<p>Employed and self-employed persons.</p>	<p><u>Insured person:</u> None, except 30 schillings a year payable by self-employed.</p> <p><u>Employer:</u> For wage earners, 2% of payroll; for salaried employees, 0.5%.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 5,200 schillings a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1920.</p> <p>Current law: 1958.</p> <p><u>Compulsory insurance system</u></p>	<p>Employed persons.</p> <p>Exclusions: Family labor, casual employees, and public employees.</p>	<p><u>Insured person:</u> 1% of earnings.</p> <p><u>Employer:</u> 1% of payroll.</p> <p><u>Government:</u> None (pays cost of emergency assistance).</p> <p>Maximum earnings for contribution and benefit purposes: 2,400 schillings a month.</p>	<p><u>Unemployment benefit:</u> 20 weeks of contribution in last 12 months (52 weeks in last 24 months, if first claim); 12 months extended for sickness, unemployment, noninsured employment, etc.</p> <p>Capable of earning 1/2 of wages of similar worker, willing to work, and registered.</p> <p>Unemployment not due to voluntary leaving, misconduct, work stoppage, or refusal of suitable offer (disqualification usually up to 4 weeks).</p> <p>Benefit reduced by other income over 1,200 schillings a month.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1948.</p> <p>Current laws: 1949 (employees) and 19% (self-employed).</p> <p><u>Employment-related system</u></p>	<p>Employed and self-employed persons, social insurance beneficiaries, and assistance recipients, with 1 or more children.</p>	<p><u>Insured person:</u> 3% of income tax payable by all income taxpayers.</p> <p><u>Employer:</u> 6% of payroll.</p> <p><u>Government:</u> Grants by Provinces.</p>	<p><u>Family allowances:</u> Child must be under 21 (25 if student or full orphan); no limit if invalid and taxable income of child not over 500 schillings a month).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 30% of average earnings during last 5 years, plus increments per year of insurance of 0.6% of earnings (first 10 years), 0.9% (11-20 years), 1.2% (21-30 years), and 1.5% (after 30 years). Paid for 14 months a year.</p> <p>Constant-attendance supplement (if helpless): 50% of above; minimum, 300 sch. a month.</p> <p>Child's supplement: 5% of earnings per child under 18 (25 if student, no limit if invalid).</p> <p>Supplemental equalization payment (if pension small): Amount raising pension to 870 schillings a month, plus 345 sch. for wife and 100 sch. per child.</p>	<p><u>Invalidity pension:</u> 30% of average earnings during last 5 years, plus increments per year of insurance of 0.6% of earnings (first 10 years), 0.9% (11-20 years), 1.2% (21-30 years), and 1.5% (after 30 years). Paid for 14 months a year.</p> <p>Special supplement: If pension below 40%, increased by 10% of earnings; if 40-49%, increased to 50%.</p> <p>Constant-attendance supplement: 50% of above; minimum, 300 sch., and maximum, 600 sch. a month.</p> <p>Child's supplement: 5% of earnings per child under 18 (25 if student, no limit if invalid).</p> <p>Supplemental equalization payment (if pension small): Amount raising pension to 870 schillings a month, plus 345 sch. for wife and 100 sch. per child.</p>	<p><u>Widow's pension:</u> 50% of basic invalidity pension of insured; minimum for widow over 40 or caring for child, 25% of earnings of insured. Also payable to invalid dependent widower.</p> <p><u>Orphans' pensions:</u> 40% of widow's pension, or 60% if full orphan, for each orphan under 18 (25 if student, no limit if invalid).</p> <p>Maximum survivor pensions: 100% of invalidity pension of insured.</p> <p>Supplemental equalization payment (if pension small): Amount raising widow's pension to 870 sch. a month, plus 315 sch. per child; or raising full orphan's pension to 475 schillings.</p> <p>Funeral grant: 20 days' earnings on death of insured (funds may raise to 40 days); 1 month's pension on death of pensioner.</p>	<p>Ministry of Social Administration, general supervision.</p> <p>Manual Workers' Pension Insurance Institution and Salaried Employees' Pension Insurance Institution, administration of pensions (separate institutions for agriculture, railroads, mining, and self-employed). Self-governing agencies managed by elected representatives of insured persons and employers.</p> <p>Sick funds collect contributions, transmitting them to pension insurance institutions.</p>
<p><u>Sickness benefit:</u> At least 50% of earnings (60% after 6 weeks); funds may add up to 10% of earnings for wife and 5% for each child, subject to maximum of 75% of earnings.</p> <p>Payable after 3-day waiting period (salaried employees, 42-day waiting period), for up to 26 weeks (funds may pay up to 52 weeks).</p> <p><u>Maternity benefit:</u> 100% of earnings, for 6 weeks before and 6 weeks after confinement.</p> <p>Nursing benefit of 2 sch. a day (funds may pay up to 5 sch.), for 8-12 weeks after confinement (funds may pay up to 26 weeks). Also, lump-sum maternity grant of 40 sch. (funds may pay up to 100 sch.).</p>	<p><u>Medical benefits:</u> Service benefits, ordinarily provided by doctors, hospitals, and druggists under contract with and paid directly by sick funds; some funds operate own clinics or hospitals.</p> <p>Medical care, hospitalization, medicines, maternity care, dental care, appliances, and home nursing.</p> <p>Patients pay 3 schillings per visit to doctor, 2 sch. per prescription, and up to 20% of dental care cost.</p> <p>Duration: No limit, except 26 weeks for hospitalization (funds may provide up to 52 weeks).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured, but with 10-20% cost-sharing for hospitalization and medicines; maximum hospitalization, 26 weeks.</p> <p>Wife receives same maternity care and nursing benefit as insured women, and lump-sum maternity grant of 600 schillings (funds may raise to 1,000 schillings).</p>	<p>Ministry of Social Administration, general supervision.</p> <p>Nine district, 10 establishment, and 9 agricultural sick funds, administration of contributions and benefits (special funds for mining, railroads, government employees, and self-employed). Self-governing agencies managed by elected representatives of insured persons and employers.</p>
<p><u>Temporary disability benefit (work injury):</u> Ordinary sickness benefit as above payable after 3-day waiting period for first 26 weeks, under sickness insurance.</p>	<p><u>Permanent disability pension (work injury):</u> 66 2/3% of average earnings during last year, if totally disabled.</p> <p>Child's supplement: 10% of pension for each child under 18 (25 if student, no limit if invalid); maximum supplement, 33 1/3% of earnings.</p> <p>Constant-attendance supplement: 50% of pension.</p> <p>Partial disability: Percentage of full pension corresponding to loss of earning capacity (converted to lump sum if below 25% of full pension).</p> <p><u>Medical benefits (work injury):</u> Comprehensive care, including appliances and rehabilitation (first 45 days provided under sickness insurance).</p>	<p><u>Widow's pension (work injury):</u> 40% of earnings of insured, if age 60 or invalid; otherwise, 20% of earnings. Also payable to dependent widower.</p> <p><u>Orphans' pension (work injury):</u> 20% of earnings for each orphan, or 30% if full orphan.</p> <p>Other eligible survivors (if above pensions below maximum): Parents, brothers and sisters, and grand-parents receive 20% of earnings.</p> <p>Maximum survivor pensions: 80% of earnings.</p> <p>Funeral grant: 1/15 of annual earnings of insured; minimum, 400 schillings.</p>	<p>Ministry of Social Administration, general supervision.</p> <p>General Accident Insurance Institution, administration of long-term benefits (separate institutions for agriculture and railroads).</p> <p>Sick funds collect contributions, transmitting them to accident insurance institutions; such funds also provide temporary disability benefits and first 45 days of medical care.</p>
<p><u>Unemployment benefit:</u> About 30-60% of earnings, inversely according to 12 wage classes. Maximum benefit, 156 schillings a week.</p> <p>Dependents supplements: 30 schillings a week for 1st dependent, and 22 sch. for each other dependent, up to maximum benefit of 80% of earnings.</p> <p>Payable after 7-day waiting period, for up to 12 weeks, 20 weeks (if 52 weeks of coverage in last 24 months), or 30 weeks (if 156 weeks of coverage in last 60 months).</p> <p>Unemployment assistance payable to needy citizens when insurance benefits exhausted.</p>			<p>Ministry of Social Administration, administration of benefits and placement through its provincial and local employment offices; employment offices managed by tripartite committees.</p> <p>Sick funds collect contributions with those for other social insurance programs.</p>
<p><u>Family allowance:</u> 155 sch. a month for 1st child, 175 sch. for 2nd, 205 sch. for 3rd, 235 sch. for 4th, and 265 sch. for 5th and each additional child (paid for 14 months a year). Also, supplement of 175 schillings a month if 3 or more children in family.</p> <p><u>Birth grant:</u> Lump sum of 500 schillings for each birth, plus 2 infant's grants of 600 sch. each during first 6 months.</p>			<p>Ministry of Finance; administration of program through Family Allowances Equalization Fund attached to Ministry.</p> <p>Employers (or social insurance institutions) pay allowances directly to recipients, and settle only surplus or deficit of contributions due with equalization fund.</p>

**BELGIUM**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1924.</p> <p>Current laws: 1955 (wage earners), 1956 (self employed), and 1957 (salaried employees). Invalidation pensions provided under sickness insurance.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 2 U.S. cents)</p>	<p>Gainfully occupied persons; coverage effected through 3 separate systems for wage earners, salaried employees, and self-employed.</p> <p>Special systems for miners, railroad employees, seamen, and public employees.</p> <p>(Coverage for invalidity pensions same as for sickness and maternity below.)</p>	<p><u>Insured person:</u> 5% of earnings (1965, 5.25%; 1966, 5.5%).</p> <p><u>Employer:</u> 6% of payroll (1965, 6.75%; 1966, 7%).</p> <p><u>Government:</u> Annual subsidies, according to rising scale.</p> <p>Maximum earnings for contribution and benefit purposes (salaried employees only): 9,000 francs a month.</p> <p>(Invalidity pensions financed through sickness and maternity insurance.)</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women); payable up to 5 years earlier, with 5% reduction a year. For full pension, actual or credited employment in all years from 1926; or 45 years for men and 40 for women; otherwise, proportionately reduced pension. Substantial retirement necessary. Pensions not payable abroad; those of aliens reduced 20% unless reciprocity.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of earning capacity in usual occupation. 6 months' coverage, including 120 days of actual work (3 months and 60 days, if below 25), and coverage during last quarter.</p> <p><u>Survivor pensions:</u> Coverage during last 12 months, and in 1/2 of period since age 20, or 1926 if later; otherwise, proportionately reduced pension.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1894 (mutual benefit societies).</p> <p>Current law: 1963.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employed persons (must enroll with mutual benefit society, or else with public auxiliary fund).</p> <p>Pensioners covered for medical benefits. Coverage of students, public utility employees, and self-employed for medical benefits also authorized.</p> <p>Special systems for miners, railroad employees, seamen, and public employees.</p>	<p><u>Insured person:</u> 5.0% of earnings.</p> <p><u>Employer:</u> 5.0% of payroll.</p> <p><u>Government:</u> 12% of medical benefit costs (95% for specified serious diseases); 50% of invalidity pensions in 2nd and 3rd year of payment, 95% thereafter.</p> <p>Maximum earnings for contribution and benefit purposes: 11,550 francs a month; varies with retail price index.</p>	<p><u>Cash sickness and medical benefits:</u> 6 months of insurance, including 120 days of actual work (3 months and 60 days, if below 25), and insurance during last quarter.</p> <p><u>Cash maternity benefits:</u> 10 months of insurance immediately prior to confinement.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1903.</p> <p>Current law: 1931.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums (non-insured employers with fewer than 500 workers must contribute to special guarantee fund).</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for benefit purposes: 10,000 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1920 (subsidized voluntary insurance).</p> <p>Current law: 1945.</p> <p><u>Compulsory insurance system</u></p>	<p>Employed persons.</p> <p>Exclusions: Railroad employees, domestic servants, public employees, and family labor.</p> <p>Special systems for miners, seamen, port workers, and building workers.</p>	<p><u>Insured person:</u> 1% of earnings.</p> <p><u>Employer:</u> 1% of payroll.</p> <p><u>Government:</u> Regular subsidy of 2% of earnings, plus amount of any deficit.</p> <p>Maximum earnings for contribution purposes: 11,550 francs a month; varies with retail price index.</p>	<p><u>Unemployment benefits:</u> From 75 days of insured employment in last 10 months to 600 days in last 36 months, rising by age of claimant.</p> <p>Ability to earn 1/3 of earnings of similar worker, willingness to accept suitable work, and registration at exchange.</p> <p>Unemployment not due to voluntary leaving, discharge for misconduct, strike, or unjustified refusal of suitable offer (disqualification for 4-52 weeks according to gravity of fault and frequency of occurrence).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First laws: 1930 (employees) and 1937 (self-employed).</p> <p>Current law: 1947.</p> <p><u>Employment-related system</u></p>	<p>All gainfully occupied persons and social insurance beneficiaries, with 1 or more children.</p> <p>Coverage effected under two separate systems for employees and self-employed persons.</p> <p>Special systems for miners, seamen, and public employees.</p>	<p><u>Insured person:</u> Employee, none. Self-employed, contributions varying with income and occupation.</p> <p><u>Employer:</u> 10.25% of payroll.</p> <p><u>Government:</u> Subsidies to both employee and self-employed programs covering any deficits.</p> <p>Maximum earnings for contribution purposes: 11,550 francs a month; varies with retail price index.</p>	<p><u>Family allowances:</u> Child must be under age 14 (21 if student, no limit if invalid).</p> <p>Parent must have 100 days of employment a year, or be a social insurance beneficiary.</p> <p>Eligible children may include dependent grandchildren, brothers, sisters, nephews, and nieces.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> For full pension, 60% (single person) or 75% (married person) of average lifetime earnings; in computing average, earnings for each past year revalued for changes in retail price index.</p> <p>Reduced pension (if full qualifying period not met): Percentage of full pension corresponding to proportion of period completed.</p> <p>Automatic adjustment of outstanding pensions to 2.5% changes in retail price index.</p>	<p><u>Invalidity pension:</u> 60% of earnings.</p> <p>Maximum pension: 410 francs a month.</p> <p>Automatic adjustment of outstanding pensions to 2.5% changes in retail price index.</p>	<p><u>Widow's pension:</u> 60% of old-age pension of insured. Payable to widow age 45, 2/3 incapacitated, or caring for child.</p> <p>Automatic adjustment of outstanding pensions to 2.5% changes in price index.</p> <p>Adaptation grant (widows not eligible for pension): Lump sum of 1 year's pension.</p> <p>Funeral grant: Lump sum of at least 15 days' maximum cash sickness benefit.</p> <p>(Special allowances for orphans paid under family allowance program.)</p>	<p>Ministry of Social Welfare, general supervision.</p> <p>National Social Security Office, in Ministry, collection of contributions and distribution to national agencies administering benefits.</p> <p>National Retirement and Survivors Pension Fund, administration of old-age and survivor pensions; managed by administrator representing Ministry, assisted by employee-employer council.</p> <p>National Sickness and Invalidity Insurance Institute, general administration of invalidity pensions.</p>
<p><u>Sickness benefit:</u> 60% of earnings.</p> <p>Payable after 3-day waiting period (salaried employees, 30 days, during which employer must pay full wages), for up to 1 year; payable for additional 2 years if prolonged incapacity.</p> <p><u>Maternity benefit:</u> 60% of earnings.</p> <p>Payable for 6 weeks before and 6 weeks after confinement (not payable to salaried employees during 30 days of paid maternity leave employers required by law to provide them).</p>	<p><u>Medical benefits:</u> Cash refunds of part or all of medical expenses.</p> <p>General and specialist care, surgery, hospitalization, medicines, laboratory services, maternity care, dental care, nursing, and appliances.</p> <p>Insured normally pays for services, and is then reimbursed by society of which a member for up to 75% of amount listed for such services in official fee schedule; 100% reimbursement for ward care in hospital, specified serious diseases, specialist services, midwifery, appliances, and to pensioners.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p>	<p>Ministry of Social Welfare, general supervision.</p> <p>National Social Security Office, in Ministry, collection of contributions.</p> <p>National Sickness and Invalidity Insurance Institute, coordination of program together with 2 Management Committees for cash and medical benefits.</p> <p>Local agencies paying benefits: (1) about 2,000 approved private mutual benefit societies, federated into 5 national unions; and (2) district offices of public auxiliary fund, for persons not belonging to mutual society.</p>
<p><u>Temporary disability benefit (work injury):</u> 80% of earnings for first 28 days of incapacity; thereafter, 90%.</p> <p>Payable from 1st day of disability, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> 100% of earnings, if totally disabled.</p> <p>Constant-attendance supplement: Up to 50% of earnings.</p> <p>Percent of full pension corresponding to degree of incapacity, if partially disabled (converted to lump sum in specified circumstances).</p> <p><u>Medical benefits (work injury):</u> Medical treatment, surgery, dental treatment, hospitalization, medicines, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of deceased. Also payable to dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings per orphan, or 20% if full orphan; payable for not more than 3 orphans.</p> <p>Other survivors (in absence of above): Parent, 20% of earnings; grandchild, brother, or sister, 15%.</p> <p>Funeral grant: Lump sum of 30 days' earnings.</p>	<p>Ministry of Social Welfare, general supervision.</p> <p>Employment Accident Commission, under Ministry, and local accident boards and inspectors, administration of program; tripartite representation.</p> <p>Employers may insure liability with employer mutual associations or private insurance companies.</p> <p>Courts approve awards.</p>
<p><u>Unemployment benefit:</u> Flat daily amounts equal to 50-60% of average wages of unskilled worker. Amounts vary according to marital status, sex, age, and size of locality.</p> <p>Maximum benefit: 124 francs a day, or 66 2/3% of earnings (75% if 4 or more children).</p> <p>Payable after 1-day waiting period, with no limit on duration except in special cases.</p>			<p>Ministry of Employment and Labor, general supervision.</p> <p>National Social Security Office, collection of contributions.</p> <p>National Employment Office, receiving and decision of claims, supervision of paying agencies, and operation of employment service, through about 30 regional offices; managed by tripartite committee.</p> <p>Local agencies paying benefits: Public paying offices, or trade unions for own members.</p>
<p><u>Family allowance:</u> 457 francs a month for 1st child, rising to 1,000 francs for 4th and others, plus 107 frs. if age 6-10, 198 frs. if 10-14, and 251 frs. if over 14.</p> <p>Birth grant: 7,250 francs for 1st birth, 5,000 frs. for 2nd, and 2,690 frs. for each other birth.</p> <p>Allowances adjusted automatically for 2.5% changes in retail price index.</p>			<p>Ministry of Social Welfare, general supervision.</p> <p>National Social Security Office, collection of contributions.</p> <p>National Family Allowance Office, distribution of contributions among individual funds.</p> <p>Family allowance funds paying allowances: About 70 approved occupational and regional funds, auxiliary public fund for persons not otherwise covered, and several special funds.</p>

# BOLIVIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1949 (never operative).</p> <p>Current law: 1956.</p> <p><u>Social insurance system</u></p> <p>(1 peso equals about 8 U.S. cents)</p>	<p>Employees in industry, commerce, mining, and government employment.</p> <p>Special systems for petroleum workers, bank employees, and railroad and aviation employees.</p>	<p><u>Insured person:</u> 5% of earnings.</p> <p><u>Employer:</u> 28% of payroll.</p> <p><u>Government:</u> None (law provides for general contribution to all social security programs rising gradually from 1 to 5% of total national payroll, but provision not yet applied).</p> <p>Above employer contribution also covers all other social security benefits.</p>	<p><u>Old-age pension:</u> Age 55 (men) or 50 (women). 180 months of contribution; or contributions in 3/4 of months after 1956, with minimum of 60 months. Retirement from gainful activity necessary. Payable abroad.</p> <p><u>Invalidity pension:</u> Loss of over 60% of working capacity. 60 months of contribution, with 18 in last 36 months; or contributions in 3/4 of months after 1956, with minimum of 18 months.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or satisfied contribution requirements for pension at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1949.</p> <p>Current law: 1956.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees in industry, commerce, mining, and government employment; and pensioners (medical benefits only).</p> <p>Special systems for petroleum workers, bank employees, and railroad and aviation employees.</p>	<p><u>Insured person:</u> 2.5% of earnings (pensioner pays 5% of pension).</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same.</p>	<p><u>Sickness benefits (cash and medical):</u> 1 month of contribution in last 2 months.</p> <p><u>Maternity benefits (cash and medical):</u> 6 months of contribution in last 12 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1924.</p> <p>Current law: 1956.</p> <p><u>Social insurance system</u></p>	<p>Employees in industry, commerce, mining, and government employment.</p> <p>Special systems for petroleum workers, bank employees, and railroad and aviation employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1953.</p> <p>Current law: 1956.</p> <p><u>Employment-related system</u></p>	<p>Employees in industry, commerce, mining, and government employment, and social insurance beneficiaries, with 1 or more children.</p> <p>Special systems for petroleum workers, bank employees, and railroad and aviation employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above (must also pay married-couple and single-adult allowances directly).</p> <p><u>Government:</u> Same.</p>	<p><u>Family allowances:</u> Child must be between age 1 (when nursing allowance ceases) and 16 (19 if student, no limit if invalid).</p> <p>Allowances also payable to married couples, whether or not they are parents, and to single adults.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 50% of average earnings during last 12 months, plus increment of 2% of earnings for each year of contribution beyond 15 years.</p> <p>Pensions outstanding automatically increased if a general wage increase decreed by President.</p> <p><u>Lump sum</u> (if 2 years of coverage and not qualified for pension): 1 month's pension for each 6 months of contribution.</p>	<p><u>Invalidity pension:</u> 50% of average earnings during last 12 months, plus increment of 2% of earnings for each year of contribution beyond 15 years.</p> <p><u>Constant-attendance supplement:</u> 50% of pension.</p> <p>Pensions adjusted for general wage increases.</p> <p><u>Lump sum</u> (if 2 years of coverage and not qualified for pension): 1 month's pension for each 6 months of contribution.</p>	<p><u>Widow's pension</u> (or dependent widower): 40% of pension of insured. Payable for life if 50 (widower, 55) or invalid; otherwise, for 5 years if mother. Lump sum if ineligible.</p> <p><u>Orphans' pension:</u> 20% of pension of insured per orphan under 16 (19 if student, no limit if invalid). Full orphans receive 80% of pension of insured, divided equally. Lump sums if ineligible.</p> <p><u>Other survivor pensions:</u> Aged or invalid parent, 25% of insured's pension; each young brother and sister, 10% of pension (maximum for all, 30%).</p> <p><u>Maximum survivor pensions:</u> 100% of pension of insured.</p> <p><u>Funeral grant:</u> 2 months' wages, or 3 months' pension on death of pensioner.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>National Social Security Fund, administration of program; managed by tripartite directorate.</p>
<p><u>Sickness benefit:</u> 100% of average earnings during last 3 months up to national minimum wage, plus 70% of those above minimum.</p> <p>Payable after 3-day waiting period, for up to 26 weeks in any 12 months (may be extended to 52 weeks, if medical care extended).</p> <p><u>Maternity benefit:</u> 100% of earnings up to national minimum wage, plus 70% of those above minimum, for 6 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through dispensaries and other facilities of Fund (refund of expenses where direct services not available).</p> <p>General and special medical care, including preventive care and surgery; hospitalization; medicines; maternity care; and dental care.</p> <p><u>Duration:</u> 26 weeks in any 12 months for each illness; may be extended to 52 weeks if reasonable chance of recovery.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>National Social Security Fund, administration of program.</p> <p>Fund operates own medical facilities, but contracts with Ministry of Health for some facilities.</p>
<p><u>Temporary disability benefit</u> (work injury): Ordinary sickness benefit as above.</p>	<p><u>Permanent disability pension</u> (work injury): 100% of average earnings during last 3 months up to national minimum wage, plus 30% of those above minimum, if totally disabled.</p> <p><u>Constant-attendance supplement:</u> 50% of pension.</p> <p>Percentage of full pension as prescribed in schedule, if partially disabled (converted to lump sum equal to 4 years' pension if 10-25% incapacity).</p> <p><u>Medical benefits</u> (work injury): Necessary medical, surgical, and dental care; hospitalization; medicines and appliances; and rehabilitation. Maximum duration: 52 weeks.</p>	<p><u>Survivor pensions</u> (work injury): Ordinary survivor pensions as above.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>National Social Security Fund, administration of program.</p>
<p><u>Family allowance:</u> 12-18 pesos a month per child, according to earnings.</p> <p><u>Allowances for adults</u> (paid by employer): 14-20 pesos a month for married couple; 9-15 pesos for single adult.</p> <p><u>Birth grant:</u> 80 pesos; layette, 120 pesos; and nursing allowance, 14-20 pesos a month for 11 months.</p>			<p>Ministry of Labor and Social Security, general supervision.</p> <p>National Social Security Fund, administration of program. (Individual employers pay married-couple and single-adult allowances directly to own employees.)</p>

**BRAZIL**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1923 (railroads), 1934 (commerce), 1936 (industry), etc.</p> <p>Current law: 1960 ("organic social security law" amending laws of separate systems to make their contributions and benefits uniform). Also, new law covering rural workers in 1963.</p> <p><u>Social insurance system</u></p> <p>(1 cruzeiro equals about 0.1 of 1 U.S. cent)</p>	<p>Seven separate systems for employees in industry; commerce (including small businessmen and nonprofit employees); agriculture (including small farmers and sharecroppers); banking; railroads and public utilities; transportation and loading; and merchant marine (systems provide uniform benefits but administratively separate).</p> <p>Exclusions: Domestic and casual employees.</p> <p>Special systems for public employees.</p>	<p><u>Insured person:</u> 8% of earnings.</p> <p><u>Employer:</u> 8% of payroll (in agriculture, 1% of products sold).</p> <p><u>Government:</u> 8% of earnings; plus 5% of yield of corporate income taxes, lottery profits, and race-track wagers (not paid regularly in past).</p> <p>Maximum earnings for contribution and benefit purposes: 5 times highest minimum wage in country.</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women), and 60 months of contribution. (Long-service pension payable at any age after 30 years of employment. Special pension at age 50 if 15-25 years of arduous work.) Retirement from gainful activity. Payable abroad.</p> <p><u>Invalidity pension:</u> Permanent incapacity for work. Contributions during last 12 months. Sickness benefits drawn for 2 years.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or paid contributions during last 12 months before death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First laws: 1923 (railroads), 1934 (commerce), 1936 (industry), etc.</p> <p>Current law: 1960 ("organic social security law" amending laws of separate systems to make their contributions and benefits uniform). Also, new law covering rural workers in 1963.</p> <p><u>Social insurance system (cash and medical benefits.)</u></p>	<p>Seven separate systems for employees in industry, commerce, agriculture, banking, railroads and public utilities, transportation and loading, and merchant marine (systems provide uniform benefits but administratively separate).</p> <p>Exclusions: Domestic and casual employees.</p> <p>Special systems for public employees.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Sickness benefits and maternity grant:</u> Contributions by insured worker during last 12 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1919.</p> <p>Current law: 1944.</p> <p><u>Compulsory insurance with public or private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through premiums varying with risk.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for benefit purposes: 1-1/2 times highest minimum wage in region.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1941 (large families only).</p> <p>Current law: 1963.</p> <p><u>Employment-related system</u></p>	<p>Employees covered by social insurance with 1 or more children.</p> <p>Allowances for large families: Low-income employees with 6 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 6% of regional minimum wage per employee.</p> <p><u>Government:</u> None, except whole cost of allowances for large families.</p>	<p><u>Family allowances:</u> Parent must be working in job covered by social insurance. Child must be under age 14.</p> <p>Allowances for large families: Parent must be employee with 6 or more eligible children whose wages are less than double the minimum wage for region. Eligible children must be under age 18 (no limit if invalid), not employed, unmarried, and Brazilian citizens; and must not be receiving ordinary family allowance.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 70% of average earnings during last 12 months.</p> <p>Increment of 1% of earnings for each 12 months of contribution; maximum increment, 30% of earnings.</p> <p>Long-service pension: 80% of average earnings, plus 4% of earnings per year of contribution after 30 years, up to 100% of earnings.</p> <p>13 monthly pensions paid a year.</p>	<p><u>Invalidity pension:</u> 70% of average earnings during last 12 months, plus 1% of earnings for each 12 months of contribution.</p> <p>Maximum pension: 100% of earnings.</p> <p>13 monthly pensions paid a year.</p>	<p><u>Survivor pensions:</u> 50% of invalidity pension paid or payable to insured for 1 eligible survivor, plus 10% of pension for each additional survivor up to 5th; divided equally among eligible survivors.</p> <p>Eligible survivors: Widow, invalid widower, sons under 18 or invalid, unmarried daughters under 21 or invalid, mother, invalid father, young brothers and sisters.</p> <p>Funeral grant: Lump sum equal to twice regional monthly minimum wage.</p>	<p>Ministry of Labor and Social Welfare, general supervision through its National Social Welfare Department.</p> <p>Retirement and Pension Institutes for Industry, Commerce, Banking, etc., administration of program for respective industrial branches; managed by tripartite committees, and operated through regional and local branches.</p>
<p><u>Sickness benefit:</u> 70% of earnings, plus 1% of earnings for each 12 months of contribution up to 240 months.</p> <p>Payable after 15-day waiting period (during which labor laws require employer to pay full wages), for up to 2 years.</p> <p><u>Maternity grant:</u> Lump sum of 2 months' minimum wage in region; reduced to 1 month's wage, if hospitalization provided by program (labor laws require employer to pay full wages for 6 weeks before and 6 weeks after confinement).</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through facilities of Institutes in some cities; elsewhere by facilities under contract with and paid directly by Institutes.</p> <p>General and specialist care; hospitalization; medicines (patient shares in cost of some); maternity care; dental care; and necessary transportation.</p> <p>Some medical services provided under employer and rural social-services programs.</p> <p>First-aid in home and ambulance service provided in some cities by "emergency home medical-aid service" which institutes finance jointly.</p>	<p><u>Medical benefits for dependents:</u> Law provides for same benefits as insured worker; benefits being provided as yet in only some regions.</p> <p>Wife or other designated dependent of insured worker receives same maternity grant as insured woman.</p>	<p>Ministry of Labor and Social Welfare, general supervision through its National Social Welfare Department.</p> <p>Retirement and Pension Institutes for Industry, Commerce, Banking, etc., administration of program for respective industrial branches through regional offices and local branches and medical offices.</p> <p>Institutes operate own dispensaries and hospitals in some cities.</p>
<p><u>Temporary disability benefit (work injury):</u> 1/30 of average monthly earnings per day.</p> <p>Payable after 2-day waiting period (waived if disability lasts 4 days), for up to 12 months.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 4 years' earnings, if totally disabled (excess over specified amount paid to worker's Retirement and Pension Institute to increase invalidity pension).</p> <p>Partial disability: 3% to 80% of above lump sum, according to degree of disability.</p> <p><u>Medical benefits (work injury):</u> Medical and dental treatment, hospital treatment, drugs, and transportation, provided for up to 12 months.</p>	<p><u>Widow's grant (work injury):</u> Lump sum of 4 years' earnings of deceased, if children survive; otherwise 3 years' earnings. Also payable to invalid widower.</p> <p><u>Orphans' grants (work injury):</u> Full orphans, lump sum of 4 years' earnings if 4 or more; otherwise, 3 years' earnings.</p> <p><u>Parents' grant (if no spouse or orphan):</u> 3 years' earnings if 2 parents, or 2 years' earnings if 1 parent.</p> <p>Funeral grant: Cost of burial, subject to maximum.</p>	<p>Ministry of Labor and Social Welfare, supervision of program.</p> <p>Employers must insure with appropriate Retirement and Pension Institute, employers' association, or private insurance company.</p> <p>Courts ratify agreements between claimant and employer.</p>
<p><u>Family allowance:</u> 5% of regional minimum wage for 1st and each additional child. Allowances currently 2,100 cruzeiros a month per child in capital and main industrial regions.</p> <p><u>Large-family allowance:</u> 3,000 cruzeiros a month, plus 500 cruzeiros for 7th and each additional child.</p>			<p>Ministry of Labor and Social Welfare, general supervision; also award of large-family allowances.</p> <p>Retirement and Pension Institutes, administration of ordinary allowances; employers pay allowances to own employees and deduct from contributions due to Institutes.</p> <p>Federal tax offices, receipt of claims for and payment of large-family allowances.</p>



**BULGARIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1924.</p> <p>Current law: 1957.</p> <p><u>Social insurance system</u></p> <p>(1 lev equals 85 U.S. cents)</p>	<p>Employees, and members of liberal professions and handicraft cooperatives.</p> <p>Special system for members of farmers' cooperatives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 5 to 15% of payroll, according to industry.</p> <p><u>Government:</u> Pays contributions as employer, plus any deficit.</p> <p>Above contributions also finance all other social security benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women). 25 years (men) or 20 years (women) of service; proportionately reduced pension if at least 1/2 of period completed. (Age and service periods 5 or 10 years less for special occupations, teachers, soldiers, handicapped, mothers of 5 children, etc.) Retirement necessary except for miners and building workers.</p> <p><u>Invalidity pension:</u> Permanent or long incapacity for work. 5 years of service, or 3 years if age 20-25.</p> <p><u>Survivor pensions:</u> Deceased had 5 years of service (3 if age 20-25), or was pensioner.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1918.</p> <p>Current law: 1951.</p> <p><u>Dual social insurance (cash benefits) and public service (medical care) systems</u></p>	<p>Cash benefits: Employees, and members of liberal professions and handicraft cooperatives.</p> <p>Medical care: All residents.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same. Also, entire cost of medical care.</p>	<p><u>Cash sickness and maternity benefits:</u> 3 continuous months of employment immediately before claim.</p> <p><u>Medical care:</u> Residence in country (no other conditions).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1924.</p> <p>Current laws: 1951(short-term benefits) and 1957 (pensions).</p> <p><u>Social insurance system</u></p>	<p>Employees, and members of liberal professions and handicraft cooperatives.</p> <p>Special system for members of farmers' cooperatives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same. Also, entire cost of medical care.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1942.</p> <p>Current law: 1951.</p> <p><u>Employment-related system</u></p>	<p>Employees, members of liberal professions and handicraft cooperatives, and social insurance beneficiaries, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same.</p>	<p><u>Family allowances:</u> Child must be under 16. Parents' combined income must be below 180 leva a month for full allowance to be payable; otherwise, allowances reduced by 50%.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u>: 55-80% of average earnings during highest 3 consecutive years in last 10 years, inversely according to wage class.</p> <p>Increment of 2% of earnings per year of service beyond qualifying period; maximum increment, 12%.</p> <p>Minimum pension: 40 leva a month.</p>	<p><u>Invalidity pension</u>: 40-65% of average earnings during last 12 months, inversely according to wage class. Minimum, 32.50 leva a month.</p> <p>Constant-attendance supplements: 10-15% of earnings; also, flat supplement of 14 leva a month.</p> <p>Increment of 5% of pension if 10-15 years of service, 10% if 15-20 years, or 15% if over 20 years.</p> <p>Partial invalidity (incapacity for usual but not all work): 25-50% of earnings, inversely according to wage class.</p>	<p><u>Survivor pensions</u>: 1 survivor, 50% of invalidity pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.</p> <p>Eligible survivors (if dependent on insured): Children and brothers, sisters, and grandchildren with invalid parents, if under 18 (25 if student, no limit if invalid); aged or invalid parents or spouse; parent or widow caring for orphan; and needy grandparents.</p> <p>Funeral grant: 1 month's wages; maximum, 80 leva.</p>	<p>Ministry of Finance, general supervision through its Pension Directorate.</p> <p>Central Trade-Union Council and local trade unions, direct administration of program.</p>
<p><u>Sickness benefit</u>: 60% of earnings in last month; raised to 70% if 5-9 years of continuous work, or 80% if over 10 years (miners, 90%).</p> <p>Payable from 1st day for duration of sickness.</p> <p><u>Maternity benefit</u>: 100% of earnings, payable for 45 days before and 75 days after confinement.</p>	<p><u>Medical benefits</u>: Medical services provided directly to patients through facilities of national health service.</p> <p>General and specialist care in health centers, out-patient departments of hospitals, or home; hospitalization; prescribed medicines; dental care; and necessary appliances.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents</u>: Same as for family head.</p>	<p>Ministry of Public Health and Social Welfare, general supervision of cash benefits through State Social Insurance Directorate. Also, administration of medical services through national health service (independently of social insurance).</p> <p>Central Trade-Union Council and local trade unions, direct administration of cash benefits; employers pay cash benefits to own employees and deduct from contributions due.</p>
<p><u>Temporary disability benefit (work injury)</u>: 90% of earnings.</p> <p>Payable from 1st day of incapacity, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury)</u>: 55-85% of earnings inversely according to wage class, if disabled for all work; minimum, 42.50 leva a month.</p> <p>Constant attendance supplements: 15-30% of earnings, according to wage class; and 12 leva a month.</p> <p>Partial invalidity (incapacity for usual but not all work): 35-65% of earnings, inversely according to wage class; minimum, 32.50 leva a month.</p> <p><u>Medical benefits (work injury)</u>: Provided under national health service.</p>	<p><u>Survivor pensions (work injury)</u>: 1 survivor, 50% of permanent disability pension payable to insured, as increased by constant-attendance supplement; 2 survivors, 75%; 3 or more survivors, 100%.</p> <p>Eligible survivors: As for ordinary survivor pensions above.</p> <p>Funeral grant: 1 month's wages; maximum, 120 leva.</p>	<p>Ministry of Public Health and Social Welfare, general supervision of cash benefits through Pension and State Social Insurance Directorates, and administration of medical services through national health service.</p> <p>Central Trade-Union Council and local trade unions, direct administration of cash benefits.</p>
<p><u>Family allowances</u>: 1.20 leva a month for 1st child; 12.80 leva for 2nd; 13 leva each for 3rd and 4th; 9 leva for 5th; and 10 leva for 6th and each other child.</p> <p><u>Birth grants</u>: 16 leva on birth of 1st child, 24 for 2nd, 48 for 3rd, 80 for 4th, 100 for 5th, and 120 leva on birth of 6th and each additional child.</p>			<p>Ministry of Public Health and Social Welfare, supervision of program through State Social Insurance Directorate.</p> <p>Employers pay allowances to own employees and deduct payments from contributions due.</p>

**BURMA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 kyat equals 21 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1954.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees of firms of 10 or more workers in industry and commerce.</p> <p>Coverage being extended gradually to different regions; now applies in Rangoon, Mandalay, Moulmein, and 4 other districts.</p>	<p><u>Insured person:</u> 1% of earnings, according to 6 wage classes.</p> <p><u>Employer:</u> 2% of payroll, according to 6 wage classes.</p> <p><u>Government:</u> Annual grant equal to about 1% of covered earnings.</p> <p><u>Maximum earnings for contribution and benefit purposes:</u> 48 kyats a week.</p>	<p><u>Cash sickness benefit:</u> 17 weeks of contribution in last 26 weeks.</p> <p><u>Cash maternity benefit:</u> 26 weeks of contribution in 52 weeks before confinement.</p> <p><u>Medical benefits:</u> Currently in insured employment (or registered as unemployed for not over 26 weeks).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1923 (workmen's compensation; still applies to non-agricultural employees not yet covered by social insurance, but provisions not shown).</p> <p>Current law: 1954 (social insurance).</p> <p><u>Social insurance system</u></p>	<p>Employees of firms of 10 or more workers in industry and commerce.</p> <p>Coverage being extended gradually to different regions; now applies in Rangoon, Mandalay, Moulmein, and 4 other districts.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 1% of payroll, according to 6 wage classes.</p> <p><u>Government:</u> None.</p> <p><u>Maximum earnings for contribution and benefit purposes:</u> 48 kyats a week.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
		(Funeral grant of 200 kyats payable under sickness insurance.)	
<p><u>Sickness benefit:</u> 50% of earnings, according to 6 wage classes.</p> <p>Payable after 3-day waiting period, for up to 26 weeks for one illness (employer must pay half wages during waiting period).</p> <p><u>Maternity benefit:</u> 66 2/3% of earnings, according to 6 wage classes.</p> <p>Payable for 6 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through Board's dispensaries, dispensaries of large employers under contract with Board, and public hospitals.</p> <p>Medical care at dispensary, emergency domiciliary care, specialist and laboratory services at diagnostic center, necessary hospitalization, maternity care, and medicines.</p> <p>Duration: 26 weeks for one illness (may be extended in special cases).</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor, general supervision.</p> <p>Social Security Board, administration of program; directed by tripartite board and chief executive officer.</p> <p>Board operates own dispensaries and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 66 2/3% of earnings, according to 6 wage classes.</p> <p>Payable after 3-day waiting period, for up to 52 weeks (employer must pay half wages during waiting period).</p>	<p><u>Permanent disability pension (work injury):</u> 66 2/3% of earnings, according to 6 wage classes, if totally disabled.</p> <p>Constant-attendance supplement: 25% of pension.</p> <p>Partial disability: Percentage of full pension corresponding to percent loss of capacity (converted to lump sum if below 25% or 20 kyats a month).</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness, but with no limit on duration.</p>	<p><u>Widow's pension (work injury):</u> 10-60 kyats a month, according to 6 wage classes (equals about 27% of earnings).</p> <p><u>Orphans' pensions (work injury):</u> 5-30 kyats a month, according to 6 wage classes, for each orphan under age 16, (about 13% of earnings); each full orphan receives 8-45 kyats (about 20% of earnings).</p> <p>Other eligible survivors (if no widow or orphan): Aged or invalid dependent relatives.</p> <p>Maximum survivor pensions: 66 2/3% of earnings.</p> <p>Funeral grant: 200 kyats.</p>	<p>Ministry of Labor, general supervision.</p> <p>Social Security Board, administration of contributions and benefits.</p>

**BURUNDI**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1956.</p> <p>Current law: 1962.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 2 U.S. cents)</p>	<p>Employed persons.</p>	<p><u>Insured person</u>: 3% of earnings.</p> <p><u>Employer</u>: 3.5% of payroll.</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for contribution and benefit purposes: 7,500 francs a month.</p>	<p><u>Old-age pension</u>: Age 55 (to be raised 1 year each 3 years to 65 for men and 60 for women). 8 quarters of insurance. Retirement from gainful activity.</p> <p><u>Invalidity pension</u>: Loss of 66 2/3% of earning capacity. 12 quarters of insurance in last 5 years.</p> <p><u>Survivor grants</u>: Deceased was pensioner, or eligible for pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p>			
<p><u>WORK INJURY</u></p> <p>First law: 1949.</p> <p>Current law: 1962.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 1% of payroll.</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for contribution and benefit purposes: 7,500 francs a month.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Age pension:</u> Annual pension equal to 1.67% of total lifetime covered earnings.</p> <p>Minimum annual pension (if insured in 8 of last 20 quarters): 4.17% of total covered earnings in last 20 quarters.</p> <p>Lump-sum grant if less than 8 quarters of coverage.</p>	<p><u>Invalidity pension:</u> Annual pension equal to 1.67% of total lifetime covered earnings.</p> <p>Minimum annual pension (if insured in 12 of last 20 quarters): 4.17% of total covered earnings in last 20 quarters.</p> <p>Lump-sum grant if less than 12 quarters of coverage.</p>	<p><u>Widow's grant:</u> Lump sum of 12 months' pension of deceased.</p> <p><u>Orphans' grants:</u> Lump sum of 3 months' pension of deceased for each of first 4 orphans.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Social Security Institute, administration of program; managed by tripartite board and director-general.</p>
<p><u>Temporary disability benefit (work injury):</u> 66 2/3% of earnings; minimum benefit, regional minimum wage.</p> <p>Payable after 30-day waiting period (during which employer must pay 2/3 of wages), until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> 80% of current earnings, if totally disabled.</p> <p><u>Partial disability:</u> Percent of full pension proportionate to degree of disability, if 15% or more disability. Lump sum of 3 years' pension, if disability under 15%.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical care, hospitalization, laboratory services, drugs, dental care, transportation, appliances.</p>	<p><u>Widow's pension (work injury):</u> 20% of earnings of insured. Also payable to dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings of insured for each unmarried orphan under 16 (25 if student).</p> <p><u>Maximum survivor pensions:</u> 100% of earnings of insured.</p> <p><u>Funeral grant:</u> Lump sum of 1 month's earnings; maximum 3,000 francs.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Social Security Institute, administration of contributions and benefits.</p>

**CAMBODIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 riel equals 2.9 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(1957 laws require employers of 50 or more workers to maintain dispensaries in plants, and to provide 2 months' maternity leave at full pay.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1943. Current law: 1952.</p> <p><u>Individual employer liability system</u></p>	<p>Employed persons and apprentices.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost through provision of benefits prescribed by law.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1944. Current law: 1955.</p> <p><u>Employment-related program</u></p>	<p>Employees in industry, commerce and liberal professions, with 1 or more children.</p> <p>Operative only in Phnom-Penh and Kompong-Cham.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through entrance fees and contributions at rates fixed monthly by governing body; supplemental contributions of up to 5% of earnings may also be assessed.</p> <p><u>Government:</u> None.</p> <p>Base wage for benefit purposes: 850 riels a month.</p>	<p>Child must be under age 16 (17 if apprentice, 20 if student or invalid).</p> <p>Wife must not be working, to qualify for wife's allowance.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings.</p> <p>Payable after 3-day waiting period for duration of medical treatment.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 1 year's earnings, if totally disabled.</p> <p>Partial disability: Lump sum as determined by courts.</p> <p><u>Medical benefits (work injury):</u> Medical treatment, hospitalization, medicines, and appliances.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 1 year's earnings.</p> <p>Funeral grant: Minimum of 1 month's earnings.</p>	<p>Ministry of Labor, general supervision.</p> <p>Inspectorate of Labor in Ministry, enforcement of law.</p> <p>Individual employers pay compensation and arrange for medical care.</p>
<p><u>Family allowances:</u> 5% of base wage for 1st and each additional child through the 10th.</p> <p>15% of base wage for wife.</p>			<p>Ministry of Labor, general supervision.</p> <p>Inter-Occupational Family Allowances Equalization Fund, administration of program; managed by tripartite governing body and director.</p> <p>Employers pay allowances directly to employees, and settle only surplus or deficit of contributions due with Fund.</p>



**CAMEROUN**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 franc equals C.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u> First law: 1952. Current law: 1959.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services. Some medical care also provided in government health facilities.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 0.35% of payroll. <u>Government:</u> None. Maximum earnings for contribution and benefit purposes: 35,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> 6 months of insured employment.</p>
<p><u>WORK INJURY</u> First law: 1944. Current law: 1959.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through insurance premiums varying according to risk in establishment. <u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u> First law: 1946. Current law: 1959.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 4.3% of payroll (4% in agriculture and 2.5% for private schools). <u>Government:</u> Any deficit. Maximum earnings for contribution purposes: 35,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 15 (21 if student or invalid). Parent must be working 18 days or 120 hours a month (continued during incapacity from industrial accident, 6 months of sickness, 3 months of involuntary unemployment, or for widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings, or 66 2/3% if already mother of 2 children.</p> <p>Payable for up to 14 weeks, including at least 6 weeks before confinement.</p>	<p><u>Medical benefits:</u> Working women receive 1,400 francs toward delivery expenses, and 200 francs for each medical examination.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Social Legislation, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program; managed by tripartite council and director.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day after injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and rehabilitation.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pension: 85% of earnings.</p> <p>Funeral grant: Cost of burial.</p>	<p>Ministry of Labor and Social Legislation, enforcement of law.</p> <p>Employers must insure liability with private insurance companies.</p>
<p><u>Family allowance:</u> 500 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 500 francs a month for 9 months (paid in two equal installments).</p> <p><u>Birth grant:</u> 6,000 francs for each birth.</p>			<p>Ministry of Labor and Social Legislation, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program.</p>

# CANADA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><b>OLD AGE, INVALIDITY, DEATH</b></p> <p>First law: 1927 (old-age assistance).</p> <p>Current laws: 1951 (old-age pensions and assistance); 1952 (blind assistance); and 1954 (disability assistance).</p> <p><u>Dual universal pension and assistance systems</u></p> <p>(1963 Ontario law requires each employer with 15 or more workers to provide minimum pensions with vesting.)</p> <p>(1 dollar equals 92.5 U.S. cents)</p>	<p>All residents.</p>	<p><u>Income taxpayers</u>: 4% of taxable personal income up to \$3,000 a year.</p> <p><u>Corporations</u>: 3% of income subject to corporate income tax.</p> <p><u>General</u>: 3% tax on manufacturers' sales.</p> <p><u>Government</u>: Temporary loans or grants covering annual deficit (National and Provincial governments also share cost of old-age and disability assistance and means-test supplements on 50-50 basis, and that of blind assistance on 75-25 basis).</p>	<p><u>Old-age pension</u>: Age 70; and 10 years of residence immediately before claim (or residence prior to 10-year period double the absences during such period, and 1 year of residence immediately before claim). Retirement unnecessary. Pension payable abroad if 25 years' total residence after age 21 (otherwise, payable abroad for 6 months only).</p> <p><u>Old-age assistance</u>: Age 65-69; income below specified amounts; and same residence as for old-age pension.</p> <p><u>Disability and blind assistance</u>: Totally and permanently disabled or blind; income below specified amounts; and 10 years of residence.</p>
<p><b>SICKNESS AND MATERNITY</b></p> <p>First and current national law: 1957 (grants to Provincial hospitalization programs).</p> <p>Provincial laws: 1947-60 (hospitalization insurance); 1961 (medical-care insurance in Saskatchewan); and 1963 (medical-care insurance in Alberta).</p> <p><u>Hospital insurance (all Provinces) and medical-care insurance (2 Provinces)</u>.</p>	<p><u>Hospital insurance</u>: All residents in every Province.</p> <p><u>Medical-care insurance</u>: All residents in Saskatchewan; low-income residents voluntarily covered in Alberta.</p> <p>Special national programs for seamen, Indians, and Eskimos.</p>	<p><u>Insured person</u>: Flat contributions payable by single persons and families in several Provinces (Manitoba, Prince Edward Island, Ontario, and Saskatchewan); part of cost of medical-care insurance in Alberta.</p> <p><u>Employer</u>: None (though employees' contributions may be shared under labor-management agreements).</p> <p><u>Government</u>: National government, grants to Provinces for hospital insurance of 25% of national per capita cost plus 25% of Province's per capita cost, multiplied by number of persons covered. Provincial governments, all or part (where insured contribute) of remaining cost.</p>	<p><u>Hospitalization benefits</u>: Vary among Provinces; residence in Province main condition.</p> <p><u>Medical-care benefits</u>: Residence in Province (Saskatchewan); or low income, residence in Province, and participation in program (Alberta).</p>
<p><b>WORK INJURY</b></p> <p>Dates of first and current Provincial laws:</p> <p>Alberta, 1918 and 1948. British Columbia, 1916 and 1948. Manitoba, 1916 and 1940. New Brunswick, 1918 and 1932. Newfoundland, 1908 and 1962. Nova Scotia, 1915 and 1938. Ontario, 1914 and 1937. Prince Edward Island, 1949. Quebec, 1908 and 1941. Saskatchewan, 1911 and 1940.</p> <p><u>Compulsory insurance with public carrier</u> (Provincial programs)</p>	<p>Employees in industry and commerce, in general (with some differences among Provinces).</p> <p>Common exclusions: Agricultural, domestic, and casual employees; employees of small firms.</p> <p>Special systems for seamen and employees of national government.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: Whole cost, through contributions varying by industry according to risk (large firms in Ontario and Quebec may self-insure).</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for benefit purposes: \$4,000-6,000 a year, according to Province.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><b>UNEMPLOYMENT</b></p> <p>First law: 1940 (1935 law declared unconstitutional).</p> <p>Current law: 1955.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees in industry and commerce.</p> <p>Exclusions: Salaried employees with salaries above \$5,460 a year, employees in agriculture and hunting, private domestic servants, employees of non-profit institutions, teachers, public employees, casual employees, and family labor.</p>	<p><u>Insured person</u>: 10 cents a week if weekly earnings under \$9 (1st wage class), up to 9¢ cents if earnings \$69 or more (12th wage class).</p> <p><u>Employer</u>: Same as for insured person.</p> <p><u>Government</u>: 20% of combined employee-employer contributions (National and Provincial governments also share whole cost of unemployment assistance).</p> <p>Maximum earnings for contribution and benefit purposes: \$69 a week.</p>	<p><u>Unemployment benefit</u>: 30 weeks of contribution in last 2 years, including 8 weeks during last year (special conditions if seasonally unemployed in winter).</p> <p>Capable of work (if incapacitated after qualifying for benefit, not disqualified by such incapacity); available for work; unable to obtain suitable employment; and registered.</p> <p>Unemployment not due to voluntary leaving, dismissal for misconduct, work stoppage in which directly interested, refusal of suitable offer, or failure to undergo directed training (disqualification for up to 6 weeks).</p>
<p><b>FAMILY ALLOWANCES</b></p> <p>First and current law: 1944.</p> <p><u>Universal public system</u></p>	<p>All residents, with 1 or more children.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: None.</p> <p><u>Government</u>: Whole cost.</p>	<p><u>Family allowances</u>: Child must be under 16, and in school if of school age.</p> <p>Child must have been born in country or resident there 1 year (unless one parent was resident 3 years immediately before birth).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Flat pension of \$75 a month. Aged couple, \$150 a month.</p> <p><u>Old-age assistance:</u> Up to \$75 a month payable to needy persons age 65-69 under National-Provincial program.</p> <p>Provinces may also provide means-test supplement to old-age pensions or assistance under general assistance program.</p>	<p><u>Invalidity pension:</u> None.</p> <p>Assistance: Up to \$75 a month payable to needy permanently and totally disabled persons and blind persons under National-Provincial programs.</p> <p>Provinces may also provide means-test supplement to assistance under general assistance program.</p>	<p><u>Survivor pension:</u> None (survivor age 70 or over receives old-age pension).</p> <p>Assistance: All Provinces provide assistance on means-test basis to needy widowed mothers, under Provincial programs.</p> <p>(Orphans receive family allowances under general family allowance program.)</p>	<p>Department of National Health and Welfare, general supervision.</p> <p>Family Allowances and Old-Age Security Division, in Department, administration of pension program through regional office in each Provincial capital.</p> <p>Assistance programs administered by individual Provinces.</p>
<p><u>Sickness and maternity benefits:</u> None provided.</p>	<p><u>Hospital benefits:</u> Service benefits, provided by hospitals paid directly by Provinces.</p> <p>Hospitalization, including standard ward care, necessary nursing, inpatient diagnostic services and drugs, operating-room facilities, and radiotherapy and physiotherapy. May include emergency or diagnostic out-patient services. Patients pay small fees in some Provinces.</p> <p><u>Medical-care benefits:</u> Medical, surgical, specialist, and laboratory services, paid for directly by program (Saskatchewan); or specified medical services (Alberta).</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p>	<p>Department of National Health and Welfare, administration of grants to Provinces and consultative services.</p> <p>Provincial Public Health Departments or Hospital Commissions, administration of hospital programs in Provinces.</p> <p>Saskatchewan program administered by public medical-care insurance commission. Private medical-insurance organizations serve as carriers under Alberta program.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings in all Provinces.</p> <p>Minimum benefit: \$15-35 a week, according to Province.</p> <p>Payable after 1-4 day waiting period, for duration of disability.</p>	<p><u>Permanent disability pension (work injury):</u> 75% of earnings, if totally disabled. Minimum pension: \$15-35 a week, according to Province.</p> <p>Partial disability: Proportion of full pension corresponding to impairment of earning capacity (converted to lump sum if impairment 10% or less).</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, nursing, and hospital services, medicines, and appliances, in all Provinces (may be furnished under approved private employer plans).</p>	<p><u>Widow's pension (work injury):</u> Flat pension of \$65-110 a month, plus lump sum of \$150-300, according to Province. Also payable to invalid widower.</p> <p><u>Orphans' pension (work injury):</u> \$20-45 a month for each orphan, or \$30-60 if full orphan, according to Province.</p> <p>Other dependents (if no spouse or orphan): Reasonable sum proportionate to pecuniary loss.</p> <p>Maximum survivor pensions: Commonly, 75% of earnings.</p> <p>Funeral grant: \$200-600, according to Province.</p>	<p>Workmen's Compensation Board (in Quebec, Commission) in each Province, fixing and collection of contributions, management of accident fund, and award and payment of benefits.</p>
<p><u>Unemployment benefit:</u> \$6 a week if weekly earnings under \$9 (1st wage class), up to \$27 if earnings \$69 or more (12th wage class).</p> <p>Supplement for 1 dependent: \$2 a week (1st wage class), up to \$9 (12th wage class).</p> <p>Payable after 1-week waiting period, for up to 52 weeks, or for 1/2 of number of weeks of contribution during last 2 years if fewer than 104.</p> <p>(Unemployment assistance under National-Provincial program available to needy persons exhausting benefit rights or for whom benefits inadequate.)</p>			<p>Department of Labor, general supervision.</p> <p>Unemployment Insurance Commission, administration of program together with employment service through its regional and local employment offices; tripartite membership.</p>
<p><u>Family allowance:</u> \$6 a month for each child under age 10; \$8 for each child age 10 to 15.</p>			<p>Department of National Health and Welfare, general supervision.</p> <p>Family Allowances and Old-Age Security Division, in Department, administration of allowances through regional office in each Provincial capital.</p>

**CENTRAL AFRICAN REPUBLIC**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u> First law: 1952. Current law: 1956.</p> <p><u>Social insurance system (maternity benefits only)</u></p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> See contribution to family allowance program below. <u>Government:</u> None.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u> First law: 1935. Current law: 1961.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 2.5% of payroll. <u>Government:</u> None. Maximum earnings for contribution and benefit purposes: 50,000 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u> First and current law: 1956.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children. Special system for public employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 4% of payroll (industry, transport, construction), 3.5% (agriculture and mining), or 4.5% (commerce and other). <u>Government:</u> Any deficit. Maximum earnings for contribution purposes: 50,000 francs a month. Above contributions also finance maternity benefits.</p>	<p><u>Family allowances:</u> Child must be under age 14 (17 if apprentice, 20 if student or invalid). Parent must have had 6 months of employment, and be currently working 20 days or 133 hours a month (or be widow of recipient).</p>

CENTRAL AFRICAN REPUBLIC

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before confinement, and 6 weeks thereafter or 9 weeks if complications.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Public Family Allowances and Employment Injuries Office, administration of program; managed by tripartite committee and director.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day following injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Lump sum of up to 12,000 francs.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Public Family Allowances and Employment Injuries Office, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 300 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 300 francs a month for 9 months (paid in 2 installments).</p> <p><u>Birth grant:</u> Lump sum of 1,800 francs for each of first 3 births.</p>			<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Public Family Allowances and Employment Injuries Office, administration of program.</p>

**CEYLON**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1958.</p> <p><u>Provident fund system</u> (lump-sum benefits only)</p> <p>(1 rupee equals 21 U.S. cents)</p>	<p>Employed persons.</p> <p>Exclusions: Day laborers, employees of certain small employers, family labor, employees under approved private plans, and public employees.</p> <p>Special pension system for public employees.</p>	<p><u>Insured person</u>: 4% of earnings (may be increased voluntarily).</p> <p><u>Employer</u>: 6% of payroll.</p> <p><u>Government</u>: None (unless necessary to provide guaranteed minimum interest).</p> <p>Maximum earnings for contribution purposes: 500 rupees a month.</p>	<p><u>Old-age grant</u>: Age 55 (men) or 50 (women); and retirement from covered employment. (Payable at any age upon permanent departure from country, or withdrawal from employment by female employee due to marriage.)</p> <p><u>Invalidity grant</u>: Permanent and total incapacity for work.</p> <p><u>Survivor grant</u>: Death prior to retirement.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p><u>National health system</u> (medical care only).</p>	<p>All residents (within limits of facilities available).</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: None.</p> <p><u>Government</u>: Whole cost.</p>	<p><u>Medical care</u>: Residence in country.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1934.</p> <p>Current law: 1939.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Wage earners in industry, mining, public utilities, construction, and plantations.</p> <p>Exclusions: Wage earners with wages above 400 rupees a month; salaried employees; and employees of firms of less than 10 workers, unless power used.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government</u>: Cost of medical care.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Widow grant:</u> Lump sum equal to total employee and employer contributions paid since 1958, plus at least 2 1/2% compound interest.</p>	<p><u>Invalidity grant:</u> Lump sum equal to total employee and employer contributions paid since 1958, plus at least 2 1/2% compound interest.</p>	<p><u>Survivor grant:</u> Lump sum equal to total employee and employer contributions paid on behalf of deceased since 1958, plus at least 2 1/2% compound interest.</p> <p>Payable to nominated beneficiary or legal heir.</p>	<p>Ministry of Labor, administration of program through its district offices.</p> <p>National Bank of Ceylon, custody and investment of Employees' Provident Fund into which contributions paid, and payment of grants certified by Ministry.</p>
<p><u>Sickness benefit:</u> None payable.</p> <p><u>Maternity benefit:</u> None (1939 ordinance requires employers to pay full wages for 2 weeks before and 4 weeks after confinement to female manual employees with 150 days of work for same employer).</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients in government clinics and hospitals.</p> <p>Medical treatment, emergency home care, maternity care, necessary surgery, hospitalization, and prescribed drugs.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p>	<p>Ministry of Health, provision of medical services through government clinics and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> About 15-60% of wages, according to wage class (percentage declines the higher the wage). Maximum benefit, 60 rupees a month.</p> <p>Payable after 7-day waiting period, until recovery or permanent disability.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of about 1 1/3 to 3 1/2 years' wages, varying inversely according to wage class, if totally disabled.</p> <p>Minimum and maximum grants: 700 and 6,300 rupees (temporary disability benefits deducted from lump sum).</p> <p><u>Partial disability:</u> Lump-sum grant equal to percentage of total disability grant, according to loss of earning capacity.</p> <p><u>Medical benefits (work injury):</u> Provided by government.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of about 1 to 2 1/2 years' wages of deceased, varying inversely according to wage class, distributed among dependent relatives.</p> <p>Minimum and maximum grants: 500 and 4,500 rupees (temporary disability benefits deducted from lump sum).</p>	<p>Ministry of Home Affairs, general supervision.</p> <p>Department of Social Services, in Ministry, administration of law including approval of agreements, decision of contested cases, and distribution of survivor grants.</p> <p>Employers may insure liability with approved private insurance companies.</p>



CHAD

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952. Current law: 1956.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.2% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance.</p> <p><u>Maternity benefit:</u> 3 months of employment immediately prior to cessation of work.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1935. Current law: 1957.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying according to risk in establishment.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for benefit purposes: 33,300 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1956.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 2.35% of payroll.</p> <p><u>Government:</u> 1.25% of taxable earnings.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (17 if apprentice, 20 if student or invalid).</p> <p>Parent must have had 6 months of employment, and be currently working 20 days or 133 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before confinement, and 6 weeks thereafter or 9 weeks if complications.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program; managed by tripartite board and director.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day after injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p><u>Constant-attendance supplement:</u> 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p><u>Dependent parents and grandparents:</u> 10% of earnings each.</p> <p><u>Maximum survivor pensions:</u> 85% of earnings.</p> <p><u>Funeral grant (work injury):</u> Lump sum covering cost of burial.</p>	<p>Ministry of Labor, enforcement of law.</p> <p>Employers must insure liability with private insurance company.</p>
<p><u>Family allowance:</u> 360 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 360 francs a month for 9 months (paid in 2 installments).</p> <p><u>Birth grant:</u> Lump sum of 3,600 francs for each of first 3 births.</p>			<p>Ministry of Social Affairs, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program.</p>

CHILE

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1924.</p> <p>Current laws: 1952 (2 laws establishing separate programs for wage earners and salaried employees).</p> <p><u>Social insurance system</u></p> <p>(1 escudo equals about 33 U.S. cents)</p>	<p>Wage earners program: Wage earners, and urban self-employed whose annual income not above Santiago minimum wage.</p> <p>Salaried employees program: Salaried employees in private employment.</p> <p>Special systems for railroad employees, seamen and port workers, public employees, and about 30 other occupations.</p>	<p><u>Insured person:</u> Wage earners, 6% of wages (7% in arduous occupations); self-employed, 10% of earnings; salaried employees, 8% of salary.</p> <p><u>Employer:</u> For wage earners, 12.5% of wages (14% in arduous occupations); for salaried employees, 17.83% of salaries.</p> <p><u>Government:</u> For wage earners, 5.5% of wages (full amount not paid regularly in past).</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old-age pension:</u> Wage earner, age 65 and contributions in 800 weeks and 50% of weeks since initial coverage (men); or age 55 and contributions in 500 weeks (women); retirement unnecessary.</p> <p>Salaried employee, age 65 or 35 years of contribution (men); age 55 and 20 years, or any age if 30 years (women); retirement necessary. Payable abroad.</p> <p><u>Invalidity pension:</u> Wage earner, 70% incapacity (total invalidity) or 40-69% (partial invalidity); contributions in 30 weeks, 40% of weeks in last 5 years, and 90% of weeks since initial coverage. Salaried employee, 67% incapacity; 3 years of contribution, plus 1 year for each 5 years above age 30.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or met contribution requirements for invalidity pension.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1924.</p> <p>Current laws: 1952 (wage earners) and 1953 (medical services for salaried employees).</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Wage earners program: Wage earners; urban self-employed whose annual income not above Santiago minimum wage; and pensioners (medical benefits only).</p> <p>Salaried employees program: Salaried employees in private and public employment (medical services only).</p> <p>Special systems for railroad employees, bank employees, seamen and port workers, and other groups.</p>	<p><u>Insured person:</u> See pension contribution above. (Pensioners, 5% of pension.)</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same. Also, direct subsidy raising total government share to about 2/3 of cost.</p>	<p><u>Cash benefits (wage earners only):</u> Currently insured, 6 months of insurance, and 13 weeks of contribution in last 6 months.</p> <p><u>Medical benefits:</u> Wage earners, currently insured (eligibility continues during 3 months of involuntary unemployment); self-employed, contributions throughout last 3 months. Salaried employees, currently insured, 6 months of insurance, and 13 weeks of contribution in last 6 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1916.</p> <p>Current law: 1931.</p> <p><u>Voluntary insurance with public or private carrier</u></p>	<p>Employed persons.</p> <p>Exclusion: Temporary employees of small firms.</p> <p>Special systems for railroad and public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Most of cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> Special grants to guarantee fund operated by Work Accident Fund.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First and current laws: 1937 (salaried employees) and 1953 (service-indemnities for wage earners).</p> <p><u>Compulsory benefit systems</u></p>	<p>Wage earners program: Wage earners covered by service-indemnity program. Includes all wage earners except those under special systems or contracted-out at start.</p> <p>Salaried employees program: Salaried employees in private employment.</p>	<p><u>Insured person:</u> None (wage earners), or 1% of salary (salaried employees).</p> <p><u>Employer:</u> 2% of wages to account from which service-indemnities paid (wage earners), or none (salaried employees).</p> <p><u>Government:</u> None.</p>	<p><u>Unemployment benefit:</u> 156 weeks of coverage (wage earners), or 12 months of contribution in salaried employment (salaried employees).</p> <p>Able and willing to work; registration for employment; and resources insufficient for maintenance (salaried employees only).</p> <p>Unemployment not due to reasons within claimant's control, or to refusal of offer of at least 50% of previous earnings.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1937.</p> <p>Current law: 1953.</p> <p><u>Employment-related system</u></p>	<p>Employed persons and social insurance beneficiaries, with 1 or more children or other eligible dependent.</p> <p>Separate systems for wage earners, salaried employees in private employment, bank employees, seamen, public employees, and other groups.</p>	<p><u>Insured person:</u> 2% of earnings or pension (not applied in practice).</p> <p><u>Employer:</u> 22% of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Family allowance:</u> Child must be under 18 (23 if student, no limit if invalid); also payable from 5th month of pregnancy.</p> <p>Allowances also paid for wife and aged or invalid parent.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension (wage-earners)</u>: 50% of average wages during last 5 years, plus 1% of wages for each 50 weeks of contribution beyond 500 weeks; maximum, 70% of wages.</p> <p>Increment of 10% of contributions paid for each 150 weeks of contribution after pension awarded.</p> <p>Child's supplement: 10% of average pension paid in preceding year, for each child.</p> <p>Maximum total pension: 100% of wages.</p> <p>Salaried employees: 1/35 of average salary during last 5 years, times years of contribution; maximum pension, 100% of salary.</p> <p>If ineligible, refund of employee-employer contributions in installments.</p> <p>Automatic adjustment of all pensions.</p>	<p><u>Invalidity pension (wage-earners)</u>: For total invalidity, 50% of average wages during last 5 years, plus 1% of wages for each 50 weeks of contribution beyond 500 weeks; maximum, 70% of wages.</p> <p>Partial invalidity: 50% of pension for total invalidity.</p> <p>Salaried employees: 70% of average salary during last 5 years, plus 2% of salary for each year of contribution beyond 20 years.</p> <p>Automatic adjustment of all pensions.</p>	<p><u>Survivor pensions (wage-earners)</u>: Widow or invalid dependent widower, 50% of pension of insured paid at age 65 or if invalid; otherwise, payable for 1 year only, each orphan under 15 (18 if student, no limit if invalid), 20% of average pension paid in preceding year. Maximum survivor pensions, 100% of pension of insured.</p> <p>Salaried employees: Widow or invalid dependent widower, 40% of pension or average salary of insured in last 5 years. Each orphan (or parent), 15% of pension or average salary. Maximum survivor pensions, 100% of pension or salary of insured. If ineligible, refund of contributions.</p> <p>Funeral grant: Wage earners, 1 month's minimum wage in district; salaried employees, 3 months' minimum salary in Santiago.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Social Insurance Service, administration of program for wage earners, through branch offices; managed by tripartite board and director-general. Tripartite local councils supervise administration in individual regions.</p> <p>Private Salaried Employees' Welfare Fund, administration of program for most salaried employees; about 25 smaller funds cover salaried employees in particular occupations.</p>
<p><u>Sickness benefit (wage-earners)</u>: 100% of average wages during last 6 months. Payable after 3-day waiting period, for normal maximum duration of 52 weeks; may be extended to 78 weeks in special cases.</p> <p>Salaried employees: No insurance benefit (employer must pay 100% of earnings during 1st month, 75% during 2nd, 50% during 3rd, and 25% during 4th month).</p> <p><u>Maternity benefit (wage-earners only)</u>: 100% of wages, payable for 6 weeks before and 6 weeks after confinement; may be extended to 12 weeks after confinement.</p> <p>Nursing allowance: 25% of maternity benefit, or allowance in kind, payable after maternity benefit ends until mother ceases nursing child.</p>	<p><u>Medical benefits (wage earners)</u>: Medical services ordinarily provided directly to patients through facilities of National Health Service.</p> <p>General and specialist care, periodic medical examination, hospitalization, medicines, dental care, and maternity care.</p> <p>Duration: No limit.</p> <p>Salaried employees: Limited preventive and curative medical services.</p>	<p><u>Medical benefits for dependents (wage-earners only)</u>: Same as for insured. Wife also receives same nursing allowance as insured woman.</p> <p>All children in country under 15: Medical and surgical care as out-patient, and part of cost of hospitalization.</p>	<p>Ministry of Health, general supervision.</p> <p>National Health Service, administration of benefits and services for wage earners, through 13 health zones; managed by tripartite board and director-general. Service operates own dispensaries and hospitals.</p> <p>National Salaried Employees' Medical Service, provision of limited medical services to salaried employees, on behalf of Private Salaried Employees' Welfare Fund and other auxiliary funds.</p>
<p><u>Temporary disability benefit (work injury)</u>: 75% of earnings.</p> <p>Payable from day injury sustained, for up to 1 year.</p>	<p><u>Permanent disability pension (work injury)</u>: 60% of earnings, if totally disabled.</p> <p>Constant-attendance supplement: Up to 20% of pension.</p> <p>Partial disability: Lump sum of up to 2 years' earnings, according to degree of disability. If above specified amount, may be paid in 12 monthly installments.</p> <p><u>Medical benefits (work injury)</u>: Necessary medical and pharmaceutical services, including occupational retraining; provided for duration of need.</p>	<p><u>Widow's pension (work injury)</u>: 30% of earnings of insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury)</u>: 20% of earnings for 1 orphan under age 18, and 40% for 2 or more; 60% of earnings for 3 or more full orphans.</p> <p>Other dependent relatives (if none of above): 10% of earnings each, up to maximum of 30%; payable to parents, grandparents, grandchildren, or other dependents living with deceased.</p> <p>Funeral grant: Cost of burial.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Work Accident Fund, administration of program including guarantee fund for all employers; government agency managed by tripartite board.</p> <p>Employers may insure liability with Fund, employer mutual association, or private company, though insurance not compulsory.</p>
<p><u>Unemployment benefit (wage earners)</u>: 75% of wage loss. Payable after 3-day waiting period, for up to 6 months or exhaustion of individual indemnity account if earlier.</p> <p>Salaried employees: 75-200% of legal minimum salary in Santiago. Uniform rate for all beneficiaries, though reduced if employee earns less than minimum salary in district. Payable from 1st day of unemployment for up to 90 days, or 180 days in special cases.</p>			<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Social Insurance Service, administration of program for wage earners.</p> <p>Private Salaried Employees' Welfare Fund, administration of program for most salaried employees; about 25 smaller funds cover salaried employees in particular occupations.</p>
<p><u>Family allowance (wage earners)</u>: 0.13 escudos per dependent for each day worked.</p> <p>Salaried employees: About 11 escudos a month per dependent.</p>			<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Social Insurance Service, administration of program for wage earners.</p> <p>Private Salaried Employees' Welfare Fund, administration of program for most salaried employees; about 25 smaller funds cover particular occupations.</p> <p>Employers usually pay allowances directly to own employees, and settle only surplus or deficit of contributions due with administrative agency.</p>

# CHINA (NATIONALIST)

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1950. Current law: 1958.</p> <p><u>Contributory lump-sum benefit system</u></p> <p>(1 Taiwan dollar equals 2.5 U.S. cents)</p>	<p>Employees of industrial firms, mines, and plantations, with 10 or more employees; public utility employees; fishermen; and self-employed artisans.</p> <p>Exclusion: Salaried employees not union members.</p> <p>Operates in Taiwan Province (Formosa).</p> <p>Special systems for sugar-cane farmers and public employees.</p>	<p><u>Insured person:</u> 0.75% of earnings (self-employed, 2.1%).</p> <p><u>Employer:</u> 2.25% of payroll.</p> <p><u>Government:</u> 0.9% of earnings of self-employed; and proceeds of 0.5-2% tax on fish sales (in lieu of contribution by fishermen).</p> <p>Above contributions also finance cash sickness, maternity, and work-injury benefits.</p> <p><u>Maximum earnings for benefit purposes:</u> 1,860 dollars a month.</p>	<p><u>Old-age grant:</u> Age 60 (miners, 55); payment of some contributions; and retirement from covered employment.</p> <p><u>Invalidity grant:</u> Permanent total or partial incapacity, and payment of some contributions.</p> <p><u>Survivor grant:</u> Payment of some contributions by deceased.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1950. Current law: 1958.</p> <p><u>Social insurance system (limited cash and hospitalization benefits)</u></p>	<p>Employees of industrial firms, mines, and plantations, with 10 or more employees; public utility employees; fishermen; and self-employed artisans.</p> <p>Exclusion: Salaried employees not union members.</p> <p>Operates in Taiwan Province (Formosa).</p> <p>Special systems for sugar-cane farmers and public employees.</p>	<p><u>Insured person:</u> 0.25% of earnings (self-employed, 0.7%).</p> <p><u>Employer:</u> 0.75% of payroll.</p> <p><u>Government:</u> 0.3% of earnings of self-employed; and part of proceeds of tax on fish sales (in lieu of contribution by fishermen).</p> <p>Above contributions finance hospitalization benefits only (cash benefits financed from pension contributions above).</p> <p><u>Maximum earnings for benefit purposes:</u> 1,860 dollars a month.</p>	<p><u>Cash sickness benefit:</u> Payable only if incapacity due to nonoccupational accident (no minimum qualifying period specified).</p> <p><u>Cash maternity benefits:</u> 10 months of contribution in last 2 years.</p> <p><u>Hospitalization benefit:</u> Provided in case of nonoccupational sickness requiring hospitalization (excluding various infectious diseases and maternity); 3 months of contribution.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1929. Current law: 1958.</p> <p><u>Social insurance system</u></p>	<p>Employees of industrial firms, mines, and plantations, with 10 or more employees; public utility employees; fishermen; and self-employed artisans.</p> <p>Exclusion: Salaried employees not union members.</p> <p>Operates in Taiwan Province (Formosa).</p> <p>Special systems for sugar-cane farmers and public employees.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same, plus additional premium varying with risk.</p> <p><u>Government:</u> Same.</p> <p><u>Maximum earnings for benefit purposes:</u> 1,860 dollars a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

CHINA (NATIONALIST)

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Mid-age grant:</u> Lump sum equal to 1 month's average earnings per year of contribution up to 15 years, plus 2 months' earnings per year of contribution beyond 15 years.</p> <p><u>Maximum grant:</u> 45 months' earnings.</p> <p>Increment of 1 month's earnings per year of continued work and contribution after age 60; maximum increment, 5 months' earnings.</p>	<p><u>Invalidity grant:</u> Lump sum equal to 40 months' average earnings.</p> <p><u>Partial invalidity:</u> Lump sum of 1-39 months' earnings, according to degree of disability.</p>	<p><u>Survivor grant:</u> Lump sum equal to 27 months' average earnings of insured (17 months' earnings if less than 2 years but more than 1 year of contribution, or 10 months' earnings if less than 1 year of contribution).</p> <p><u>Eligible survivors</u> (in order of priority): Spouse and children; parents; and dependent grandchildren, grandparents, brothers, and sisters.</p> <p><u>Funeral grant:</u> Lump sum of 3 months' earnings.</p>	<p>Ministry of Interior, general supervision through its Department of Social Affairs.</p> <p>Taiwan Labor Insurance Bureau, administration of program under direction of tripartite Labor Insurance Commission.</p>
<p><u>Sickness benefit</u> (for nonoccupational accident only): 50% of earnings.</p> <p>Payable after 3-day waiting period for up to 6 months (9 months, if more than 1 year of contribution).</p> <p><u>Maternity benefit:</u> 100% of earnings, payable for 45 days before and after confinement.</p> <p><u>Maternity grant:</u> Lump sum of 15 days' earnings.</p>	<p><u>Hospitalization benefit:</u> Service benefit provided by hospitals under contract with and paid directly by Labor Insurance Bureau.</p> <p>Hospitalization, including in-patient medical treatment, surgery, and medicines.</p> <p><u>Maximum duration:</u> 4 months.</p>	<p><u>Medical benefits for dependents:</u> None.</p> <p>Lump-sum maternity grant equal to 15 days' earnings of husband payable to wife of insured man.</p>	<p>Ministry of Interior, general supervision through its Department of Social Affairs.</p> <p>Taiwan Labor Insurance Bureau, administration of program.</p>
<p><u>Temporary disability benefit</u> (work injury): 70% of earnings for 1st 6 months; 50% of earnings thereafter.</p> <p>Payable after 3-day waiting period, for up to 1 year.</p>	<p><u>Permanent disability grant</u> (work injury): Lump sum of 60 months' earnings, if totally disabled.</p> <p><u>Partial disability:</u> Lump sum of 1 1/2-59 months' earnings, according to degree of disability.</p> <p><u>Medical benefits</u> (work injury): Hospitalization, including in-patient medical treatment, surgery, and medicines. Provided for up to 7 months.</p>	<p><u>Survivor grant</u> (work injury): Lump sum equal to 37 months' earnings of insured.</p> <p><u>Eligible survivors</u> (in order of priority): Spouse and children; parents; and dependent grandchildren, grandparents, brothers, and sisters.</p> <p><u>Funeral grant:</u> Lump sum of 3 months' earnings.</p>	<p>Ministry of Interior, general supervision through its Department of Social Affairs.</p> <p>Taiwan Labor Insurance Bureau, administration of program.</p>

## CHINA (COMMUNIST)

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1951. Current law: 1958.</p> <p><u>Social insurance system</u></p>	<p>Employees of factories and mines with 100 or more workers, and of transportation, communication, and construction undertakings.</p> <p>Operates in Mainland China; actual extent of coverage not known.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 3% of payroll.</p> <p><u>Government:</u> None, except as employer.</p> <p>Above employer contribution also finances work-injury pensions.</p>	<p><u>Old-age pension:</u> Age 60 for men, 55 for salaried women, 50 for other women (55 and 45, if arduous or unhealthy work). 20 years (men) or 15 years (women) of work, including 5 continuous years. Retirement necessary.</p> <p><u>Invalidity pension:</u> Total incapacity for work, and inadequate income. 25 years of work, including 5 continuous years (15 years of work if over age 50, or 45 if woman).</p> <p><u>Survivor grant:</u> Deceased was in covered employment or pensioner at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Employer liability only: Social insurance law requires covered employers to pay ill employees 60-100% of wages for 26 weeks, according to years of work, and to provide limited medical care to employees and dependents; full wages must likewise be paid during 8 weeks of maternity leave to female employees, who also receive a small maternity grant under social insurance.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1929. Current law: 1951.</p> <p><u>Social insurance system (long-term pensions only)</u></p> <p>(Law also requires covered employers to continue full earnings during medical treatment, and to provide necessary medical care.)</p>	<p>Employees of factories and mines with 100 or more workers, and of transportation, communication, and construction undertakings.</p> <p>Operates in Mainland China; actual extent of coverage not known.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> None, except as employer.</p>	<p><u>Work-injury pensions:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

CHINA (COMMUNIST)

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u>: 50% of average earnings. Increased to 60% if 10-14 years of continuous work, or 70% if 15 years or more.</p> <p>Pensions of non-trade union members reduced by 1/2.</p>	<p><u>Invalidity pension</u>: 40% of average earnings. Increased to 50% if 10-14 years of continuous work, or 60% if 15 years or more.</p> <p>Pensions of non-trade union members reduced by 1/2.</p>	<p><u>Survivor grant</u>: Lump sum of 3-12 months' earnings, according to years of work; reduced by 1/2 if not trade-union member. If pensioner, 6-9 months' pension.</p> <p><u>Funeral grant</u>: 1 month's earnings.</p>	<p>Ministry of Labor, general supervision.</p> <p>All-China Trade Union Federation, national administration and supervision of local trade unions.</p> <p>Local trade union committees: Collection of contributions and payment of pensions.</p>
<p><u>Temporary disability benefit (work injury)</u>: None under social insurance; individual employer must continue full wages.</p>	<p><u>Permanent disability pension (work injury)</u>: 60% of earnings, if totally disabled.</p> <p>Constant-attendance supplement: 15% of earnings.</p> <p><u>Partial disability</u>: 5-20% of earnings, according to degree of disability.</p> <p><u>Medical benefits (work injury)</u>: None under social insurance; individual employer must provide medical care.</p>	<p><u>Survivor pension (work injury)</u>: 25-50% of earnings of deceased, according to number of eligible survivors, payable to dependent lineal descendants.</p> <p><u>Funeral grant</u>: Lump sum of 3 months' earnings.</p>	<p>Ministry of Labor, general supervision.</p> <p>All-China Trade Union Federation, national administration and supervision of local trade unions.</p> <p>Local trade union committees: Collection of contributions, payment of pensions, and enforcement of employer-liability provisions.</p>



**COLOMBIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1961 ( 1946 social insurance law contained pension provisions that never came into force).</p> <p><u>Social insurance system</u></p> <p>(1 peso equals about 10 U. S. cents)</p>	<p>Employees in industry and commerce.</p> <p>Exclusions: Agricultural, domestic, and various temporary employees.</p> <p>Coverage being extended gradually to different regions.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 2% of earnings.</p> <p><u>Employer:</u> 4% of payroll.</p> <p><u>Government:</u> 2% of earnings.</p> <p>Above rates to increase 50% after 5 years.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women). 500 weeks of contribution in last 20 years, or 1000 total weeks (if born before 1911, 250-week minimum). Pension reduced by excess of current earnings plus pension over prior earnings.</p> <p><u>Invalidity pension:</u> 2/3 loss of normal earning capacity. 150 weeks of contribution in last 6 years, including 75 weeks in last 3 years.</p> <p><u>Survivor pensions:</u> Deceased met contribution conditions for old-age or invalidity pension, or was pensioner, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1946.</p> <p>(Labor code of 1950 requires larger employers to provide generally similar benefits to employees at own expense, in regions where social insurance not yet applied.)</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees in industry and commerce; some agricultural workers (varies by region); and pensioners.</p> <p>Exclusions: Domestic labor, seasonal and casual workers, and temporarily employed aliens.</p> <p>Coverage being extended gradually to different regions.</p> <p>Special systems for railroad and public employees.</p>	<p><u>Insured person:</u> 2-2.5% of earnings, according to 10 wage classes and region. Pensioners, 2% of pension.</p> <p><u>Employer:</u> 4-5% of payroll, according to wage class and region.</p> <p><u>Government:</u> 2-2.5% of earnings, according to wage class and region.</p> <p>Maximum earnings for contribution and benefit purposes: 600-1,300 pesos a month, according to region.</p>	<p><u>Cash sickness and medical benefits:</u> 5 weeks of contribution immediately prior to claim.</p> <p><u>Cash maternity benefit:</u> 12 weeks of contribution in last 9 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1916.</p> <p>Current law: 1950 (labor code; 1946 social insurance law contained work-injury provisions that never came into force).</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons.</p> <p>Exclusions: Temporary, casual, and family workers; public employees; and employees of artisans having less than 3 employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1957.</p> <p><u>Employment-related system</u></p>	<p>Employees of firms with 10 or more permanent employees or capital of 50,000 pesos, public employees, and sickness insurance beneficiaries, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 4% of payroll.</p> <p><u>Government:</u> None, except as employer.</p>	<p><u>Family allowances:</u> Child must be under age 18 (no limit if invalid).</p> <p>Parent must be working 96 hours a month, and have an income of not more than 2000 pesos (cities of 100,000) or 1500 pesos (elsewhere) a month.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 4% of average earnings during last 3 years, plus increment of 1.2% of earnings for each 50 weeks of contribution after 500 weeks.</p> <p><u>Dependents supplements:</u> Wife age 60 or invalid, 24 pesos a month; each child, 12 pesos; maximum, 72 pesos.</p> <p><u>Minimum and maximum pensions,</u> 120 pesos a month, and 90% of earnings.</p>	<p><u>Invalidity pension:</u> 45% of average earnings during last 3 years, plus increment of 1.2% of earnings for each 50 weeks of contribution after 500 weeks.</p> <p><u>Dependents supplements:</u> Wife age 60 or invalid, 24 pesos a month; each child, 12 pesos; maximum 72 pesos.</p> <p><u>Minimum and maximum pension,</u> 120 pesos a month, and 90% of earnings.</p> <p><u>Constant-attendance supplement:</u> 10% of earnings.</p>	<p><u>Widow's pension:</u> 50% of pension of insured.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured for each orphan under 14 (18 if student, no limit if invalid), or 30% if full orphan.</p> <p><u>Parents and grandparents:</u> 20% of pension each.</p> <p><u>Maximum survivor pensions:</u> 100% of pension of insured.</p> <p><u>Funeral grant:</u> 1 month's wages or pension; minimum, 200 pesos.</p>	<p>Colombian Social Insurance Institute, national administration of program; managed by tripartite governing body and director-general.</p> <p>Sectional Funds, created and supervised by Institute, local administration of contributions and benefits.</p>
<p><u>Sickness benefit:</u> 66 2/3% of earnings, according to 10 wage classes, for first 120 days; thereafter, 50% of earnings.</p> <p><u>Payable after 3-day waiting period,</u> for up to 180 days.</p> <p><u>Maternity benefit:</u> 100% of earnings, according to 10 wage classes, payable for 4 weeks before and 4 weeks after confinement.</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients by clinics and hospitals operated by Institute.</p> <p>Medical, surgical, hospital, pharmaceutical, maternity, and dental care and related services.</p> <p><u>Duration:</u> 180 days, if unable to work; otherwise, no limit specified.</p>	<p><u>Medical benefits for dependents:</u> Wife receives same maternity care as insured woman.</p> <p><u>Newborn child of insured man or woman</u> receives pediatric care, and free milk if required, for up to 6 months.</p> <p>Dependents not entitled to other medical benefits.</p>	<p>Colombian Social Insurance Institute, national administration of program.</p> <p>Sectional Funds, local administration of contributions and benefits.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings, payable for up to 6 months.</p> <p>If employer's capital 10,000-50,000 pesos, only 66 2/3% of earnings payable for up to 6 months; if capital below 10,000 pesos, 66 2/3% payable for only 3 months.)</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 30 months' earnings, if totally disabled; larger if constant attendance required.</p> <p><u>Partial disability:</u> Lump sum of 1-23 months' earnings, in proportion to degree of injury. (If employer's capital below 50,000 pesos, no benefit payable.)</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, and hospital care; medicines; appliances.</p> <p><u>Duration:</u> 2 years (6 months, if employer's capital 10,000-50,000 pesos; not required if capital below 10,000 pesos).</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 24 months' wages (12 months, if employer's capital 50,000-125,000 pesos; no grant if capital below 50,000 pesos).</p> <p>Benefit shared between widow and orphans; if none of these, shared among parents, grandparents, or other child or invalid dependents.</p> <p><u>Funeral grant:</u> 1 month's wages.</p>	<p>Ministry of Labor, enforcement of law.</p> <p>Employer may insure liability with private insurance company.</p> <p>Agreements customary between employer or insurance carrier and beneficiaries.</p>
<p><u>Family allowance:</u> Varies among funds, being quotient of each fund's revenue and number of children it covers.</p> <p><u>National average:</u> About 16 pesos a month per child.</p>			<p>Ministry of Labor, general supervision and national administration.</p> <p>Employer Family Equalization Funds, local administration; a fund must normally be formed of at least 50 employers, who together have at least 2,000 employees entitled to allowance. Employers may be authorized to pay allowances directly to own employees.</p>

**CONGO (BRAZZAVILLE)**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1962.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>	<p>Employed persons.</p> <p>Special system for public employees.</p>	<p><u>Insured person</u>: 1.6% of earnings.</p> <p><u>Employer</u>: 2.4% of payroll.</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for contribution and benefit purposes: 50,000 francs a month.</p>	<p><u>Old-age pension</u>: Age 55, and 10 years of employment (5 years if had 10 years before law). Retirement necessary.</p> <p><u>Invalidity pension</u>: Age 50; incapacity for any work; and 10 years of employment (5 years if had 10 years before law).</p> <p><u>Survivor pensions</u>: Deceased met employment conditions for old-age pension.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952.</p> <p>Current law: 1956.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 0.2% of payroll.</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Sickness benefit</u>: None under insurance.</p> <p><u>Maternity benefit</u>: Woman in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1935.</p> <p>Current law: 1959.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 1.5% of payroll.</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for contribution and benefit purposes: 50,000 francs a month.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1949.</p> <p>Current law: 1956.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p> <p>Special system for public employees.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 4.8% of payroll.</p> <p><u>Government</u>: 50 francs a month per child covered.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Family allowances</u>: Child must be under age 14 (17 if apprentice, 20 if student or invalid).</p> <p>Parent must have had 6 months of employment, and be currently working 20 days or 133 hours a month (or be widow of recipient).</p>

CONGO (BRAZZAVILLE)

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> About 1.5% of earnings times years of contribution, according to point system. Minimum after 15 years of employment, 50% of highest minimum wage.</p> <p><u>Child supplement:</u> Equal to current family allowance.</p> <p><u>Lump sum:</u> Refund of employee-employer contributions after 10 years if pension below 15-year minimum; or 150% of employee contributions if 5-9 years of employment.</p> <p>Former workers with 15 years of employment before law and ineligible for pension receive old-age allowance equal to 50% of highest minimum wage.</p>	<p><u>Invalidity pension:</u> About 1.5% of earnings times years of contribution, according to point system. Minimum after 15 years of employment, 50% of highest minimum wage.</p> <p><u>Child supplement:</u> Equal to current family allowance.</p> <p><u>Lump sum:</u> Refund of employee-employer contributions after 10 years if pension below 15-year minimum; or 150% of employee contributions if 5-9 years of employment.</p>	<p><u>Widow's pension:</u> 50% of pension of insured.</p> <p><u>Orphans' pensions:</u> Equal to current family allowance for each half-orphan, or to 20% of pension of insured for each full-orphan.</p> <p><u>Lump-sum grants:</u> Above percentages of refunds due deceased, if he was ineligible for pension.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Welfare Fund, administration of program; managed by tripartite governing body and director.</p>
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before and 6 weeks after childbirth.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Welfare Fund, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day after injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by half for that under 50% and increased by half for that over 50%.</p> <p><u>Constant-attendance supplement:</u> 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p><u>Dependent parents and grandparents:</u> 10% of earnings each.</p> <p><u>Maximum survivor pensions:</u> 85% of earnings.</p> <p><u>Funeral grant (work injury):</u> Lump sum of up to 8,500 francs.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Welfare Fund, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 550 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 550 francs a month for 9 months (paid in 3 installments).</p> <p><u>Birth grant:</u> Lump sum of 1,100 francs for each of first 3 births.</p>			<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Welfare Fund, administration of program.</p>

CONGO (LEOPOLDVILLE)

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1956. Current law: 1961.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals about D.6 of 1 U.S. cent)</p>	<p>Employed persons. Special system for public employees.</p>	<p><u>Insured person:</u> 3% of earnings. <u>Employer:</u> 3.5% of payroll. <u>Government:</u> None. <u>Maximum earnings for contribution and benefit purposes:</u> 7,500 francs a month.</p>	<p><u>Old-age pension:</u> Age 55 (to be raised 1 year each 3 years to 65 for men and 60 for women); 24 months of insurance; and retirement from employment. Payable only within country, unless reciprocal agreement.</p> <p><u>Invalidity pension:</u> Loss of 66 2/3% of earning capacity. 36 months of insurance in last 5 years (if accident, need only be currently employed).</p> <p><u>Survivor benefits:</u> Deceased was pensioner or eligible for pension at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952 (foreign salaried employees only).</p> <p>(Labor law requires individual employer to pay 25% of earnings and provide medical care for ill employee or dependent).</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1949. Current law: 1961.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 1% of payroll. <u>Government:</u> None. <u>Maximum earnings for contribution and benefit purposes:</u> 7,500 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1951. Current law: 1961.</p> <p><u>Employment-related system</u></p>	<p>Employed persons and social insurance beneficiaries, with 1 or more children.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through direct payment of allowances to own employees. <u>Government:</u> None.</p>	<p><u>Family allowances:</u> Child must be under age 16 (21 if student, no limit if invalid). Allowance also payable for nonworking wife caring for children.</p>

CONGO (LEOPOLDVILLE)

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u>: 1.67% of average earnings during last 5 years of insurance times years of insurance.</p> <p><u>Minimum pension</u> (if covered in 48 of last 60 months and average earnings not over 1,000 francs a month): 33 1/3% of earnings.</p> <p><u>Old-age grant</u>: (if less than 24 months of insurance): Lump sum of 10 years' pension.</p>	<p><u>Invalidity pension</u>: 1.67% of average earnings during last 5 years of insurance times years of insurance.</p> <p><u>Minimum pension</u> (if covered in 48 of last 60 months and average earnings not over 1,000 francs a month): 33 1/3% of earnings.</p> <p><u>Constant-attendance supplement</u>: 50% of pension.</p>	<p><u>Widow's pension</u>: 40% of pension of insured, if age 50 or invalid at his death.</p> <p><u>Widow's grant</u> (if ineligible for pension): Lump sum of 12 months' pension of deceased.</p> <p><u>Orphans' grants</u>: Lump sum of 3 months' pension of deceased for each of first 4 orphans, or of 6 months' pension for each of first 4 full orphans. Must be under age 16 (21, if student).</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Security Institute, administration of program; managed by tripartite board and director-general.</p>
<p><u>Temporary disability benefit</u> (work injury): 66 2/3% of earnings.</p> <p>Payable after 30-day waiting period (during which employer must pay 2/3 of wages).</p>	<p><u>Permanent disability pension</u> (work injury): 85% of earnings at time of disability, if totally disabled.</p> <p><u>Constant-attendance supplement</u>: Up to 30% of pension.</p> <p>Percentage of full pension corresponding to degree of incapacity, if partially disabled (commuted to lump sum if incapacity below 15%).</p> <p><u>Medical benefits</u> (work injury): Medical, surgical, and hospital care; pharmaceutical supplies; and appliances. Provided after 30-day waiting period for up to 3 years. (Employer must furnish medical care during waiting period).</p>	<p><u>Widow's pension</u> (work injury): 20% of earnings of insured.</p> <p><u>Orphan's pension</u> (work injury): 15% of earnings, for each orphan under age 16 (21, if student).</p> <p><u>Maximum survivor pensions</u>: 85% of earnings.</p> <p><u>Funeral grant</u>: 90 days' wages at legal minimum wage.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Security Institute, administration of contributions and benefits.</p>
<p><u>Family allowances</u>: Varies among provinces, as fixed by provincial governments.</p>			<p>Ministry of Labor and Social Welfare, enforcement of law.</p> <p>Employer must pay allowances to own employees, without any equalization arrangement.</p>

**COSTA RICA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1941.</p> <p>Current law: 1946.</p> <p><u>Social insurance system</u></p> <p>(1 colon equals 15 U.S. cents)</p>	<p>Employees in industry, commerce, and government.</p> <p>Coverage of manual workers in industry being introduced gradually; now covered only in San Jose area.</p> <p>Exclusions: Agricultural, domestic, and temporary employees.</p> <p>Special system for journalists.</p>	<p><u>Insured person:</u> 2.5% of earnings.</p> <p><u>Employer:</u> 2.5% of payroll.</p> <p><u>Government:</u> 2.5% of total covered earnings (derived in part from earmarked tobacco tax).</p> <p>Above contribution rates reduced to 1% on that part of earnings above 2,000 colons a month.</p>	<p><u>Old-age pension:</u> Age 65 (or 60 with 8% reduction per year). 120 months of contribution. Retirement from covered employment. Payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of habitual earning capacity. 36 months of contribution.</p> <p><u>Survivor pensions:</u> 36 months of contribution by insured.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1941.</p> <p>Current law: 1943.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees with earnings of less than 1,000 colons a month (coverage continued if earnings rise above this level).</p> <p>Coverage extended gradually to different regions, but nearly all regions including rural areas now covered.</p>	<p><u>Insured person:</u> 3% of earnings, or 4% in regions where medical benefits available to dependents.</p> <p><u>Employer:</u> 3% of payroll, or 5% where medical benefits available to dependents.</p> <p><u>Government:</u> 1% of total covered earnings, or 2% where medical benefits available to dependents.</p>	<p><u>Cash sickness and medical benefits:</u> 20 days of contribution during last 4 weeks.</p> <p><u>Cash maternity benefits and maternity care:</u> 26 weeks of contribution during last 52 weeks.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1924.</p> <p>Current law: 1943 (labor code).</p> <p><u>Mixed compulsory and voluntary insurance with public carrier</u></p>	<p>Employees in industry and commerce, and agricultural employees using power machinery.</p> <p>Exclusions: Domestic and temporary employees, and most agricultural employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost. Insurance compulsory in specified industries, but otherwise voluntary; all premiums vary according to risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 40% of average earnings during last 10 years of contribution, plus increment of 1% of earnings per year of contribution in excess of 3 years; maximum, 70% of earnings.</p> <p>Additional increment of 8% of pension for each year retirement deferred beyond age 65.</p> <p>Minimum pension: 150 colons a month (if computed amount smaller, lump-sum is paid).</p>	<p><u>Invalidity pension:</u> 40% of average earnings in last 3 years of contribution, plus 1% of earnings per year of contribution in excess of 3 years; maximum, 70% of earnings.</p> <p>Minimum pension: 150 colons a month (if computed amount smaller, lump sum is paid).</p>	<p><u>Widow's pension:</u> 40% of pension of insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured, or 40% if full orphan, for each orphan under age 18 or invalid.</p> <p>Other eligible survivors: Mother or invalid father, 30% of pension; young brother or sister, 20% of pension (higher if no widow or orphan survive). Maximum survivor pensions: 100% of pension of insured.</p> <p>Lump sum grant (if ineligible for pension): 7 months' earnings.</p> <p>Funeral grant: Costs of burial; maximum, 175 colons.</p>	<p>Costa Rican Social Insurance Fund, administration of program; directed by tripartite board and manager.</p>
<p><u>Sickness benefit:</u> 50% of earnings. Payable after 4-day waiting period, for up to 25 weeks.</p> <p><u>Maternity benefit:</u> 50% of earnings, payable for 30 days before and 30 days after confinement.</p> <p>Also, milk allowance for up to 4 months.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through medical facilities of Fund.</p> <p>General and specialist care, hospitalization, medicines, dental services, maternity care, and spectacles.</p> <p>Maximum duration: 52 weeks (may be extended in special cases).</p>	<p><u>Medical benefits for dependents:</u> In regions where facilities available, same medical benefits as for insured (except dental care more limited). Maximum duration: 26 weeks.</p> <p>Medical care provided until age 2 for infant of every working mother insured at confinement and continuing in covered employment.</p>	<p>Costa Rican Social Insurance Fund, administration of program.</p> <p>Fund owns and operates own dispensaries and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings; minimum, 1.50 colons a day.</p> <p>Payable from day of injury for up to 12 months.</p>	<p><u>Permanent disability pension (work injury):</u> 66 2/3% of earnings, if totally disabled; payable for maximum of 10 years.</p> <p>Percentage of full pension according to schedule, if partially disabled; minimum pension, 50% of earnings. Payable for maximum of 5 years.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical care, hospitalization, medicines, appliances and rehabilitation.</p>	<p><u>Widow's pension (work injury):</u> 20% of earnings of insured, or 30% if mother. Also payable to invalid widower. Payable for 10 years only.</p> <p><u>Orphans' pensions (work injury):</u> 15-40% of earnings, according to number of orphans, or 20-60% if full orphans. Payable for 10 years.</p> <p>Other eligible survivors: Parents and other dependent relatives.</p> <p>Maximum survivor pensions: 60% of earnings of insured.</p> <p>Funeral grant: 200 colons.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Insurance Institute, exclusive insurer for compulsory and voluntary insurance.</p>



CUBA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: Numerous laws and decrees between 1921 and 1956 establishing separate pension systems for over 50 different occupations.</p> <p>Current law: 1963.</p> <p><u>Social insurance system</u></p> <p>(1 peso equals U.S. \$1.00 at nominal rate)</p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 10% of payroll.</p> <p><u>Government:</u> None, except as employer.</p> <p>Above employer contribution also finances sickness, maternity, and work-injury benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women). 25 years of employment (if fewer years, minimum pension at 65 and 60). Employed when claim filed. Retirement necessary. Not payable abroad, unless departure authorized.</p> <p><u>Invalidity pension:</u> Permanent 2/3 loss of working capacity, for full pension. Employed when incapacity occurs.</p> <p><u>Survivor pensions:</u> Deceased was employed or pensioner at death, or employed within 6 months thereof and for 3/4 of adult life.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1934 (maternity benefits only).</p> <p>Current law: 1963.</p> <p><u>Social insurance system</u> (cash and medical benefits).</p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> None, except as employer.</p>	<p><u>Sickness and maternity benefits:</u> Currently employed.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1916.</p> <p>Current law: 1963.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> None, except as employer.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 50% of average earnings during last 5 years.</p> <p>Increment of 1% of earnings for each year of employment beyond 25 years.</p> <p>Minimum and maximum pension: 38 pesos and 250 pesos a month.</p>	<p><u>Invalidity pension:</u> 50% of average earnings during last 5 years, plus 1% of earnings per year of employment beyond 25 years.</p> <p>Minimum and maximum pension: 38 pesos and 250 pesos a month.</p> <p>Partial invalidity: Percent of full pension proportionate to degree of incapacity.</p>	<p><u>Survivor pensions:</u> 60%, 75%, or 100% of pension of insured for 1, 2, or 3 or more dependent survivors.</p> <p>Eligible dependents: Widow; needy widower age 60 or invalid; orphans under 18 or invalid; needy parents.</p>	<p>Ministry of Labor, administration of program through its Social Security Directorate.</p> <p>Claims committees in workplaces assist in receiving and checking claims.</p>
<p><u>Sickness benefit:</u> 50% of earnings; minimum and maximum benefits, 1.50 and 8 pesos a day.</p> <p>Payable after 3-day waiting period, for up to 26 weeks (or 52 weeks if cure probable).</p> <p><u>Maternity benefit:</u> 100% of earnings, payable for up to 6 weeks before and 6 weeks after confinement. Minimum and maximum benefits, 1.50 and 8 pesos a day.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients in State medical centers.</p> <p>Medical and dental care, maternity care, and hospitalization. Provided until recovery.</p>	<p><u>Medical benefits for dependents:</u> Maternity care for wife of insured worker.</p>	<p>Ministry of Labor, national administration of benefits through its Social Security Directorate.</p> <p>Claims committees in workplaces verify claims for cash benefits, which are paid by State administrative agencies.</p> <p>State medical and hospital centers provide medical benefits.</p>
<p><u>Temporary disability benefit (work injury):</u> 70% of earnings.</p> <p>Payable from 1st day of incapacity, for up to 26 weeks (or 52 weeks if cure probable).</p>	<p><u>Permanent disability pension (work injury):</u> 55% of earnings, plus 1.1% of earnings per year of employment beyond 25 years.</p> <p>Minimum and maximum pension: 42 pesos and 275 pesos a month.</p> <p>Partial incapacity: Percent of full pension proportionate to degree of incapacity.</p> <p><u>Medical benefits (work injury):</u> Medical and dental care, hospitalization, medicines, appliances, and rehabilitation.</p>	<p><u>Survivor pensions (work injury):</u> 60%, 75%, or 100% of total incapacity pension of insured for 1, 2, or 3 or more dependent survivors.</p> <p>Eligible dependents: Widow, needy aged or invalid widower, orphans under 18 or invalid; needy parents.</p> <p>Funeral grant: Lump sum of 50 pesos, if worker's wage was 250 pesos or less a month.</p>	<p>Ministry of Labor, administration of program through its Social Security Directorate.</p> <p>Claims committees in workplaces verify claims.</p> <p>Medical benefits provided by State medical centers.</p>

CYPRUS

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1956.</p> <p><u>Social insurance system</u></p> <p>(1 pound or 1,000 mils equals U.S. \$2.80)</p>	<p>Employed persons.</p> <p>Exclusions: Employees on farms with fewer than 5 workers, some part-time employees, and family labor.</p> <p>Voluntary coverage for self-employed and persons leaving compulsory coverage.</p>	<p><u>Insured person:</u> 60 mils (men) or 30 mils (women) a week; married women exempt from contribution.</p> <p><u>Employer:</u> 60 mils (men) or 30 mils (women) a week per employee.</p> <p><u>Government:</u> 60 mils (men) or 30 mils (women) a week per insured employee.</p> <p>Above contributions also finance cash sickness, maternity, and unemployment benefits.</p>	<p><u>Old-age pension:</u> Age 65. 156 weeks of paid contributions, and annual average of 50 weeks paid or credited for incapacity or unemployment (reduced pension if average of 20-49 weeks). Retirement unnecessary. Not payable abroad unless reciprocity treaty.</p> <p><u>Invalidity pension:</u> None payable.</p> <p><u>Survivor pensions:</u> 156 weeks of contribution paid by deceased, and annual average of 50 weeks paid or credited (reduced pension if 20-49 weeks). Preceding conditions waived, if death due to work injury. For full orphans, 1 week of paid contribution by either parent.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1956.</p> <p><u>Dual social insurance (cash benefits) and national health (medical care) systems</u></p>	<p>Cash benefits: Employed persons, except employees of farms with fewer than 5 workers, part-time employees, and family labor.</p> <p>Medical care: All residents (within limits of facilities available).</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same; also, whole cost of medical care.</p>	<p><u>Cash sickness benefit:</u> 26 weeks of paid contributions, and 50 weeks paid or credited in last year (reduced benefit if 20-49 weeks). Married women, and persons under 18 and over 65, ineligible.</p> <p><u>Maternity grant:</u> 26 weeks of paid contributions by woman or husband, and 50 weeks paid or credited in last year (reduced grant if 20-49 weeks).</p> <p><u>Medical care:</u> Residence in country.</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1942.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Wage earners, and salaried employees earning £450 a year or less.</p> <p>Exclusions: Salaried employees earning over £450 a year, agricultural employees unless using power machinery, domestic servants, casual employees, and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct payment of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First and current law: 1956.</p> <p><u>Compulsory insurance system</u></p>	<p>Employed persons.</p> <p>Exclusions: Employees on farms with fewer than 5 workers, various part-time employees, and family labor.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Unemployment benefit:</u> 26 weeks of paid contributions, and 50 weeks paid or credited in last year (reduced benefit if 20-49 weeks). Married women, and persons under 18 and over 65, ineligible.</p> <p>Capable of and available for work, and daily reporting at employment exchange.</p> <p>Unemployment not due to voluntary leaving, misconduct, direct participation in trade dispute, refusal of suitable offer, or failure to avail self of job opportunity (disqualification of up to 6 weeks).</p>
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> £1.200 a week.</p> <p>Dependents' supplements: 600 mils for 1st, and 300 mils for 2nd dependent.</p> <p>Reduced pension: 600 mils-£1 a week, plus 300-500 mils for 1st and 150-250 mils for 2nd dependent, according to average annual weeks of contribution.</p> <p>Lump sum: Refund of employee contributions paid, if over 55 in 1957 and ineligible for pension at 65.</p>	<p><u>Invalidity pension:</u> None.</p>	<p><u>Widow's pension:</u> £1.200 a week, if over age 50 at husband's death, over age 40 when last child exceeds age limit, permanently incapable of self support, or caring for child.</p> <p>Dependents' supplements: 600 mils for 1st, and 300 mils for 2nd half orphan under 14 (18 if student).</p> <p>Reduced pension: 600 mils-£1 a week, plus 300-500 mils for 1st and 150-250 mils for 2nd half orphan, according to average annual weeks of contribution.</p> <p><u>Full orphan's benefit:</u> 600 mils a week, for each full orphan.</p> <p><u>Funeral grant:</u> £10 (reduced grant of £5-8, according to weeks of contribution in last year).</p>	<p>Ministry of Labor and Social Insurance, administration of program through employment exchanges and insurance officers.</p>
<p><u>Sickness benefit:</u> £1.200 a week, plus 600 mils for 1st and 300 mils for 2nd dependent.</p> <p>Payable after 3-day waiting period, for up to 26 weeks (or for number of days equal to number of weeks of paid contributions, if less).</p> <p><u>Maternity grant:</u> £5 (reduced grant of £2.500-4, according to weeks of contribution in last year).</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients in government dispensaries and hospitals.</p> <p>Medical treatment, hospitalization, maternity care, and medicines.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p> <p>Wife receives same cash maternity grant as working woman.</p>	<p>Ministry of Labor and Social Insurance, administration of cash benefits through employment exchanges and insurance officers.</p> <p>Ministry of Health, provision of medical services through public clinics and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 66 2/3% of earnings; maximum, £15 a month.</p> <p>Payable after 3-day waiting period (unless incapacity exceeds 4 weeks), for up to 26 weeks.</p> <p>May be commuted into lump sum.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 48 months' earnings (72 months, if under 18), if totally disabled.</p> <p>Minimum and maximum grants: £100 and £800.</p> <p>Partial disability: Lump sum equal to proportion of total disability grant corresponding to percentage loss of earning capacity.</p> <p><u>Medical benefits (work injury):</u> Necessary medical treatment; provided in part at government facilities.</p>	<p><u>Survivor grant (work injury):</u> Lump sum equal to 42 months' earnings of deceased (less any benefits paid to worker).</p> <p>Minimum and maximum grants: £100 and £600.</p> <p>Court determines allocation of grant among surviving dependent relatives.</p> <p><u>Funeral grant (if no eligible survivor):</u> Up to £30.</p>	<p>Ministry of Labor and Social Insurance, general supervision.</p> <p>Individual cases decided by agreement between employer and injured worker, subject to court review, or otherwise by a court.</p> <p>Insurance voluntary unless specifically prescribed for employer or class of employers. Insurance available only with private companies.</p>
<p><u>Unemployment benefit:</u> £1.200 a week, plus 600 mils for 1st and 300 mils for 2nd dependent.</p> <p>Reduced benefit: 600 mils-£1 a week, plus 300-500 mils for 1st and 150-250 mils for 2nd dependent, according to weeks of contribution in last year.</p> <p>Payable after 3-day waiting period, for up to 26 weeks (or for number of days equal to number of weeks of paid contributions, if less).</p>			<p>Ministry of Labor and Social Insurance, administration of program through employment exchanges and insurance officers.</p>

**CZECHOSLOVAKIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1906 (salaried employees) and 1924 (wage earners).</p> <p>Current law: 1956.</p> <p><u>Noncontributory pension system</u></p> <p>(1 crown equals 7 U.S. cents)</p>	<p>Employees, members of industrial production cooperatives, advanced students, and artists.</p> <p>Special systems for members of agricultural cooperatives and non-agricultural self-employed.</p>	<p><u>Insured person:</u> None (except members of agricultural cooperatives and self-employed).</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women, miners, and aviators). 20 years of employment, ending within last 2 years (proportionately reduced pension at 65, if 5-19 years of employment). Pension reduced 2/3 during first 5 years after pensionable age, if no retirement.</p> <p><u>Invalidity pension:</u> Incapacity for any paid work (total) or 30% loss of earning capacity (partial). 5 years of employment in last 10 years (1-4 years, if below age 28), ending within last 2 years.</p> <p><u>Survivor pensions:</u> 5 years of employment by deceased in last 10 years (1-4 years, if below age 28), ending within last 2 years; or pensioner at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1888.</p> <p>Current laws: 1951 (medical care) and 1956 (cash benefits).</p> <p><u>Dual social insurance (cash benefits) and public service (medical care) systems</u></p>	<p><u>Cash benefits:</u> Employees and members of industrial production cooperatives. Special system for members of agricultural cooperatives.</p> <p><u>Medical care:</u> Employees, members of production and agricultural cooperatives, advanced students, artists, pensioners, and dependent relatives of preceding; all children under age 15; and all women for maternity care.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> For cash benefits, 15% and 10% of payroll in private and nationalized enterprises, respectively.</p> <p><u>Government:</u> Whole cost of medical services.</p> <p>Above employer contribution also finances temporary disability benefits for work injury and family allowances.</p>	<p><u>Cash sickness benefits, maternity grants, and medical benefits:</u> Currently in a covered category (no minimum period of coverage); eligibility continues for 6 weeks after coverage ceases.</p> <p><u>Cash maternity benefits:</u> 270 days of employment in last 2 years; eligibility continues for 6 months after employment ceases.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1887.</p> <p>Current law: 1956 (also 1961 workmen's compensation law for persons not under social insurance; provisions not shown).</p> <p><u>Social insurance system</u></p>	<p>Employees and members of industrial production cooperatives.</p> <p>Special systems for members of agricultural cooperatives and non-agricultural self-employed.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Cost of temporary incapacity benefits (see sickness contribution above).</p> <p><u>Government:</u> Whole cost of permanent disability and survivor pensions, and of medical care.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1945.</p> <p>Current law: 1956.</p> <p><u>Employment-related system</u></p>	<p>Employees, students, and social insurance beneficiaries, with 1 or more children (income test if less than 3 children).</p> <p>Special system for members of agricultural cooperatives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See sickness contribution above.</p> <p><u>Government:</u> None.</p>	<p><u>Family allowances:</u> Employee must normally work 20 days a month; and must have income below 3,000 crowns a month if only 1 child, or 3,800 crowns if 2 children.</p> <p>Child must be under age 15 (25 if student or invalid).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 50% of average earnings during last 5 or 10 years, plus 1% of earnings per year of work over 25.</p> <p><u>Maximum pension:</u> 1,600 crowns a month, or 85% of earnings; minimum, 400 crowns (300 crowns if reduced pension).</p> <p><u>Dependents' supplements:</u> Wife age 65 or invalid, 100 crowns a month.</p> <p>Increment of 4% of earnings per year of work during 5 years after pensionable age (if no pension drawn).</p> <p>Employees in onerous work receive 55% of earnings, plus 1.5% per year over 20; miners and aviators, 60% plus 2% per year.</p> <p>(Social pension paid after means test at age 65 if no other pension).</p>	<p><u>Invalidity pension:</u> 50% of earnings, plus 1% per year of work over 15 years (onerous work, 1.5%; miners and aviators, 2%).</p> <p><u>Maximum pension:</u> 1,600 crowns a month, or 85% of earnings (onerous work, 1,800 crowns, and miners and aviators 2,200 crowns); minimum, 400 crowns.</p> <p><u>Dependents' supplements:</u> Wife age 65 or invalid, 100 crowns a month.</p> <p><u>Constant-attendance supplement:</u> Up to 50% of pension.</p> <p><u>Partial invalidity:</u> 30% of earnings (onerous work, 32%; miners and aviators, 35%).</p> <p>(Social pension paid after means test to total invalids if no other pension).</p>	<p><u>Widow's pension:</u> 70% of pension paid or payable to insured. Payable to all widows for 1 year; thereafter, if age 50, invalid, caring for child, reared 3 children, or age 45 and reared 2 children. Also payable to dependent invalid widower.</p> <p><u>Orphans' pensions:</u> 25% of pension of insured, or 50% if full orphan, for each orphan under age 15 (25 if student or invalid). Minimum pension, 120 crowns a month, or 240 crowns for full orphan.</p> <p><u>Funeral grant:</u> Lump sum of 1,000 crowns.</p>	<p>National Social Security Office, national administration and awarding of pensions, which are paid through post offices.</p> <p>Social security divisions and committees of regional and district councils, receiving and processing of claims, inspection services, evaluation of disability, and granting of social pensions.</p>
<p><u>Sickness benefit:</u> For 1st 3 days, 50-70% of earnings, according to length of continuous employment in same undertaking; from 4th day, 60-90%. Maximum and minimum benefits, 90 and 16 crowns a day.</p> <p>Payable from 1st day of incapacity, for up to 1 year, or 2 years if recovery likely.</p> <p><u>Maternity benefit:</u> 75-90% of earnings, according to length of continuous employment in same undertaking. Maximum and minimum benefits, 90 and 16 crowns a day.</p> <p>Payable for 18 weeks, including at least 4 weeks before confinement.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through facilities of public health service.</p> <p>Medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium and spa treatment, and partial cost of holiday camps.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> Same medical services as for family head. All children under age 15 receive medical care in own right, as do all women in case of maternity care.</p>	<p>Cash benefits: Central Trade-Union Council, national administration of program. Joint Regional Trade-Union Councils, supervision of local administration and collection of contributions. Insurance committees in individual undertakings, elected by employees, decide claims. Employing establishments keep records and pay benefits to own employees.</p> <p>Medical services: Ministry of Health, national administration through 20 regional committees. Services provided through district health centers and hospitals, local health centers, and clinics in individual establishments.</p>
<p><u>Temporary disability benefit (work injury):</u> 60-90% of earnings, according to length of continuous employment in same undertaking; maximum, 90 crowns a day.</p>	<p><u>Permanent disability pension (work injury):</u> 65% of earnings, plus 1% of earnings per year of work over 15 (onerous work, 1.5%; miners and aviators, 2%), if totally disabled. Maximum, 1,600 crowns a month (onerous work 1,800, and miners 2,200 crowns).</p> <p><u>Dependents' supplements:</u> Aged or invalid wife, 100 crowns a month.</p> <p><u>Constant-attendance supplement:</u> Up to 50% of pension.</p> <p><u>Partial disability:</u> 40% of earnings (onerous work 42%, and miners 45%).</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness above.</p>	<p><u>Widow's pension (work injury):</u> 70% of pension paid or payable to deceased. Payable to all widows for 1 year; thereafter, only if age 50, invalid, caring for child, reared 3 children, or age 45 and reared 2 children. Also payable to dependent invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 25% of pension of deceased, or 50% if full orphan, for each orphan; minimum, 120 crowns a month, or 240 crowns for full orphan.</p> <p><u>Funeral grant:</u> Lump sum of 1,000 crowns.</p>	<p>Temporary disability benefits: Central Trade-Union Council and regional councils, supervision of local administration. Insurance committees in individual undertakings decide claims, and employers pay benefits.</p> <p>Permanent disability and survivor pensions: National Social Security Office, and social security divisions and committees of regional and district councils.</p> <p>Medical benefits: Ministry of Health, and district and local health centers and factory clinics.</p>
<p><u>Family allowances:</u> 70 crowns a month for 1st child, 100 crowns for 2nd, and 200-260 crowns for 3rd and each additional child according to monthly income of parent.</p> <p>Allowances reduced about 50% if employee farms own land in addition to being employee.</p> <p><u>Birth grant:</u> Lump sum of 700 crowns for each birth.</p>			<p>Central Trade-Union Council, national administration of program.</p> <p>Regional trade-union councils, supervision of local administration.</p> <p>Insurance committees in individual undertakings decide claims. Employing establishments keep records and pay allowances to own employees.</p>

DAHOMY

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u> First law: 1952. Current law: 1962.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 0.2% of payroll. <u>Government:</u> None. Maximum earnings for contribution purposes: 55,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u> First law: 1932. Current law: 1959.</p> <p><u>Compulsory insurance with public carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 1 to 4% of payroll, according to risk in establishment. <u>Government:</u> None. Maximum earnings for contribution and benefit purposes: 55,000 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u> First law: 1955. Current law: 1960.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children. Special system for public employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> % of payroll. <u>Government:</u> Subsidy from yield of earmarked taxes. Maximum earnings for contribution purposes: 55,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 15 (18 if apprentice, 21 if student or invalid). Parent must have had 6 months of employment, and be currently working 18 days or 120 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings (employer must also pay additional 50% of earnings).</p> <p>Payable for up to 6 weeks before and 8 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor, general supervision.</p> <p>Family Allowances and Employment Injuries Equalization Fund, administration of program; managed by tripartite governing body and director.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day following injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Lump sum of up to 13,750 francs.</p>	<p>Ministry of Labor, general supervision.</p> <p>Family Allowances and Employment Injuries Equalization Fund, collection of contributions and payment of benefits.</p>
<p><u>Family allowance:</u> 700 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 700 francs a month for 9 months (paid in 3 installments).</p> <p><u>Birth grant:</u> Lump sum of 6,000 francs for 1st birth, and 3,000 francs each for 2nd and 3rd births.</p>			<p>Ministry of Labor, general supervision.</p> <p>Family Allowances and Employment Injuries Equalization Fund, administration of program.</p>



**DENMARK**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1891.</p> <p>Current laws: 1960 (old age and invalidity) and 1950 (widows). New supplementary wage-related pension system financed from employee-employer contributions enacted in March 1964; provisions not shown.</p> <p><u>Mixed assistance and universal pension system</u></p> <p>(1 crown equals 14.5 U.S. cents)</p>	<p>Resident citizens, and aliens covered by reciprocity agreements.</p> <p>Special system for public employees.</p>	<p><u>Income taxpayers:</u> 1.5% of income subject to income tax. Not payable if contribution would be under 50 crowns a year.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Remaining cost, exceeding 5/6 of total; borne in part by local governments.</p>	<p><u>Old-age pension:</u> Age 67 (men) or 62 (women); or age 60 if failing health or exceptional circumstances warrant. Danish citizenship. Other income below specified limits (pension reduced by 60-84% of income above limits). Minimum pension payable at age 67, irrespective of other income. Not usually payable abroad.</p> <p><u>Invalidity pension:</u> 2/3 loss of earning capacity in suitable work. Danish citizenship. Other income below specified limits (pension reduced by 60-84% of excess).</p> <p><u>Widow's pension:</u> Age 55, or 45 and 2 children under 18 in care. Danish citizenship. Other income below specified limits.</p> <p>Citizenship and residence requirements may be waived by reciprocal agreement.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1892.</p> <p>Current law: 1960.</p> <p><u>Semi-voluntary social insurance system (cash and medical benefits)</u></p>	<p><u>Medical benefits:</u> All residents may voluntarily become active member of local sickness fund (children under 16 covered by parent's membership). Residents not active members must become passive members of fund and pay 24 crowns a year, but receive no benefits.</p> <p><u>Cash benefits:</u> All employees who are active members of fund compulsorily covered for cash benefits. Other active members under age 45 may insure for such benefits voluntarily.</p> <p>Special system for railroad employees.</p>	<p><u>Insured person:</u> About 100 crowns a year, on average (varies according to fund and cash benefit rate for which insured); covers about 70% of cost.</p> <p><u>Employer:</u> 3 ore per employee-hour.</p> <p><u>Government:</u> Subsidies to sickness funds by national and local governments. Include 5 crowns a year per active member; 25% of cost of medical treatment, dental care, home nursing and cash benefits; over 90% of cost in public hospital; 75% of extra cost of chronic care; and full cost of vital medicines such as insulin, cash maternity benefits, transport, and contributions of needy members.</p>	<p><u>Cash sickness and maternity benefits:</u> Active membership in sickness fund (passive member may become active member and qualify for benefits after 6 months); and 40 hours of employment in last 4 weeks (non-employee 3 months of insurance for such benefits).</p> <p><u>Medical benefits:</u> Active membership in sickness fund (passive member may become active member and qualify for benefits after 6 months).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1898.</p> <p>Current law: 1933.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons, and self-employed persons in fishing and shipping.</p> <p>Voluntary insurance for other low-income self-employed persons.</p> <p>Special systems for maritime, railway, and public employees.</p>	<p><u>Insured person:</u> None, except self-employed persons.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying with risk.</p> <p><u>Government:</u> None for employees; subsidy of 40% of cost for low-income employers.</p> <p><u>Maximum earnings for benefit purposes:</u> 10,000 crowns a year, adjusted for annual changes in retail price index.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1907.</p> <p>Current law: 1958.</p> <p><u>Subsidized voluntary insurance system</u></p>	<p>Employees belonging to approved unemployment funds established voluntarily by trade unions in industry, commerce, office work, agriculture, handicrafts, catering, transport, and quarrying.</p> <p>Membership in fund compulsory for union members, if fund exists; over 50% of all employees belong to fund.</p> <p>Ineligible for membership: Persons under 18 and over 60, unfit for regular employment, employed in specific industry fewer than 5 weeks, or owning property above specified value.</p>	<p><u>Insured person:</u> 0.2-4.0% of earnings, according to fund; average, about 2% of earnings.</p> <p><u>Employer:</u> 45 crowns a year per employee.</p> <p><u>Government:</u> Subsidies to approved funds equal to 15-90% of members' contributions, according to average earnings of members; and to most or all of cost of children's, rent, and fuel allowances, and of separate extended-benefit program (cover about 60% of cost).</p>	<p><u>Unemployment benefits:</u> Membership in unemployment fund during last 12 months, and 39 weeks of employment including 26 weeks in last 18 months.</p> <p>Capable of, available for, and willing to perform work, and registration as unemployed with daily reporting.</p> <p>Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1952.</p> <p><u>Universal public system</u></p>	<p>Residents with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Child must be under age 16.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u> (after income test): Up to 400 crowns a month, according to other income.</p> <p>Wife's supplement: 50% of pension if wife age 62, or 15% if younger.</p> <p>Child's supplement: About 25% of pension per child under 15 (18 if student). Supplement if age 80: 5% of pension.</p> <p>Increment for deferral of pension: 10% of pension if deferred 2 years, 15% if 5 years.</p> <p>Minimum pension (if income disqualifies for larger pension): 6% of current national-average wages, or 9% for aged couple. Equalled 87 and 130 crowns a month, respectively, in 1963.</p> <p>Automatic adjustment of pensions every 6 months if 1% change in retail price index.</p>	<p><u>Invalidity pension</u> (after income test): Up to 400 crowns a month, according to other income.</p> <p>Special invalidity supplement: About 15% of pension.</p> <p>Wife's supplement: 50% of pension if wife 62 or invalid; otherwise, about 15% of pension.</p> <p>Child's supplement: About 25% of pension per child under 15 (18 if student).</p> <p>Constant-attendance or blindness supplement: About 25% of pension, or 40% if constant nursing required.</p> <p>Automatic adjustment of pensions every 6 months if 1% change in retail price index.</p>	<p><u>Widow's pension</u> (after income test): Up to 400 crowns a month, according to other income, payable to women widowed after age 55, or 45 with 2 children.</p> <p>Child's supplement: About 25% of pension per child under 15 (18 if student).</p> <p>Automatic adjustment of pensions every 6 months if 1% change in retail price index.</p> <p>Temporary assistance for needy widows ineligible for pension.</p> <p>Funeral grant: Lump sum of 550 crowns.</p>	<p>Ministry of Social Affairs, national administration of program.</p> <p>Local communal governments, local administration of program including receiving and deciding of claims and payment of pensions; national invalidity insurance court decides whether invalidity exists.</p>
<p><u>Sickness benefit</u>: 16 crowns a day, plus 5 crowns for 1 dependent (non-employees, 5-21 crowns a day, according to rate insured against). Maximum, 80% of earnings.</p> <p>Payable after 1-week waiting period (non-employees, 2 weeks), for up to 26 weeks in any 12 months or 78 weeks in any 3 years.</p> <p><u>Maternity benefits</u>: 16 crowns a day, plus 5 crowns for 1 dependent (non-employees, 5-21 crowns a day, according to rate insured against).</p> <p>Payable for up to 14 weeks, including 8 weeks before confinement (non-employees, payable for 2 weeks after confinement).</p>	<p><u>Medical benefits</u>: Service benefits, ordinarily provided by doctors and hospitals under contract with and paid directly by sickness funds.</p> <p>General practitioner care, specialist care, hospitalization in public hospital, 75% of cost of vital medicines, maternity care by midwife or doctor, home nursing, limited dental care, and transport.</p> <p>Fund members whose income above that of skilled worker pay part of cost of doctors' fees.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents</u>: Wife or other adult dependent not eligible for medical benefits as dependent, but must insure in own right.</p> <p>Children under 16 usually covered by insurance of parent, and receive same medical benefits.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>Directorate of Sickness Funds, in Ministry, direct supervision of program, including approval of rules of funds and granting of subsidies.</p> <p>Sickness funds, usually one for each locality, administer contributions and benefits. Funds must be officially approved, and are managed by elected officials; grouped into county and national federations.</p>
<p><u>Temporary disability benefit</u> (work injury): 75% of earnings.</p> <p>Payable after 3-day waiting period, unless disability lasts 10 days, for up to maximum of 3 years (waiting period for self-employed, 13 weeks).</p>	<p><u>Permanent disability pension</u> (work injury): 66 2/3% of average earnings, if totally disabled.</p> <p>Partial disability: Percentage of full pension proportionate to loss of earning capacity, if 50-99% disabled.</p> <p>Disability grant: Lump sum equal to computed value of partial pension, if 5-49% disabled.</p> <p>Automatic adjustment of pensions to changes in retail price index.</p> <p><u>Medical benefits</u> (work injury): Appliances only, or sometimes necessary specialist care (most medical services obtained under ordinary sickness insurance).</p>	<p><u>Widow's pension</u> (work injury): 50% of earnings of insured for first 2 years; thereafter, 30%. May also be payable to widower.</p> <p><u>Orphans' pensions</u> (work injury): 10% of earnings for each of first 2 orphans under age 18, or 20% if full orphans.</p> <p>Funeral grant: Lump sum of 700 crowns.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>Directorate of Accident Insurance, in Ministry, direct supervision of program.</p> <p>Employers must insure with an approved private insurance company or employers' mutual association.</p>
<p><u>Unemployment benefit</u>: Varies among funds, up to maxima of 12.70 crowns a day for single person, 15.30 crowns if 8 years' membership, or 19 crowns if 15 years' membership or family head.</p> <p>Supplements: 1.95 crowns a day per child under 14 (18, if student); rent allowance of up to 164 crowns a month, according to locality; and fuel allowance.</p> <p>Maximum benefit: 66 2/3% of average wages, or 80% if married.</p> <p>Payable after waiting period of 3 days in 1 year, for up to 90 days. Thereafter, payable for additional 160 days in year from "continuation funds" under separate extended-benefit program.</p>			<p>Ministry of Social Affairs, general supervision.</p> <p>Directorate of Labor, in Ministry, direct supervision of program, through public employment offices.</p> <p>Trade-union unemployment funds, national administration of program including continuation fund for individual occupations; usually managed by union officials (about 65 funds now operating, ranging in size from 100 to 250,000 members).</p> <p>Local branches of funds, collection of contributions and payment of benefits.</p>
<p><u>Family allowance</u>: 400 crowns a year for 1st child, 450 crowns each for 2nd to 4th child, and 500 crowns for 5th and each other eligible child.</p>			<p>Ministry of Finance, national administration of program; allowances usually credited against income taxes due from recipients.</p> <p>Local communal governments pay difference annually in cash to recipients, if allowance exceeds tax liability, and are then reimbursed by national government.</p>

**DOMINICAN REPUBLIC**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1947.</p> <p>Current law: 1948.</p> <p><u>Social insurance system</u></p> <p>(1 peso equals U.S. \$1.00)</p>	<p>Employees in private employment, and wage earners in public employment.</p> <p>Exclusions: Salaried employees earning over 200 pesos a month, domestic servants, and family labor.</p> <p>Special system for public salaried employees.</p>	<p><u>Insured person:</u> 2.5% of earnings, according to 11 wage classes (none in lowest class).</p> <p><u>Employer:</u> 5% of payroll, according to wage class.</p> <p><u>Government:</u> 2.5% of earnings, and any deficit.</p> <p>Maximum earnings for contribution and benefit purposes: 46 pesos a week.</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old-age pension:</u> Age 60. 800 weeks of contribution (reduced pension if 400-799 weeks, or refund of employee contributions with interest if 1-399 weeks). Retirement from covered employment necessary till age 65. Not payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 66 2/3% of earning capacity. 250 weeks of contribution (reduced pension if 1-249 weeks).</p> <p><u>Survivor grant:</u> Deceased had 20 weeks of contribution in last year, or was pensioner at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1947.</p> <p>Current law: 1948.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees in private employment, and wage earners in public employment.</p> <p>Exclusions: Salaried employees earning over 200 pesos a month, domestic servants, and family labor.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Cash sickness benefits:</u> 6 weeks of contribution in last 9 months.</p> <p><u>Cash maternity benefits:</u> 30 weeks of contribution in last 10 months.</p> <p><u>Medical benefits:</u> Contribution in last week. For maternity care, 15 weeks of contribution by insured woman in last 10 months; or, for wife of insured worker, 30 weeks of contribution by husband in last 10 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1932.</p> <p>Current law: 1948.</p> <p><u>Compulsory insurance with public carrier</u></p>	<p>Manual employees of firms with 3 or more workers, or 3 or more in agriculture.</p> <p>Exclusions: Nonmanual employees, domestic servants, and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through contributions varying with risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution beyond 250 weeks.</p> <p>Supplement for 1 dependent: 5% of earnings.</p> <p>Maximum pension: 70% of earnings.</p> <p>Reduced pension: 50-99% of full pension, in proportion to actual weeks of contribution.</p>	<p><u>Invalidity pension:</u> 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution beyond 250 weeks.</p> <p>Supplement for 1 dependent: 5% of earnings.</p> <p>Maximum pension: 70% of earnings.</p> <p>Reduced pension: Percentage of full pension proportionate to actual weeks of contribution.</p>	<p><u>Survivor grant:</u> Lump sum equal to 33 1/3% of last year's earnings.</p> <p>Payable to widow and orphans; if none, to dependent invalid or aged parents or grandparents.</p> <p>Funeral grant: 30-120 pesos, according to wage class.</p>	<p>Department of Health and Social Welfare, general supervision.</p> <p>Dominican Social Insurance Institute, administration of program with assistance of branch offices; managed by tripartite council and director-general.</p>
<p><u>Sickness benefit:</u> 50% of earnings.</p> <p>Payable after 6-day waiting period, for up to 26 weeks.</p> <p><u>Maternity benefit:</u> 50% of earnings, payable for 6 weeks before and 6 weeks after confinement.</p> <p><u>Nursing allowance:</u> 10% of earnings, payable in cash or kind for up to 8 months after confinement.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients by medical facilities of Institute.</p> <p>General, specialist, and surgical care; hospitalization; medicines; midwife care; and dental treatment.</p> <p>Maximum duration: 26 weeks.</p>	<p><u>Medical benefits for dependents:</u> Wife of insured worker receives maternity care.</p> <p>Newborn infant of insured woman receives pediatric care for 8 months.</p>	<p>Department of Health and Social Welfare, general supervision.</p> <p>Dominican Social Insurance Institute, administration of program.</p> <p>Institute operates own dispensaries and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings; maximum benefit, 10 pesos a week.</p> <p>Payable after a 14-day waiting period.</p>	<p><u>Permanent disability pension (work injury):</u> 50% of earnings, if totally disabled; maximum pension, 10 pesos a week. Cumulative maximum, 1,600 pesos.</p> <p><u>Partial disability:</u> Proportion of full pension corresponding to percentage loss of earning capacity. Cumulative maximum, 1,200 pesos.</p> <p><u>Medical benefits (work injury):</u> Costs of medical care and hospitalization, up to maximum of 100 pesos.</p>	<p><u>Survivor pension (work injury):</u> 50% of earnings. Payable for 156 weeks to widow or invalid widower and orphans; or, if none, for shorter periods to other dependent relatives.</p> <p>Cumulative maximum: 2,000 pesos.</p> <p>Funeral grant: Up to 40 pesos.</p>	<p>Department of Health and Social Welfare, general supervision.</p> <p>Dominican Social Insurance Institute, administration of program through its Work Accidents Division.</p>

**ECUADOR**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1915.</p> <p>Current law: 1942.</p> <p><u>Social insurance system</u></p> <p>(1 sucre equals about 5 U.S. cents)</p>	<p>Industrial, commercial, and manual government employees.</p> <p>Exclusions: Agricultural employees, domestic servants, temporary employees, family labor, and home workers; also, temporarily employed aliens.</p> <p>Special system for salaried employees in banking, insurance, and government.</p>	<p><u>Insured person:</u> 5% of earnings, according to wage class (plus 1% of earnings for death grant program).</p> <p><u>Employer:</u> 6% of payroll, according to wage class.</p> <p><u>Government:</u> 40% of cost of pensions paid.</p> <p>Maximum earnings for contribution and benefit purposes: 6,000 sucres a month.</p> <p>Above contributions also finance cash maternity and medical benefits.</p>	<p><u>Old-age pension:</u> Age 55 and 30 years of contribution (or age 60 and 25 years; 65 and 15 years; 70 and 10 years; any age and 35 years; or age 45, 25 years, and unemployed 6 months). Retirement necessary (but earnings of 2,000 sucres a year in new job permitted). Payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 1/2 of normal earning capacity of similar worker; 5 years of contribution.</p> <p><u>Survivor pensions:</u> 5 years of contribution by insured (death grant, 26 weeks of contribution in last 52 weeks).</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1915.</p> <p>Current law: 1942.</p> <p><u>Social insurance system (medical and maternity benefits)</u></p>	<p>Industrial, commercial, and manual government employees.</p> <p>Exclusions: Agricultural employees, domestic servants, temporary employees, family labor, and home workers; also, temporarily employed aliens.</p> <p>Special system for salaried employees in banking, insurance, and government.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Medical benefits:</u> 26 weeks of contribution, including 8 weeks during last 6 months.</p> <p><u>Cash maternity benefits:</u> 26 weeks of contribution during last 12 months, including 4 weeks during first quarter of the 12 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1921.</p> <p>Current law: 1954.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons, including public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct payment of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1951.</p> <p>Current law: 1958.</p> <p><u>Lump-sum benefit program</u></p>	<p>Industrial, commercial, and manual government employees.</p>	<p><u>Insured person:</u> 2% of earnings, according to wage class.</p> <p><u>Employer:</u> 1% of payroll, according to wage class.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 6,000 sucres a month.</p>	<p><u>Unemployment benefit (lump sum):</u> 24 months of contribution.</p> <p>Termination of employment for any reason for at least 2 months (also payable in case of death to survivors).</p>
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 43.75% of average earnings during 5 highest years (need not be consecutive), plus increment of 1.25% of earnings per year of contribution beyond 5 years (after 40 years, 100% of earnings).</p> <p>Minimum pension: 270 sucres a month.</p> <p>Pensions adjusted each 3 years to cost-of-living changes.</p> <p>Lump sum: Contributions paid by insured refunded after 1 year, if leaves employment and ineligible for pension.</p>	<p><u>Invalidity pension:</u> 43.75% of average earnings during 5 highest years, plus increment of 1.25% of such earnings per year of contribution beyond 5 years.</p> <p>Minimum pension: 270 sucres a month.</p> <p>Pensions adjusted each 3 years to cost-of-living changes.</p> <p>Lump sum: Contributions paid by insured refunded if ineligible for pension.</p>	<p><u>Widow's pension (or invalid widower):</u> 30% of pension of insured; minimum, 80 sucres a month.</p> <p><u>Orphans' pensions:</u> 15% of pension of insured, or 30% if full orphan, for each orphan under 18 (21 if student, no limit if invalid or unmarried daughter); minimum, 65 or 80 sucres a month, respectively.</p> <p>Other survivors: Mother or invalid father, 15% of pension; young brother or sister, 10% of pension each.</p> <p>Maximum survivor pension: 100% of pension of insured.</p> <p>Lump sum: Contributions paid by insured refunded if no pension payable.</p> <p>Death grant: Cost of burial.</p>	<p>Ministry of Social Welfare, general supervision.</p> <p>National Social Insurance Institute, administration of program; directed by tripartite board.</p>
<p><u>Sickness benefit:</u> None paid currently (labor code requires employer to pay 50% of wages for up to 60 days of illness a year).</p> <p><u>Maternity benefit:</u> 75% of earnings, for 3 weeks before and 4 weeks after confinement (employer required to pay remaining 25% of earnings).</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through dispensaries and clinics of Institute (in special cases where authorization obtained, refund according to fee schedule).</p> <p>General and specialist care, surgery, hospitalization, medicines, laboratory services, maternity care, and dental care.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> None provided (law provides for gradual introduction later).</p>	<p>Ministry of Social Welfare, general supervision.</p> <p>National Social Insurance Institute, administration of program through its Medical Department.</p> <p>Institute operates own medical facilities.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings.</p> <p>Payable from 1st day of incapacity for up to 52 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> 40% of earnings (or lump sum equal to 3 years' earnings), if totally disabled.</p> <p>Partial disability: Percentage of full pension proportionate to degree of disability, according to schedule in law.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical care, hospitalization, and appliances.</p>	<p><u>Survivor benefits (work injury):</u> Pension of 40% of earnings (or lump sum of 1 1/2-3 years' earnings) payable to legal heirs (excluding males 21-59 unless invalid, and married daughters).</p> <p>In absence of above, reduced lump sum, or 20% of earnings, payable to unrelated dependents.</p> <p>Funeral grant: Cost of burial; maximum, 300 sucres.</p>	<p>Ministry of Labor, enforcement of law. Cases decided by courts.</p> <p>National Social Insurance Institute, frequent assistance in provision of medical care and evaluation of disability, with employer or insurance company bearing cost.</p> <p>Employer may insure liability with private insurance company.</p>
<p><u>Unemployment benefit:</u> Lump sum varying according to wage class and length of contribution (exact amounts fixed annually).</p>			<p>Ministry of Social Welfare, general supervision.</p> <p>National Social Insurance Institute, administration of program.</p>

**EL SALVADOR**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>(1 colon equals 40 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1949. Current law: 1953.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees in industry, commerce, and government.</p> <p>Exclusions: Employees of firms with less than 5 workers; employees earning over 500 colons a month; and agricultural, domestic, and casual employees.</p> <p>Coverage being extended gradually to different regions; currently operative in San Salvador and 12 other districts.</p>	<p><u>Insured person:</u> 2.5% of earnings. <u>Employer:</u> 5% of payroll. <u>Government:</u> 2.5% of earnings.</p> <p><u>Maximum earnings for contribution and benefit purposes:</u> 500 colons a month.</p> <p>Above contributions also finance work-injury benefits.</p>	<p><u>Cash sickness benefit:</u> 8 weeks of coverage during last 3 months.</p> <p><u>Maternity benefits and care:</u> 26 weeks of coverage during last 12 months before confinement.</p> <p><u>Medical benefits:</u> Currently in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1911 (replaced by 1963 labor code, which is in force for workers to whom social insurance not yet extended; provisions not shown). Current law: 1953 (social insurance).</p> <p><u>Social insurance system</u></p>	<p>Employees in industry, commerce, and government.</p> <p>Exclusions: Employees of firms with less than 5 workers; employees earning over 500 colons a month; and agricultural, domestic, and casual employees.</p> <p>Coverage being extended gradually to different regions; currently operative in San Salvador and 12 other districts.</p>	<p><u>Insured person:</u> See sickness insurance contribution above.</p> <p><u>Employer:</u> Same. <u>Government:</u> Same.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> 75% of earnings for 1st 60 days; thereafter, 40%. Minimum benefit, 1 colon a day.</p> <p>Payable after 3-day waiting period, for up to 52 weeks.</p> <p><u>Maternity benefit:</u> 75% of earnings, payable for up to 12 weeks.</p> <p>Also, free milk as prescribed for up to 12 weeks, and layette.</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through facilities of Institute.</p> <p>Medical and surgical care, hospitalization, drugs, laboratory services, maternity care, dental care, and appliances.</p> <p>Duration: 26 weeks (may be extended to 52 weeks); hospitalization limited to 90 days in 1 year.</p>	<p><u>Medical benefits for dependents:</u> Wife receives maternity care, milk allowance, and layette.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Salvadorean Social Insurance Institute, administration of program; managed by tripartite board and director-general.</p> <p>Institute operates own clinics and hospital facilities.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings for 1st 60 days; thereafter, 40%.</p> <p>Payable from 1st day after injury, until recovery or award of pension.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of average earnings, if totally disabled.</p> <p>Constant-attendance supplement: 50% of pension.</p> <p>Partial disability: Percent of full pension corresponding to loss of earning capacity, if at least 20% disability.</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness above.</p>	<p><u>Survivor pension (work injury):</u> 40, 60, 80, or 100% of total disability pension of insured for 1, 2, 3, or 4 or more survivors.</p> <p>Widow or dependent invalid widower receives 40% of above pension, and remainder divided among orphans under 16 (18 if student).</p> <p>Funeral grant: 150 colons.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Salvadorean Social Insurance Institute, administration of program.</p> <p>Institute provides medical benefits through own clinics and hospital facilities.</p>



**ETHIOPIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(1944 proclamation authorized issuance of regulations on health of factory employees.)</p>			
<p><u>WORK INJURY</u></p> <p>(Ethiopia proper: 1944 proclamation authorized issuance of regulations on work accidents to factory employees.)</p> <p>(Eritrea: 1958 law requires individual employers to pay 50% of earnings during temporary disability, medical expenses for 180 days, lump sum of 6 years' earnings for permanent total disability, and 5 years' earnings for death.)</p>			
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization

**FINLAND**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1937.</p> <p>Current laws: 1956 (universal and assistance pensions) and 1961 (employer pensions).</p> <p><u>Multiple universal pension, assistance, and employer liability system</u></p> <p>(1 mark equals 31 U.S. cents)</p>	<p>Universal and assistance pensions: All residents.</p> <p>Employer pensions: All regular employees (each employer must establish pension system for own employees). Exclusions: Employees of less than 6 months, those 55-64 in 1962 if not with same employer for last 15 years, and those over age 65.</p> <p>Special systems for seasonal, maritime, and public employees.</p>	<p><u>Insured person:</u> For universal pension, 1.5% of income subject to communal tax (payable from age 16 through 62); self-employed, 3%. For employer pension, none.</p> <p><u>Employer:</u> 1.5% of payroll (universal pension) plus about 5% of payroll (estimated cost of employer pension).</p> <p><u>Government:</u> 85% of cost of assistance pensions (about 1/5 of this borne by local governments).</p>	<p><u>Old-age pensions:</u> Universal pension, age 65 and 5 years of residence; retirement unnecessary; not payable abroad after 1 year unless good reason for absence. Assistance pension, age 65 (60 if single woman) and means below specified levels. Employer pension, age 65 and retirement from covered employment.</p> <p><u>Invalidity pensions:</u> Universal pension, permanent incapacity for self support through work suited to strength and qualifications; and 5 years of residence. Assistance pension, same and limited means. Employer pension, receiving universal pension, and onset of invalidity after first coverage.</p> <p><u>Survivor pensions:</u> None provided.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1963.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Cash benefits: All employed persons.</p> <p>Medical benefits: All residents.</p>	<p><u>Insured person:</u> 0.5% of income subject to communal tax through 1966; 1.0% thereafter. Pensioners exempt from contribution.</p> <p><u>Employer:</u> 0.5% of payroll through 1966; 1.0% thereafter.</p> <p><u>Government:</u> Remaining cost (about 50% of expenditure through 1966, and 20% thereafter).</p>	<p><u>Cash benefits:</u> Employment during last 3 months, unless involuntarily unemployed.</p> <p><u>Medical benefits:</u> Residence in country.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1895.</p> <p>Current law: 1948.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons.</p> <p>Exclusions: Casual workers and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.15-1.0% of payroll, according to risk.</p> <p><u>Government:</u> Subsidies toward contributions of low-income employers; also, cost-of-living increases in benefits.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1917.</p> <p>Current laws: 1960 (separate laws for organized wage earners and other persons).</p> <p><u>Dual subsidized voluntary insurance and unemployment assistance systems</u></p>	<p>Voluntary insurance: Wage earners voluntarily joining unemployment funds established by their trade unions (funds exist mainly in pulp, metal, and building industries in cities).</p> <p>Ineligible for voluntary insurance: Persons under 15 and over 60; salaried employees; wage earners in all industries where no fund exists; and aliens (unless reciprocity provided).</p> <p>Unemployment assistance: All other gainful workers, including small farmers.</p>	<p><u>Insured person:</u> Wage earners belonging to unemployment fund pay contributions fixed by fund to cover 1/15 of its benefit costs.</p> <p><u>Employer:</u> 0.2% of payroll to central fund that pays 4/15 of benefit costs of unemployment funds.</p> <p><u>Government:</u> Subsidy to each unemployment fund equal to 2/3 of its benefit costs, plus 0.5 marks a year per member. National and local governments also pay whole cost of unemployment assistance.</p>	<p><u>Unemployment benefit:</u> Contributions to fund during last 26 weeks before unemployment.</p> <p>Capable of work, available for work, and registered at public employment office.</p> <p>Unemployment not due to voluntary leaving, work stoppage, or refusal of offer of suitable employment.</p> <p>Unemployment assistance: Registration as unemployed, no job available, in need of economic support, and not member of unemployment fund.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1943 (allowances for large families--still in force).</p> <p>Current law: 1958 (allowances for all children).</p> <p><u>Mixed system</u></p>	<p>All residents, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 3.5% of payroll.</p> <p><u>Government:</u> Remaining cost of general system; also, entire cost of allowances for large families and birth grants.</p>	<p><u>Family allowances:</u> Child must be under 16 (18, if invalid). Aliens must have 2 years' residence.</p> <p>Allowances for large families: Provided to citizens of limited income with 4 or more children under 16 (20 if student, no limit if invalid); and to those with 2 or more, if breadwinner disabled or dead.</p> <p>Birth grants: Provided to citizens of limited income, upon birth of child.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Universal old-age pension:</u> 34 marks a month, or 68 marks for aged couple. Increment of 12.5% of pension for each year deferred after 65; maximum, 62.5%.</p> <p><u>Assistance pension:</u> Up to 92 marks a month, according to means.</p> <p><u>Supplements to assistance:</u> 60% for wife 65 or invalid; 30% for wife 60-64; 10% for each child.</p> <p><u>Employer old-age pension (statutory minimum):</u> 1/12 of 1% of earnings during last year times months of coverage (1/2 of service before 1962 credited).</p> <p><u>Maximum employer pension:</u> 40% of earnings, or 60% minus universal pension if less.</p> <p>Pensions adjusted automatically for 5% price changes.</p>	<p><u>Universal invalidity pension:</u> 34 marks a month.</p> <p><u>Assistance pension:</u> Up to 92 marks a month, according to means.</p> <p><u>Supplements to assistance:</u> 30% of pension for wife, 10% for each child.</p> <p><u>Employer invalidity pension (statutory minimum):</u> 1/12 of 1% of earnings during last year times months of coverage (1/2 of service before 1962 credited).</p> <p><u>Maximum employer pension:</u> 40% of earnings, or 60% minus universal pension if less.</p> <p>Pensions adjusted automatically for 5% price changes.</p>	<p><u>Survivor pension:</u> None provided (survivor age 65 or over receives universal old-age pension).</p> <p><u>Funeral grant:</u> 408 marks (on death of insured person or pensioner who drew less than 1 year's pension).</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Pension Institute, administration of universal and assistance pensions through district offices; governing body appointed by President.</p> <p>Local pension boards determine means of applicants for assistance. Communes collect universal pension contribution with communal taxes.</p> <p>Central Pension Insurance Institute, supervision of employer pension plans, including transfer of rights among plans; tripartite board.</p> <p>Carriers for employer pension plans are approved private insurance companies, pension funds, and pension foundations.</p>
<p><u>Sickness benefit:</u> 0.15% of annual income per day; minimum and maximum, 4 and 22.50 marks a day. Supplements, 15% of benefit for wife, 10% for each child; maximum supplement, 50%.</p> <p>Payable after 14-day waiting period (7 days after 1966), for up to 12 months.</p> <p><u>Maternity benefit:</u> 0.15% of annual income per day; minimum and maximum, 4 and 22.50 marks a day.</p> <p>Payable for up to 9 weeks, including 3 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Cash refunds of part of medical expenses.</p> <p>75% of cost of laboratory services over 6 marks, 50% of cost of medicines over 4 marks, and transportation.</p> <p>Hospitalization available free in public hospitals, or for small fee.</p> <p>Also, from 1967, 60% of doctors' fees over 6 marks.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Pension Institute, national administration of program.</p> <p>Local sickness insurance boards, administration of program in insurance districts.</p> <p>Employers providing cash or medical benefits directly to own employees reimbursed by Institute.</p>
<p><u>Temporary disability benefit (work injury):</u> 60% of earnings; maximum, 16.67 marks a day.</p> <p><u>Supplement for 1 or more dependents:</u> 20% of earnings; maximum, 5.55 marks a day.</p> <p>Payable from day after accident (unless incapacity less than 3 days), for up to 12 months.</p> <p>Proportional partial benefits for incapacity of 25% or more.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of earnings, if totally disabled.</p> <p><u>Dependents' supplements:</u> 30% of pension for 1 dependent, 20% for each other dependent; maximum supplement, 100% of pension.</p> <p><u>Constant-attendance supplement:</u> Up to 6.25 marks a day.</p> <p><u>Partial invalidity:</u> Percent of full pension proportionate to degree of incapacity (lump sum if 10-29% incapacity).</p> <p><u>Medical benefits (work injury):</u> Medical attendance, surgery, hospital treatment, medicines, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured. Also payable to dependent invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings of insured for each orphan, or 30% if full orphan.</p> <p><u>Other eligible survivors:</u> Parents, grandparents, young brothers and sisters.</p> <p><u>Maximum survivor pensions:</u> 80% of pension of insured including supplements.</p> <p><u>Funeral grant:</u> 625 marks.</p>	<p>Ministry of Social Affairs, enforcement of law.</p> <p>Insurance written and largely administered by licensed private companies.</p>
<p><u>Unemployment benefit:</u> Rates vary among funds. Statutory maximum benefits: 66 2/3% of normal earnings in insured's occupation; or 10 marks a day for family head and 7.50 marks for others, if less.</p> <p>Payable after waiting period of 6 days in last 10 days (law permits 6-18 days), for duration of 150 days in 12 months. (Thereafter, employment may be provided on work-relief projects.)</p> <p><u>Unemployment assistance:</u> 5.40-6.00 marks a day for single person, and 7.10-8.00 marks for family head, according to cost-of-living district; payable for up to 120 days in a calendar year.</p>			<p>Ministry of Social Affairs, general supervision.</p> <p>Trade Union Unemployment Funds, administration of voluntary insurance program in individual industries; funds usually managed by officials of union.</p> <p>Local branches of funds, receipt and payment of claims, after certification of unemployment by public employment office; contributions collected with union dues.</p> <p>Unemployment assistance administered by national and communal government agencies.</p>
<p><u>Family allowance:</u> 15 marks a month for 1st child, 17 marks for 2nd, and 20 marks for 3rd and each other child.</p> <p><u>Allowances for large families (in addition to regular allowance):</u> 45-50 marks a month for each eligible child, usually payable in kind.</p> <p><u>Birth grant:</u> 45 marks, payable in cash or as layette.</p>			<p>Ministry of Social Affairs, national administration.</p> <p>Communal welfare boards, receiving of applications and award of allowances.</p>

**FRANCE**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1910.</p> <p>Current law: 1945.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 20.3 U.S. cents)</p>	<p>Nonagricultural employees (general system covering about 70% of employees).</p> <p>Special systems for agricultural employees, miners, railroad employees, public utility employees, seamen, public employees, nonagricultural self-employed, and agricultural self-employed.</p>	<p><u>Insured person:</u> 6% of earnings.</p> <p><u>Employer:</u> 14.25% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 970 francs a month.</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old-age pension:</u> Age 60. 30 years of insurance, or 15-29 years for reduced pension (if 5-14 years, 50% of contributions paid as annuity at 65; if 1-4 years, contributions refunded at 65). Retirement unnecessary. Pensions not paid aliens while abroad, unless reciprocal agreement.</p> <p><u>Invalidity pension:</u> Loss of all working capacity (total invalidity), or 2/3 of earning capacity (partial invalidity), in any occupation. Entry into insurance 12 months before incapacity, and 480 hours of employment in last 12 months, including 120 hours in last 3 months.</p> <p><u>Survivor pensions:</u> Deceased met insurance requirements for old-age or invalidity pension, or was pensioner, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1928.</p> <p>Current law: 1945.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Nonagricultural employees (general system covering about 70% of employees). Also, pensioners covered for medical benefits.</p> <p>Special systems for agricultural employees, agricultural self-employed, miners, railroad employees, public utility employees, seamen, and public employees (medical benefits provided under general system for some groups).</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Cash sickness and medical benefits:</u> 60 hours of employment in last 3 months. For extended cash sickness benefit, entry into insurance 12 months before incapacity, and 480 hours of employment or involuntary unemployment in last 12 months, including 120 hours in last 3 months.</p> <p><u>Cash maternity benefits:</u> Entry into insurance 10 months before confinement, and 60 hours of employment in last 3 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1898.</p> <p>Current law: 1946.</p> <p><u>Social insurance system</u></p>	<p>Nonagricultural employees (general system covering about 70% of employees).</p> <p>Special systems for agricultural employees, railroad employees, and public utility employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through contributions varying with risk; average rate, about 3% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 970 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1905.</p> <p>Current law: 1951.</p> <p><u>Unemployment assistance</u></p> <p>(Large nonstatutory program for industry and commerce, established by 1938 collective agreement, provides insurance benefits of 35% of wages for 9-12 months; financed by 0.2% employer and 0.05% employee contribution.)</p>	<p>Regularly employed persons.</p> <p><u>Exclusion:</u> Employed wives of regular employees.</p> <p>Special systems for building and dock workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost; about 10% of cost borne by local governments.</p>	<p><u>Unemployment allowance:</u> 150 days of paid employment in last year, and 3-12 months' residence in locality.</p> <p>Other income of household plus allowance less than 660-740 francs a month.</p> <p>Capable of and free to accept work, and registration at employment exchange.</p> <p>Unemployment not due to voluntary leaving, dismissal through own fault, labor dispute in plant, notorious misconduct, or refusal of suitable offer of work or recommended training (disqualification at least 6 weeks).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1932.</p> <p>Current law: 1946.</p> <p><u>Employment-related system</u></p>	<p>Family allowances: Gainfully occupied persons, social insurance beneficiaries, and persons for whom gainful work not possible (special systems paying same allowances for agriculture, railroad employees, and public utility employees.)</p> <p>Single-wage allowances: All eligible families with 1 or more children.</p> <p>Prenatal allowances and birth grants: All mothers.</p>	<p><u>Insured person:</u> None, except self-employed who pay about 4% of income according to occupational schedule.</p> <p><u>Employer:</u> 13.5% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 970 francs a month.</p>	<p><u>Family allowances:</u> Family must contain 2 or more children under 15 (20 if student, invalid, or girl working at home).</p> <p>Single-wage allowances: Family must contain only 1 earner; child in 1-child family must normally be under 5.</p> <p>Prenatal allowances: 3 examinations.</p> <p>Birth grant: French nationality; births after 1st within 3 years of previous birth.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 20% of average earnings in last 10 years, or 40% if unfit for work or in arduous work (past earnings revalued for wage changes).</p> <p>Increment of 4% of earnings per year pension deferred after 60 (i.e., 40% of earnings payable at 65, 60% at 70). Reduced pension: 1/30 of full pension times years of insurance.</p> <p>Dependents' supplements: 50% of pension for spouse, 10% if 3 children reared.</p> <p>Special supplement of 700 francs a year paid low-income French pensioners from solidarity fund.</p> <p>Automatic adjustment of outstanding pensions to annual changes in national-average wages.</p> <p>Assistance or special allowance for former workers available to low-income aged not receiving pension.</p>	<p><u>Invalidity pension:</u> 50% of average earnings in last 10 years, if totally disabled.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p>Partial invalidity: 30% of earnings.</p> <p>Special supplement of 700 francs a year paid low-income French pensioners from solidarity fund.</p> <p>Automatic adjustment of outstanding pensions to annual changes in national-average wages.</p> <p>Assistance available to low-income invalids not receiving pension.</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured, paid at age 65 or at 60 if invalid. Also payable to dependent widower.</p> <p>Child's supplement: 10% of pension if 3 children reared.</p> <p>Automatic adjustment of outstanding pensions to annual changes in national-average wages.</p> <p>Funeral grant: 90 days' earnings of deceased.</p>	<p>Ministry of Labor, general supervision. Directorate of Social Security, in Ministry, direct supervision and issuance of regulations.</p> <p>National Social Security Fund, coordination of regional funds and financial equalization.</p> <p>Regional Social Security Funds, administration of old-age and survivor pensions, in 16 regions; private bodies managed by boards elected by local funds.</p> <p>Primary (local) Social Security Funds, registration of insured and administration of invalidity pensions; about 125 private bodies managed by boards elected 3/4 by insured persons and 1/4 by employers.</p> <p>Contributions collected by joint collection agencies.</p>
<p><u>Sickness benefit:</u> 50% of earnings, rising to 66 2/3% after 30 days if 3 or more children.</p> <p>Payable after 3-day waiting period for normal maximum of 12 months; payable for up to 3 years for chronic or prolonged illness, if special qualifying conditions met.</p> <p><u>Maternity benefit:</u> 50% of earnings, payable for up to 6 weeks before and 8 weeks after confinement; after 30 days, raised to 66 2/3% of earnings if 3 or more children.</p> <p>Nursing benefit or milk coupons of 5-20 frs. a month also provided for 4 months.</p>	<p><u>Medical benefits:</u> Cash refunds of part of medical expenses.</p> <p>General and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.</p> <p>Insured normally pays for services, and is then reimbursed by local primary fund for 80% of amounts provided for such services in negotiated and approved fee schedules (reimbursement rate for some services up to 100%, while actual rate in absence of agreed schedule may be below 80%).</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured person.</p> <p>Wife of insured person also receives nursing benefit or milk coupons after childbirth.</p>	<p>Ministry of Labor, general supervision. Directorate of Social Security, in Ministry, direct supervision and issuance of regulations.</p> <p>National Social Security Fund, coordination of regional funds and financial equalization.</p> <p>Regional Social Security Funds, coordination of local funds and negotiation of fee schedules with regional professional associations, in 16 regions.</p> <p>Primary (local) Social Security Funds, registration of insured, and payment of cash benefits and refunds of medical expenses.</p> <p>Contributions collected by joint collection agencies.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings during first 28 days; 66 2/3% thereafter.</p> <p>Payable from 1st day following incapacity for work.</p>	<p><u>Permanent disability pension (work injury):</u> 100% of average earnings during last 12 months, if 100% disability.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p>Partial disability: Pension equal to percent of average earnings obtained by reducing by half that part of the percentage of disability that does not exceed 50% and by increasing by half that part that does exceed 50%.</p> <p><u>Medical benefits (work injury):</u> All necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, and transport. Services paid for directly by fund, with no cost-sharing by patient.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured, or 50% if age 60 or invalid. Also payable to widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings for each of first 2 children under 16, and 10% for 3rd and each additional child. If full orphans, 20% of earnings each.</p> <p>Other dependent relatives: 10% of earnings each, up to maximum of 30%.</p> <p>Maximum survivor pensions: 85% of earnings of insured.</p> <p>Funeral grant: Cost of burial.</p>	<p>Ministry of Labor, general supervision. Directorate of Social Security, in Ministry, direct supervision and issuance of regulations.</p> <p>National Social Security Fund, coordination of regional funds and financial equalization.</p> <p>Regional Social Security Funds, coordination of program in 16 regions, including fixing of contribution rates.</p> <p>Primary (local) Social Security Funds, payment of benefits and medical expenses.</p> <p>Contributions collected by joint collection agencies.</p>
<p><u>Unemployment allowance (after income test):</u> Up to 4.20 frs. a day in larger cities, 4.10 frs. in other cities, and 3.85 frs. in rural areas.</p> <p>Dependents' supplements: 1.80, 1.75, or 1.65 frs. a day for nonemployed spouse or dependent parent.</p> <p>Maximum allowance: 66 2/3% of average earnings of household.</p>			<p>Ministry of Labor, national administration of program.</p> <p>Departments' employment offices, supervision of local exchanges and decision of claims.</p> <p>Local employment exchanges, receiving and investigation of claims.</p> <p>Municipalities, payment of allowances; also, receipt of claims if no exchange in locality.</p>
<p><u>Family allowance:</u> 22% for 2nd child, and 33% for 3rd and each other child, of current "base wage" (latter now 276.50 francs a month in Paris, up to 8% less elsewhere). If a child over age 10, allowance 7% of wage higher; if over 15, 15% higher.</p> <p>Single wage allowance (in addition to above): 20% each of 134.50 francs for 1st and 2nd child, 10% for 3rd.</p> <p>Prenatal allowance: 22% of above base wage for 9 months.</p> <p>Birth grant: 200% of above base wage for each birth.</p>			<p>Ministry of Labor, general supervision. Directorate of Social Security, in Ministry, direct supervision and issuance of regulations.</p> <p>National Social Security Fund, coordination of funds and financial equalization.</p> <p>Family Allowance Funds, administration of program for individual districts and occupations; managed by bipartite boards.</p>

**GABON**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952. Current law: 1956.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See contribution to family allowance program below.</p> <p><u>Government:</u> None.</p>	<p><u>Sickness benefit:</u> None under insurance.</p> <p><u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1935. Current law: 1959.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 2.5% of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1956.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children. Special system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 5% of payroll (commerce, 6%).</p> <p><u>Government:</u> Subsidy from earmarked taxes (covers about 13% of cost).</p> <p>Maximum earnings for contribution purposes: 75,000 francs a month.</p> <p>Above contributions also finance maternity benefits.</p>	<p><u>Family allowances:</u> Child must be under age 14 (17 if apprentice, 20 if student or invalid).</p> <p>Parent must have had 4 months of employment, and be currently working 20 days or 133 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 6 weeks before and 8 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Family Allowance and Industrial Accident Equalization Fund, administration of program; managed by tripartite council and director.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings for first 30 days of disability; 66 2/3% thereafter.</p> <p>Payable from day after injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Lump sum covering cost of burial.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Family Allowance and Industrial Accident Equalization Fund, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 1,000 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 1,000 francs a month for 9 months (paid in 2 installments).</p> <p><u>Birth grant:</u> Lump sum of 3,000 francs for each birth, and layette.</p>			<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Family Allowance and Industrial Accident Equalization Fund, administration of program.</p>



**GERMANY (WEST)**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1889.</p> <p>Current law: 1911 (insurance code), as extensively amended in 1957.</p> <p><u>Social insurance system</u></p> <p>(1 mark equals 25 U.S. cents)</p>	<p>Wage earners and salaried employees, with separate system for each; provisions uniform for both systems.</p> <p>Exclusion: Salaried employees earning over 15,000 marks a year.</p> <p>Special systems for miners, public employees, self-employed artisans, and self-employed farmers.</p>	<p><u>Insured person:</u> 7% of earnings (none if earnings below 10% of ceiling).</p> <p><u>Employer:</u> 7% of payroll (14% for employee whose earnings below 10% of ceiling).</p> <p><u>Government:</u> Annual subsidy of about 1/3 of cost of wage-earners' system and 1/5 that of salaried employees' system (in principle, covers non-old age costs).</p> <p><u>Maximum earnings for contribution purposes:</u> 2 times national-average earnings in past 3 years (1964 ceiling, 1,120 marks a month).</p>	<p><u>Old-age pension:</u> Age 65 (payable at age 60 if unemployed 1 year, or if woman with 10 years of employment in last 20 years). 180 months of contribution. Retirement unnecessary unless pension paid before 65. Pension not paid alien while residing abroad.</p> <p><u>Invalidity pension:</u> Inability to exercise any gainful activity (general invalidity) or to earn 50% of normal wages in usual occupation (occupational invalidity). 60 months of contribution.</p> <p><u>Survivor pensions:</u> Deceased had 60 months of contribution, or was pensioner, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1883.</p> <p>Current law: 1911 (insurance code).</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employed persons. Pensioners also covered for medical benefits.</p> <p>Exclusion: Salaried employees earning over 7,920 marks a year.</p> <p>All persons covered required to be member of appropriate sickness fund.</p> <p>Special system for miners.</p>	<p><u>Insured person:</u> 4% to 5.5% of earnings, according to fund.</p> <p><u>Employer:</u> 4% to 5.5% of payroll, according to fund.</p> <p><u>Government:</u> None. (Pension agencies pay 2/3 of employer-employee contribution to sickness funds for medical insurance of pensioners.)</p> <p><u>Maximum earnings for contribution and benefit purposes:</u> 660 marks a month.</p>	<p><u>Cash sickness and medical benefits:</u> Membership in sickness fund.</p> <p><u>Maternity benefits:</u> 10 months of insurance in last 2 years, including 6 months in last year.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1884.</p> <p>Current law: 1963.</p> <p><u>Compulsory insurance with semi-private carrier</u></p>	<p>Employed persons, most categories of self-employed persons, and students.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Contributions varying according to risk; average, about 1.5% of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1927.</p> <p>Current law: 1957.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees in private employment.</p> <p>Exclusions: Salaried employees earning over 15,000 marks a year; agricultural employees with yearly contracts; part-time employees; and family labor.</p> <p>Special systems for building workers and dock workers.</p>	<p><u>Insured person:</u> 0.65% of earnings.</p> <p><u>Employer:</u> 0.65% of payroll.</p> <p><u>Government:</u> None (pays whole cost of unemployment assistance).</p> <p><u>Maximum earnings for contribution and benefit purposes:</u> 750 marks a month.</p>	<p><u>Unemployment benefits:</u> 26 weeks of insured employment in last 2 years.</p> <p>Capable of work, available for work, and registration at employment office.</p> <p>Unemployment not due to voluntary leaving, discharge for misconduct, strike or lockout, refusal of job offer, or refusal of training (disqualification 2-8 weeks).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1934 (allowances for 2nd child provided by 1961 law).</p> <p><u>Employment-related system</u></p>	<p>Employed and self-employed persons, and social insurance beneficiaries, with 2 or more children.</p>	<p><u>Insured person:</u> None, except about 1% of income by self-employed persons.</p> <p><u>Employer:</u> 1% of payroll.</p> <p><u>Government:</u> Whole cost of allowances for 2nd child.</p>	<p><u>Family allowances:</u> Child must be under 18 (25 if student or invalid).</p> <p>Payable for 2nd child only if family earnings not over 600 marks a month.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 1.5% of worker's assessed wages times years of insurance (latter include credited periods of incapacity, unemployment, and schooling after 15).</p> <p>Worker's "assessed wages" computed by applying average percentage which his wages were of national-average wages throughout coverage to national-average wages in last 3 years before claim (latter national-average wage figure for pensions awarded in 1964, 560 marks a month).</p> <p>Child's supplements: 10% of last 3 year national-average wage for each child (56 marks a month in 1964).</p>	<p><u>Invalidity pension:</u> 1.5% of worker's assessed wages times years of insurance, for general invalidity (see Old-age pension for computation of assessed wages and years of insurance).</p> <p>Occupational invalidity: 1% of worker's assessed wages times years of insurance.</p> <p>Pensions computed as if worker insured to age 55, if 36 months of contribution in last 5 years or if contributions in 1/2 of months since entered insurance.</p> <p>Child's supplements: 10% of last 3 year national-average wage for each child (56 marks a month in 1964).</p>	<p><u>Widow's pension:</u> 100% of general invalidity pension of insured, payable to all widows for 3 months. Thereafter, 60% of general invalidity pension if widow age 45, invalid, or caring for child; otherwise, 60% of occupational invalidity pension. Also payable to dependent widower.</p> <p><u>Orphans' pensions:</u> 10% of general invalidity pension of insured, or 20% if full orphan, for each orphan under 18 (25 if unmarried student, no limit if invalid).</p> <p><u>Maximum survivor pensions:</u> 100% of general invalidity pension of insured.</p> <p><u>Funeral grant:</u> Lump sum of 20-40 days' earnings, or 3 months' pension if pensioner.</p>	<p>Federal Ministry of Labor and Social Affairs, general supervision.</p> <p>State Insurance Office in each State, administration of wage-earners' program in State.</p> <p>Federal Salaried Employees' Insurance Office, administration of program for salaried employees.</p> <p>Sickness funds, collection of contributions.</p>
<p><u>Sickness benefit:</u> 65% of earnings, plus 4% of earnings for 1st and 3% each for 2nd and 3rd dependents.</p> <p>Payable after 1-day waiting period for up to 78 weeks in 3 years (during first 6 weeks, employer must pay wage earner difference between benefit and 100% of wages, and also pay full salary to salaried employee).</p> <p><u>Maternity benefit:</u> 75-100% of earnings, according to fund, for 4-6 weeks before and 6 weeks after confinement.</p> <p><u>Nursing allowance:</u> 50% of maternity benefit, for 12-26 weeks.</p> <p><u>Maternity grant:</u> 10-25 marks, according to fund.</p>	<p><u>Medical benefits:</u> Service benefits provided to patients by doctors, hospitals, and druggists under contract with and paid directly by sickness fund.</p> <p>General and specialist care, necessary hospitalization, prescribed medicines (small fee per prescription during first 10 days of illness), dental care, attendance of midwife or doctor at confinement, specified appliances, and travel expenses (some funds provide additional benefits).</p> <p><u>Duration:</u> No limit, except 78 weeks for hospitalization in a 3-year period.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured, except that some funds require larger cost-sharing for medicines.</p> <p>Wife of insured man also receives same maternity grant as insured woman, and small nursing allowance.</p>	<p>Federal Ministry of Labor and Social Affairs, general supervision.</p> <p>State Insurance Office in each State, enforcement of law and regulations in State.</p> <p>Sickness funds, administration of contributions and benefits for members. Include about 2,000 local, establishment, occupational, agricultural, and miner's funds; managed by elected representatives of insured persons and employers, and federated into state and national federations.</p>
<p><u>Temporary disability benefit (work injury):</u> Same as for ordinary sickness, including supplementary payments by employer.</p> <p>Usually paid by sickness fund for first 18 days, if worker covered under sickness insurance; thereafter, borne by accident insurance fund.</p>	<p><u>Permanent disability pension (work injury):</u> 66 2/3% of earnings, if totally disabled; minimum and maximum pension, 90 and 2,000 marks a month.</p> <p>Special supplement (if cannot work and no other pension): 10% of earnings.</p> <p>Constant-attendance supplement: 100-350 marks a month.</p> <p>Child's supplements: 10% of pension for each child under 18.</p> <p>Partial disability: Percent of full pension corresponding to loss of earning capacity, if latter 20% or more.</p> <p><u>Medical benefits (work injury):</u> Comprehensive care. Usually provided by sickness fund during first 18 days, unless specialized care required.</p>	<p><u>Widow's pension (work injury):</u> 40% of earnings of insured if age 45, invalid, or caring for child; otherwise, 30% of earnings. Also payable to dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 20% of earnings for each orphan under 18 (25 if student, no limit if invalid), or 30% if full orphan.</p> <p>Parents or grandparents (if needy): 20% for 1, 30% for couple, 60% for 4.</p> <p><u>Maximum survivor pensions:</u> 80% of earnings of insured.</p> <p><u>Funeral grant:</u> Lump sum of 1 month's earnings; minimum, 400 marks.</p>	<p>Federal Ministry of Labor and Social Affairs, general supervision.</p> <p>Federal Insurance Office, in Ministry, direct supervision.</p> <p>Industrial and agricultural accident insurance funds, insurance carriers and administration of program; autonomous associations managed by elected employer and employee representatives. Employer must affiliate with association for his industry and region.</p>
<p><u>Unemployment benefit:</u> 40%-90% of earnings, varying inversely according to wage class.</p> <p>Dependents' supplements: 9 marks a week each for wife and 1st child, 3 marks for 2nd child.</p> <p>Payable after 3-day waiting period (unless recipient has dependents), for up to 13-52 weeks according to weeks of insured employment; 156 weeks of employment in last 3 years required for 52-week maximum.</p> <p>Unemployment assistance payable after exhaustion of benefits, subject to income test.)</p>			<p>Federal Ministry of Labor and Social Affairs, general supervision.</p> <p>Federal Placement and Unemployment Insurance Institute, administration of benefits and employment service through regional and local employment offices; Institute and offices managed by tripartite board and committees.</p> <p>Sickness funds, collection of contributions.</p>
<p><u>Family allowance:</u> 25 marks a month for 2nd child, and 40 marks for 3rd and each additional eligible child in a family.</p>			<p>Federal Placement and Unemployment Insurance Institute, administration of allowances for 2nd child.</p> <p>Union of Federations of Family Equalization Funds, national administration and equalization of costs for other allowances.</p> <p>Family Equalization Funds, administration of allowances and contributions; include about 50 funds for different industrial branches, and for districts in case of agricultural funds, set up within the accident insurance funds.</p>

**GERMANY (EAST)**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1889.</p> <p>Current law: 1956.</p> <p><u>Social insurance system</u></p> <p>(1 mark equals about 8 U.S. cents)</p>	<p>Employees, members of cooperatives, and students.</p> <p>Special systems for railroad and communications employees and self-employed persons.</p>	<p><u>Insured person:</u> 10% of earnings (special rates for members of cooperatives, students, and family labor); self-employed normally pay 14% of income.</p> <p><u>Employer:</u> 10% of payroll (mining employers, 20%; special rates for cooperatives).</p> <p><u>Government:</u> Any deficit.</p> <p>Maximum earnings for contribution and benefit purposes: 600 marks a month.</p> <p>Above contributions also finance sickness, maternity, and unemployment benefits.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women); miners 60 or 50 according to length of employment. 15 years of insurance (5 years if miner, or age 50 when first covered), and insurance during 2/3 of period since first entry (rights maintained by payment of monthly fee). Retirement unnecessary.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of working capacity and normal earning capacity of similar worker. 5 years of insurance, and insurance during 2/3 of period since first entry.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or met insurance requirements for old-age or invalidity pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1883.</p> <p>Current law: 1961.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees, members of cooperatives, and students. Pensioners also covered for medical benefits.</p> <p>Special systems for railroad and communications employees and self-employed persons.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Sickness and medical benefits:</u> Currently insured.</p> <p><u>Cash maternity benefit:</u> 10 months of insurance in last 2 years.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1884.</p> <p>Current laws: 1947 and 1961.</p> <p><u>Social insurance system</u></p>	<p>Employees, members of cooperatives, and students.</p> <p>Separate system for self-employed workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.3 to 3.0% of payroll, according to risk of undertaking.</p> <p><u>Government:</u> Part of cost of medical care.</p> <p>Maximum earnings for contribution and benefit purposes: 600 marks a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1927.</p> <p>Current law: 1947.</p> <p><u>Compulsory insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Unemployment benefit:</u> 26 weeks of insurance during last 12 months.</p> <p>Capable of work, and registration at employment office.</p> <p>Unemployment not due to refusal of suitable offer.</p> <p>Other income less than benefit and not living with relatives able to support claimant.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current Law: 1950.</p> <p><u>Public system for large families</u></p>	<p>Residents, with 4 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Family must contain 4 or more children under age 14.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 60 marks a month, plus 1% of average monthly earnings per year of insurance (higher rates for miners).</p> <p><u>Dependent's supplements:</u> 10 marks a month for spouse age 60, invalid, or caring for child under 3 or 2 children under 8; and 35 marks a month for each child under 15 (18 if student).</p> <p><u>Minimum pension:</u> 115 marks a month, or 125 marks with eligible spouse. Maximum pension, 80% of earnings.</p> <p>(Social assistance for needy aged not receiving pension.)</p>	<p><u>Invalidity pension:</u> 60 marks a month, plus 1% of average monthly earnings per year of insurance (higher rates for miners).</p> <p><u>Dependent's supplement:</u> 10 marks a month for spouse age 60, invalid, or caring for child under 3 or 2 children under 8; and 35 marks a month for each child under 15 (18 if student).</p> <p><u>Minimum pension:</u> 115 marks a month, or 125 marks with eligible spouse. Maximum pension, 80% of earnings.</p> <p>(Social assistance for needy invalids not receiving pension.)</p>	<p><u>Widow's pension:</u> 50% of basic pension of insured (60% if latter was miner), payable to widow age 60, invalid, or caring for child. Also payable to invalid or aged widower.</p> <p><u>Orphans' pensions:</u> 25% of pension of insured for each orphan under 15 (18 if student), or 35% if full orphan. Minimum pension per orphan, 40 marks a month or 70 marks if full orphan.</p> <p><u>Maximum survivor pensions:</u> 100% of pension of insured.</p> <p>(Social assistance for needy survivors not receiving pension.)</p> <p><u>Funeral grant:</u> Lump sum of 20 days' earnings; minimum, 100 marks.</p>	<p>Trade Union Federation, national administration of program through its social insurance department and regional executive committees.</p> <p>Trade union committees in each establishment and social insurance departments of district executive trade union committees, local administration of program.</p> <p>German Insurance Institute, administration of pensions for self-employed.</p> <p>Finance departments of municipal councils, collection of contributions.</p>
<p><u>Sickness benefit:</u> 50% of earnings (employer must pay additional 40% of earnings as sick pay). Maximum benefit, 10 marks a day.</p> <p>Payable from 1st day of incapacity (except for 3-day waiting period for members of cooperatives) for up to 26 weeks (may be extended to 39 weeks if recovery likely within period); maximum duration of sick pay by employer, 6 weeks.</p> <p><u>Maternity benefit:</u> 100% of earnings, payable for 5 weeks before and 6 weeks after confinement. Maximum benefit, 20 marks a day.</p> <p><u>Nursing allowance:</u> 25% of earnings, for up to 12 weeks after confinement. Also, layette grant of 50 marks.</p>	<p><u>Medical benefits:</u> Medical services provided to patients in government clinics and hospitals, or by doctors and hospitals under contract with and paid directly by social insurance system.</p> <p>General and specialist care, hospitalization, laboratory services, prescribed medicines, maternity care, dental care, appliances and transport.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p> <p>All pregnant women in country, and children under age 3, receive free medical care.</p> <p>Wife of insured man also receives layette grant of 50 marks.</p>	<p>Trade Union Federation, national administration of program through its social insurance department and regional executive committees.</p> <p>Trade union committees in each establishment, local administration. Benefits provided directly by employer in nationalized and government establishments, and by social insurance department of local executive trade union committees for private establishments.</p> <p>Medical benefits provided by public health facilities, or through private facilities with which social insurance system has contracts.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings (employer must pay additional 40% of earnings as sick pay).</p> <p><u>Children's supplement (if disability 50% or more):</u> 10% of benefit for each child under 15.</p> <p>Payable from day following injury, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> 66 2/3% of earnings plus 40 marks a month, if totally disabled. Supplement if constant attendance required.</p> <p><u>Minimum and maximum pensions:</u> 115 and 400 marks a month (or 80% of average earnings).</p> <p><u>Partial disability:</u> Percent of full pension proportionate to loss of working capacity, if at least 20% disability. Children's supplements (if disability 50% or more): 10% of pension for each child under 15.</p> <p><u>Medical benefit (work injury):</u> Necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, and retraining.</p>	<p><u>Widow's pension (work injury):</u> 40% of earnings of insured plus supplement of 40 marks a month, if age 60, invalid, or caring for young child. Also payable to invalid or aged widower. Other widows receive 20% of earnings plus supplement.</p> <p><u>Orphans' pensions (work injury):</u> 20% of earnings for each orphan, or 30% if full orphan, plus flat-rate supplement for each child.</p> <p><u>Maximum survivor pensions:</u> 80% of earnings of insured.</p> <p><u>Funeral grant:</u> Lump sum of 20 days' earnings.</p>	<p>Trade Union Federation, national administration of program through its social insurance department and regional executive committees.</p> <p>Trade union committees in each establishment, local administration. Benefits provided directly by employer in nationalized and government establishments; and by social insurance department of local executive trade union committees for private establishments.</p> <p>Medical benefits provided by public health facilities, or through private facilities with which social insurance system has contracts.</p>
<p><u>Unemployment benefit:</u> 20% of earnings, plus flat amount per day for each dependent.</p> <p><u>Housing allowance:</u> Flat monthly amount, varying according to size of locality.</p> <p><u>Maximum benefit:</u> 100% of earnings.</p> <p>Payable after 7-day waiting period (unless unemployment follows 4 weeks of incapacity or partial unemployment), for up to 26 weeks.</p>			<p>Trade Union Federation, national administration of program through its social insurance department and regional executive committees.</p> <p>Trade union committees in each establishment and social insurance departments of district executive trade union committees, local administration of program.</p>
<p><u>Family allowance:</u> 20 marks a month for 4th child, and 25 marks for 5th and each other eligible child.</p> <p><u>Birth grants</u> of 500 marks for 1st birth, rising progressively to 1,000 marks for 5th and each subsequent birth.</p>			<p>Ministry of Labor and Health, national administration of program.</p>

**GHANA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>(1 pound equals U.S. \$2.80)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Medical care available free to population in government health centers and hospitals.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1940. Current law: 1963.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employees in industry and commerce, and in agricultural undertakings with over 10 workers.</p> <p>Exclusions: Employees whose earnings exceed 625 pounds a year, casual workers, and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 66-2/3% of earnings; maximum benefit, 35 pounds a month.</p> <p>Payable after 5-day waiting period for up to 2 years.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 34 months' earnings, if totally disabled; minimum benefit, 400 pounds.</p> <p><u>Partial disability:</u> Smaller lump-sum amounts, according to schedule in law.</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, hospital, and nursing expenses, and medicines, up to 100 pounds; and appliance expenses up to 25 pounds.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 42 months' earnings; maximum benefit, 600 pounds.</p> <p>Payable to dependents of deceased; reduced amounts paid if only partial dependents survive.</p>	<p>Ministry of Labor and Social Welfare, enforcement of law.</p> <p>Employers may insure liability with private insurance companies; insurance compulsory for public contracts.</p>

GREECE

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1934.</p> <p>Current law: 1951.</p> <p><u>Social insurance system</u></p> <p>(1 drachma equals 3.3 U.S. cents)</p>	<p>Employees in industry, commerce, and related occupations; and certain urban self-employed workers.</p> <p>Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system.</p> <p>Special systems for agriculture and public employees.</p>	<p><u>Insured person:</u> 2.25% of earnings, according to 14 wage classes.</p> <p><u>Employer:</u> 5.75% of payroll, according to wage class.</p> <p><u>Government:</u> Law authorizes annual contribution, as needed.</p> <p>Maximum earnings for contribution and benefit purposes: 5,250 drachmas a month.</p>	<p><u>Old-age pension:</u> Age 62 (men) or 57 (women); reduced pension 2 years earlier. 6,000 days of contribution, plus 225 days per year elapsed after 1961 (payable at ages 65-60 with briefer qualifying periods). Substantial retirement from gainful employment necessary, pension being suspended if earnings double the pension. Payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 66 2/3% of normal earning capacity. 1,500 days of contribution, including 300 days in last 5 years.</p> <p><u>Survivor pensions:</u> Deceased had 1,500 days of contribution including 300 days in last 5 years, or was pensioner or eligible for pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1934.</p> <p>Current law: 1951.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees in industry, commerce, and related occupations; certain urban self-employed workers; and pensioners (medical benefits only).</p> <p>Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system.</p> <p>Special systems for agriculture and public employees.</p>	<p><u>Insured person:</u> 3.25% of earnings, according to 14 wage classes. Pensioner, 4% of pension.</p> <p><u>Employer:</u> 6.25% of payroll, according to wage class.</p> <p><u>Government:</u> Law authorizes annual contribution, as needed.</p> <p>Maximum earnings for contribution and benefit purposes: 5,250 drachmas a month.</p>	<p><u>Cash sickness benefits:</u> 100 days of contribution in last year (50 days if non-occupational accident).</p> <p><u>Cash maternity benefits:</u> 200 days of contribution in last 2 years.</p> <p><u>Medical benefits:</u> 50 days of contribution in last year, or pensioner.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1914.</p> <p>Current law: 1951.</p> <p><u>Social insurance system</u></p>	<p>Employees in industry, commerce, and related occupations.</p> <p>Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.5 to 2% of payroll, according to risk.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 5,250 drachmas a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1945.</p> <p>Current law: 1954.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees in industry, commerce, and related occupations.</p> <p>Special systems for seamen and printing workers.</p>	<p><u>Insured person:</u> 1% of earnings, according to 14 wage classes.</p> <p><u>Employer:</u> 2% of payroll, according to wage class.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 5,250 drachmas a month.</p>	<p><u>Unemployment benefits:</u> 125 days of contribution in last 12 months (for 1st benefit, also 80 days in each of last 3 years).</p> <p>Capable of earning 1/3 of wages of similar worker, available for work, and registration at employment office.</p> <p>Unemployment not due to voluntary leaving, dismissal for misconduct, strike or lockout, or refusal of suitable offer or prescribed training (disqualification usually permanent).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1958.</p> <p><u>Employment-related system</u></p>	<p>Employees in industry, commerce, and related occupations, with 1 or more children.</p> <p>Employees receiving equivalent allowances from employer exempted.</p>	<p><u>Insured person:</u> 1% of earnings, according to 14 wage classes.</p> <p><u>Employer:</u> 1% of payroll, according to wage class.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 5,250 drachmas a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (21 if invalid).</p> <p>Parent must have had 250 days of employment in preceding year for full allowance; reduced allowance if 50-249 days.</p> <p>Payable in respect of not more than 2 eligible children.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 28% to 98% of average earnings during last 2 years, varying inversely according to wage class.</p> <p>Increment of 1 to 2.5% of pension for each 300 days of contribution beyond 3,000 days.</p> <p>Dependents' supplements: 50% of pension for wife (maximum, 287 drachmas a month), 20% of pension for 1st child, 15% for 2nd, and 10% for 3rd.</p> <p>Maximum pension: 100% of earnings.</p> <p>13 1/2 monthly pensions payable a year.</p>	<p><u>Invalidity pension:</u> 28% to 98% of average earnings during last 2 years, varying inversely according to wage class.</p> <p>Increment of 1 to 2.5% of pension for each 300 days of contribution beyond 3,000 days.</p> <p>Dependents' supplements: 50% of pension for wife, 20% for 1st child, 15% for 2nd, and 10% for 3rd.</p> <p>Constant-attendance supplement: 50% of pension plus increments.</p> <p>Rehabilitation allowance (33-66% incapacity): Ordinary pension payable for up to 2 years.</p>	<p><u>Widow's pension:</u> 80% of pension of insured, payable irrespective of age of widow. Also payable to needy dependent widower.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured, or 60% for first full orphan, if under 18 or invalid.</p> <p>Grandchild or parent: 20% of pension, or 40% if widowed mother (payable only if no spouse or orphan).</p> <p>Maximum survivor pensions: 100% of pension of insured, or 80% if spouse not a survivor.</p> <p>Funeral grant: Lump sum of 8 days' wages of highest wage class.</p>	<p>Ministry of Labor, general supervision.</p> <p>Social Insurance Institute, administration of program through branch offices for most covered workers; managed by governor and tripartite governing body.</p> <p>Numerous special occupational and establishment funds, administration of programs for exempted workers, under supervision of various Ministries.</p>
<p><u>Sickness benefit:</u> 50% of earnings, according to wage class, plus 10% of benefit for up to 2 dependents. Maximum benefit, 60 drachmas a day.</p> <p>Payable after 3-day waiting period, for up to 180 days (360 days in case of tuberculosis).</p> <p><u>Maternity benefit:</u> 50% of earnings, according to wage class, plus 10% of benefit for each dependent. Minimum benefit: 20 drachmas a day.</p> <p>Payable for up to 42 days before and 42 days after confinement.</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through facilities of Institute.</p> <p>General and specialist care; care in hospital, sanatorium, or nursing home; medicines; maternity care (or delivery grant if care not available); dental care; appliances and transport.</p> <p>Patients charged 2 drachmas per prescription, and up to 25% of cost of other services except hospitalization.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured worker.</p>	<p>Ministry of Labor, general supervision.</p> <p>Social Insurance Institute, administration of program through branch offices for most covered workers. Institute operates own dispensaries and clinics, and also utilizes public and private clinics and hospitals.</p> <p>Numerous special occupational and establishment funds, administration of programs for exempted workers, under supervision of various Ministries.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings, according to wage class, plus 10% of benefit for up to 2 dependents. Maximum benefit, 60 drachmas a day.</p> <p>Payable after 3-day waiting period (waived if disability continues), for duration of disability.</p>	<p><u>Permanent disability pension (work injury):</u> Same as for ordinary invalidity pension above, except with minimum of 60% of earnings.</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness above, except no cost-sharing by patient.</p>	<p><u>Widow's pension (work injury):</u> 80% of pension of insured. Also payable to needy dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 20% of pension of insured, or 60% for first full orphan, if under 18 or invalid.</p> <p>Grandchild or parent: 20% of pension, or 40% if widowed mother (payable only if no spouse or orphan).</p> <p>Maximum survivor pensions: 100% of pension of insured, or 80% if spouse not a survivor.</p> <p>Funeral grant: Lump sum of 8 days' wages of highest wage class.</p>	<p>Ministry of Labor, general supervision.</p> <p>Social Insurance Institute, administration of program through branch offices for most covered workers.</p> <p>Numerous special occupational and establishment funds, administration of programs for exempted workers, under supervision of various Ministries.</p>
<p><u>Unemployment benefit:</u> 40% of wages, or 50% of salary, according to wage class. Maximum, 40 drachmas a day; minimum, 66 2/3% of wage of unskilled worker.</p> <p>Dependents' supplements: 10% of earnings for each dependent; maximum total benefit, 70% of earnings.</p> <p>Payable after 6-day waiting period, for up to 2 months; extended to 3 months if 150 days of employment in last year, or 5 months if 180 days. Overall maximum duration in any 4 years, 12 months.</p>			<p>Ministry of Labor, general supervision.</p> <p>Placement and Unemployment Insurance Organization, administration of benefits and employment service through local employment offices; managed by tripartite board.</p> <p>Social Insurance Institute, collection of contributions.</p>
<p><u>Family allowance:</u> 3 drachmas a day each for 1st and 2nd eligible child, for each day worked by parent.</p>			<p>Ministry of Labor, general supervision.</p> <p>Placement and Unemployment Insurance Organization, administration of allowances through local offices.</p> <p>Social Insurance Institute, collection of contributions.</p>



**GUATEMALA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 quetzal equals U.S. \$1.00)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1946.</p> <p><u>Social insurance system</u> (cash and medical benefits for accidents and maternity only)</p>	<p>Employees of firms with 5 or more workers, or 3 or more in Guatemala Department.</p> <p>Accident insurance being extended gradually; now operative in about half of Departments, and also covers all railway and public employees in country.</p> <p>Maternity insurance now operative only in Guatemala Department.</p>	<p><u>Insured person:</u> Accident insurance, 1% of earnings; maternity insurance, 1%.</p> <p><u>Employer:</u> Accident insurance, 3% of payroll; maternity insurance, 2%.</p> <p><u>Government:</u> Accident insurance, 1% of earnings; maternity insurance, 1%.</p> <p>Above contributions for accident insurance also finance benefits for work-connected accidents.</p>	<p><u>Sickness benefits:</u> Victim of accident (whether or not work-connected).</p> <p><u>Maternity benefits:</u> Insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1946.</p> <p><u>Social insurance system</u> (also covers non-work-connected accidents--see above)</p>	<p>Employees of firms with 5 or more workers, or 3 or more in Guatemala Department.</p> <p>Coverage being extended gradually; program now operative in about half of Departments, and also covers all railway and public employees in country.</p>	<p><u>Insured person:</u> See accident insurance contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p>Sickness benefit (for incapacity due to accident only): 66 2/3% of earnings.</p> <p>Payable after 1-day waiting period, for duration of incapacity (converted to lump sum, if incapacity proves permanent).</p> <p>Maternity benefits: 100% of earnings, payable for 30 days before and 45 days after confinement.</p> <p>For illness caused by pregnancy or confinement, 100% of earnings for 3 months; thereafter, 66 2/3%.</p>	<p>Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Institute.</p> <p>General and specialist care, surgery, maternity care, hospitalization, medicines, laboratory services, appliances, transportation, and rehabilitation and retraining (provided in case of accidents and maternity only).</p>	<p>Medical benefits for dependents: Wife of insured man receives same maternity care as insured woman.</p> <p>Newborn infant of insured man or woman receives layette, and milk or other dietary items.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Guatemalan Social Security Institute, administration of program; directed by tripartite board.</p> <p>Institute operates own dispensaries and hospitals.</p>
<p>Temporary disability benefit (work injury): 66 2/3% of earnings; minimum benefit, 50 centavos a day.</p> <p>Waiting period: 1 day.</p>	<p>Permanent disability grant (work injury): Lump sum of 180-900 quetzales (300-1500 quetzales in areas with higher living costs), according to degree of incapacity. May be paid in not more than 4 installments.</p> <p>If undergoing rehabilitation treatment, monthly allowance of 12-22.50 quetzales (25-37.50 quetzales in areas with higher living costs); amount varies with degree of disablement.</p> <p>Medical benefits (work injury): Medical treatment and surgery, hospitalization, medicines and appliances, transport, rehabilitation services, and retraining.</p>	<p>Survivor pensions (work injury): 10 quetzales a month for each eligible survivor. Benefits increased by 2/3 in areas with higher living costs.</p> <p>Eligible survivors: Widow, orphans under 18 or invalid, mother, father or grandparent over age 60.</p> <p>Funeral grant: 60 quetzales (100 quetzales in higher cost-of-living areas).</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Guatemalan Social Security Institute, administration of program.</p>

**GUINEA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1958. Current law: 1960.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>	<p>Employed persons. Special system for public employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 4% of payroll. <u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 50,000 francs a month.</p> <p>(Invalidity pensions financed through sickness insurance.)</p>	<p><u>Old-age pension:</u> Age 55 (payable at 50 if unable to work, or subject to 5-10% reduction for each year under 55). Retirement from gainful activity necessary.</p> <p><u>Invalidity pension:</u> Loss of 66 2/3% of working or earning capacity. In insured employment.</p> <p><u>Survivor pensions:</u> Deceased was pensioner or in insured employment at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952. Current law: 1960.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 3.2% (includes 3% for sickness-invalidity program and 0.2% for maternity benefits). <u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 50,000 francs a month.</p>	<p><u>Sickness and medical benefits:</u> Enrollment for insurance during last 3 months, and 26 days or 120 hours of employment during last 3 months (waived for currently employed workers if accident or infectious disease).</p> <p><u>Cash maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1932. Current law: 1960.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 6% of payroll (industry and transport) down to 1% of payroll (agriculture and government), according to occupation. <u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1955. Current law: 1960.</p> <p><u>Employment-related system</u></p>	<p>Employed persons and social insurance beneficiaries, with 1 or more children. Special system for public employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 5% of payroll. <u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (18 if apprentice, 21 if student or invalid). Parent must have been enrolled for insurance during past month, and be currently working 20 days or 133 hours a month.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> About 1.33% of base earnings times years of insurance, according to point system (credit given for periods of employment before law enacted and periods of incapacity). Maximum years counted, 30 years.</p> <p>Child's supplement: 10% of pension for each child.</p> <p>Increment of 5% of pension for each year pension deferred after 55; maximum increment, 25%.</p>	<p><u>Invalidity pension:</u> 40% of average earnings, if totally disabled for all work.</p> <p>Constant-attendance supplement: 20% of pension.</p> <p>Partial invalidity: Proportionate to loss of earning capacity; maximum, 30% of earnings.</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured, if age 50, caring for child, or widow of old-age pensioner.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured for each full orphan. Maximum, 100% of pension.</p> <p>Funeral grant: Lump sum of 90 days' earnings; minimum, 2,500 francs.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program.</p>
<p><u>Sickness benefit:</u> 50% of earnings.</p> <p>Payable after 8-day waiting period, for up to 13 weeks; extended to 26 weeks if enrolled for insurance during last 12 months, and 250 days of employment during same period. (Labor code requires employer to pay full wages during waiting period.)</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for 6 weeks before and 8 weeks after confinement.</p>	<p><u>Medical benefits:</u> Service benefits provided by doctors, hospitals, and druggists paid directly by Fund.</p> <p>Benefits available only after 8-day waiting period, during which employer and worker must share medical care costs.</p> <p>General and specialist care, surgery, hospitalization, maternity care, drugs, appliances, and laboratory services.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days; thereafter, 66 2/3%.</p> <p>Payable from day after injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of average earnings corresponding to percent of disability, after reducing latter percent by 1/2 for part under 50% and increasing by 1/2 the part over 50%. (Converted to lump sum if disability 10% or less).</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured. Also payable to widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, and 10% for each other orphan up to age 16 (20 if student); 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each, up to 30%.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Lump sum covering cost of burial.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, collection of contributions and payment of benefits.</p>
<p><u>Family allowance:</u> 10% of legal minimum wage for 1st child, and 15% for each other child.</p> <p><u>Prenatal allowance:</u> 10% of legal minimum wage payable for 9 months (paid in 3 installments).</p> <p><u>Birth grant:</u> Lump sum equal to 125% of 1 month's legal minimum wage for 1st and each other birth (paid in 3 installments).</p>			<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program.</p>

**HAITI**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p>     <p>(1 gourde equals 20 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p>     <p>(1951 law provides for sickness insurance, but not yet in force.)</p>			
<p><u>WORK INJURY</u></p> <p>First and current law: 1951.</p>    <p><u>Social insurance system</u></p>	<p>Employees of industrial, commercial, and agricultural firms, and public employees.</p> <p>Coverage being extended gradually to different districts and employments.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 2% of payroll.</p> <p><u>Government:</u> None, except as employer.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit</u> (work injury): 66 2/3% of earnings; minimum and maximum benefits, 70 and 1,000 gourdes a month.</p> <p>Payable after 3-day waiting period for duration of incapacity.</p>	<p><u>Permanent disability pension</u> (work injury): 66 2/3% of earnings, if totally disabled; minimum and maximum pensions, 70 and 1,000 gourdes a month.</p> <p><u>Partial disability</u>: Pension proportionate to degree of disability, if latter exceeds 10%; lump sum if disability below 10%.</p> <p><u>Medical benefits</u> (work injury): Necessary treatment including medical and dental care, surgery, hospitalization, medicines, and appliances; available until recovery or stabilization of disability.</p>	<p><u>Widow's pension</u> (work injury): 50% of total disability pension of insured. Also payable to dependent invalid widower.</p> <p><u>Orphans' pensions</u> (work injury): 30% of pension of insured for each orphan under 16.</p> <p>Parents or grandparents: 40% of pension of insured, if no eligible spouse or orphan.</p> <p>Maximum survivor pensions: 80% of pension of insured.</p> <p>Funeral grant: 1 month's wages.</p>	<p>Department of Labor and Social Welfare, general supervision.</p> <p>Haitian Social Insurance Institute, administration of program; managed by tripartite council and director.</p> <p>Institute operates own health facilities.</p>

# HONDURAS

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>(1959 law provides for introduction of pension insurance, but no system yet in force.)</p> <p>Special pension systems exist for teachers, communication employees, and public employees.</p> <p>(1 lempira equals 50 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1954.</p> <p>Current law: 1959.</p> <p><u>Social insurance system</u> (cash and medical benefits).</p>	<p>Employees in industry, commerce, and government.</p> <p>Coverage being extended gradually to different areas; currently operative only in capital district of Tegucigalpa.</p>	<p><u>Insured person:</u> 2.5% of earnings.</p> <p><u>Employer:</u> 5% of payroll.</p> <p><u>Government:</u> 2.5% of earnings.</p> <p>Maximum earnings for contribution and benefit purposes: 600 lempiras a month.</p> <p>Above contributions also finance work-injury benefits.</p>	<p><u>Cash sickness benefits:</u> 75 days of contribution in last 6 months.</p> <p><u>Cash maternity benefits:</u> 75 days of contribution in last 10 months.</p> <p><u>Medical benefits:</u> In insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1952.</p> <p>Current law: 1959 (labor code still in force in regions to which social insurance not yet extended; provisions not shown).</p> <p><u>Social insurance system</u></p>	<p>Employees in industry, commerce, and government.</p> <p>Coverage being extended gradually to different areas; currently operative only in capital district of Tegucigalpa.</p>	<p><u>Insured person:</u> See sickness contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> 66% of earnings. Payable after 3-day waiting period, for up to 26 weeks.</p> <p><u>Maternity benefit:</u> 66% of earnings, payable for 6 weeks before and 6 weeks after confinement.</p> <p>(Employees not eligible under social insurance may receive sick or maternity leave under labor code.)</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through health facilities of Institute.</p> <p>General and specialist care; surgery; hospitalization; necessary medicines; dental care; and maternity care.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> Maternity care for wife. Pediatric care for child under age 2.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Honduran Social Security Institute, administration of program; managed by tripartite board and director-general.</p> <p>Institute operates own clinics and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 66% of earnings.</p> <p>Payable after 3-day waiting period, for up to 52 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> 66% of earnings if totally disabled.</p> <p>Constant-attendance supplement: 34% of earnings.</p> <p>Percent of full pension corresponding to degree of incapacity, if 15-99% disabled (pension below 10 lempiras a month may be commuted).</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, and hospital care; medicines; and appliances.</p>	<p><u>Widow's pension (work injury):</u> 40% of pension of insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 20% of pension for each orphan under 21, or 30% if full orphan.</p> <p>Dependent parents (in absence of above): 20% of pension each.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p> <p>Funeral grant: 100 lempiras.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Honduran Social Security Institute, administration of program.</p>



## HUNGARY

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1928.</p> <p>Current law: 1958.</p> <p><u>Social insurance system</u></p> <p>(1 forint equals 2.1 U.S. cents)</p>	<p>Employees, members of handicraft cooperatives, and students.</p> <p>Special system for members of agricultural cooperatives.</p>	<p><u>Insured person:</u> 3% of earnings.</p> <p><u>Employer:</u> 4% of payroll.</p> <p><u>Government:</u> None, except as employer.</p> <p>Above contributions also finance work-injury pensions.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women); reduced by 5 years if in unhealthy work. 25 years of employment (reduced pension if 10-24 years). Pension reduced or suspended for partial or no retirement.</p> <p><u>Invalidity pension:</u> Incapacity for any paid work (total invalidity), or 67% loss of working capacity (partial invalidity). 3 years of employment if incapacitated at age 22, lengthening by steps to 10 years of employment at age 40 or over.</p> <p><u>Survivor pensions:</u> Insured was pensioner, or met employment requirement for invalidity pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1991.</p> <p>Current law: 1955.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees, members of handicraft cooperatives, students, and pensioners.</p> <p>Special system of medical-care insurance for members of agricultural cooperatives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 8% of payroll.</p> <p><u>Government:</u> None, except as employer.</p> <p>Above contributions also finance temporary disability and medical benefits for work injury.</p>	<p><u>Cash sickness and medical benefits:</u> Currently in insured employment.</p> <p><u>Cash maternity benefits:</u> 9 months of employment in last 2 years (if 6-8 months of employment, benefits payable at half rate).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1907 (agriculture, 1900).</p> <p>Current laws: 1955 (short-term benefits) and 1958 (pensions).</p> <p><u>Social insurance system</u></p>	<p>Employees, members of handicraft cooperatives, and students.</p> <p>Special system for members of agricultural cooperatives.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> See pension and sickness contributions above.</p> <p><u>Government:</u> None, except as employer.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First and current law: 1957.</p> <p><u>Unemployment assistance</u></p>	<p>Regular employees in non-private employment.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Unemployment benefits:</u> 3 years of employment during last 5 years, or employment throughout last year.</p> <p>Involuntarily unemployed, registration at employment office, and other income of household below specified level.</p> <p>Unemployment not due to refusal of suitable offer.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1938.</p> <p>Current law: 1959.</p> <p><u>Employment-related system</u></p>	<p>Employees, members of handicraft cooperatives, and students, with 2 or more children.</p> <p>Exclusions: Employees of private agricultural employers; part-time employees.</p> <p>Special system for members of agricultural cooperatives with 3 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Part of cost.</p> <p><u>Government:</u> Proceeds of special tax on wages of childless workers.</p>	<p><u>Family allowances:</u> Family must contain 2 or more children, unless a single or widowed woman is head or the only child is an invalid.</p> <p>Parent must be employed 18 days a month, including sick leave.</p> <p>Child must be under age 16 (19 if student, no limit if invalid).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 50% of average earnings during last 5 years, plus 1% of pension per year of employment.</p> <p>Minimum and maximum pensions: 500 forints a month, and 70% of earnings.</p> <p><u>Wife's supplement</u> (if pension below 850 forints): 100 forints a month.</p>	<p><u>Invalidity pension:</u> 60% of average earnings during last 5 years, plus 1% of pension per year of employment, for total invalidity.</p> <p>Constant-attendance supplement: 10% of earnings.</p> <p>Partial invalidity: 50% of earnings, plus 1% of pension per year of employment.</p>	<p><u>Widows' pension:</u> 50% of pension of insured, payable to widow who at husband's death was age 55, invalid, or caring for 2 children. Paid to other widows for 1 year only. Also payable to dependent widower.</p> <p><u>Orphans' pensions:</u> 25% of pension of insured for each orphan under 16 (18 if student). Full orphan or half orphan with invalid parent, 50% of pension of insured each.</p> <p>Funeral grant: Lump sum covering cost of burial.</p>	<p>Ministry of Labor, administration of pensions.</p> <p>Central Social Insurance Institute of Trade Unions, collection of contributions.</p>
<p><u>Sickness benefit:</u> 75% of earnings.</p> <p>Payable from 1st day of incapacity, for up to 1 year (or for length of continuous employment immediately before illness, if less).</p> <p><u>Maternity benefit:</u> 100% of earnings, payable for 6 weeks before and 6 weeks after confinement.</p> <p>Maternity grant: Lump sum of about 300 forints for each birth.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through facilities of public health services.</p> <p>General and specialist care, hospitalization, sanatorium and spa treatment, dental care, maternity care, medicines and appliances, and travel expense.</p> <p>Patients pay 15% of cost of medicines except for life-saving medicines, and 15-25% of cost of appliances.</p> <p>Duration: No limit, except 1 year for hospitalization (may be extended for tuberculosis or if long convalescence).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured, except that hospitalization limited to 90 days.</p> <p>Wife of insured worker also receives maternity grant for each birth.</p>	<p>Ministry of Labor, general supervision.</p> <p>Central Social Insurance Institute of Trade Unions, administration of contributions and cash benefits through its local branches; employers assist in payment of benefits.</p> <p>Ministry of Health, administration of medical benefits along with its public health services.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings.</p> <p>Payable from 1st day of incapacity, for up to 12 months.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of average earnings, plus 1% of pension per year of employment, if totally disabled.</p> <p>Constant-attendance supplement: 10% of earnings.</p> <p>Partial disability: Percent of full pension corresponding to degree of disability.</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness above.</p>	<p><u>Widow's pension (work injury):</u> 50% of pension of insured. Also payable to dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 25% of pension of insured for each orphan under 16 (18 if student). Full orphan or half orphan with invalid parent, 50% of pension of insured each.</p> <p>Funeral grant: Lump sum covering cost of burial.</p>	<p>Ministry of Labor, administration of permanent disability and survivor pensions.</p> <p>Central Social Insurance Institute of Trade Unions, administration of temporary disability benefits through its local branches; employers assist in payment of benefits.</p> <p>Ministry of Health, administration of medical benefits along with public health services.</p>
<p><u>Unemployment benefit (after income test):</u> 30% of earnings. Minimum and maximum benefits, 300 and 600 forints a month.</p> <p>Dependents' supplements: 40 forints a month for each dependent in household.</p> <p>Maximum duration: 6 months.</p>			<p>Central Social Insurance Institute of Trade Unions, administration of program through its local branches.</p> <p>Municipal councils and local employment offices assist in local administration of claims and benefits.</p>
<p><u>Family allowance:</u> 75 forints a month for 2nd child, 285 forints for 3rd, and 120 forints for each other child (single woman receives 120 forints for each child).</p>			<p>Ministry of Labor, general supervision.</p> <p>Central Social Insurance Institute of Trade Unions, administration of allowances through its local branches.</p> <p>Allowances sometimes paid by employers directly to own employees.</p>

# ICELAND

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1909.</p> <p>Current law: 1963.</p> <p><u>Universal pension system</u></p> <p>(1 crown equals 2.3 U.S. cents)</p>	<p>Resident citizens; also aliens covered by reciprocity agreements.</p> <p>Special systems for public employees and various other occupations.</p>	<p><u>Insured person:</u> Flat contribution of 1,570-2,300 crowns a year, according to marital status and sex. Payable by all residents 16-66 except married women; local government pays for indigents (covers about 33% of cost).</p> <p><u>Employer:</u> 20 crowns per employee per week (covers about 15% of cost).</p> <p><u>Government:</u> National government, subsidy equal to 33% of cost; local governments, 19% of cost.</p> <p>Above contributions also finance maternity grants.</p>	<p><u>Old-age pension:</u> Age 67. Residence in country, and citizenship unless reciprocity agreement.</p> <p><u>Invalidity pension:</u> 75% reduction of working capacity. Residence in country, and citizenship unless reciprocity agreement.</p> <p><u>Survivor pensions:</u> Residence in country, and citizenship unless reciprocity agreement.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1936.</p> <p>Current law: 1963.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>All residents; must become member of sickness fund.</p>	<p><u>Insured person:</u> Flat contributions varying only by locality (65 crowns a month in Reykjavik). Payable by all residents age 16-66 for membership in sickness fund.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> National government and local governments pay subsidies equal to 110% and 50%, respectively, of members' contributions to sickness funds.</p> <p>Maternity grants and pensioners' contributions financed out of pension contributions shown above.</p>	<p><u>Cash sickness benefit:</u> Employed or self-employed worker, and member of sickness fund; married woman eligible only if husband cannot support her.</p> <p><u>Cash maternity grant:</u> Every mother who is citizen or alien covered by reciprocity agreement.</p> <p><u>Medical benefits:</u> Membership in sickness fund.</p>
<p><u>WORK INJURY</u></p> <p>First general law: 1925 (seamen covered in 1909).</p> <p>Current law: 1963.</p> <p><u>Social insurance system</u></p>	<p>All employees including public employees, share fishermen, and specified self-employed seamen.</p> <p>Exclusion: Nonhazardous casual employment.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through compulsory contributions varying from 1-36 crowns a week per employee according to risk (special contributions for seamen and chauffeurs).</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1936 (never operative).</p> <p>Current law: 1956.</p> <p><u>Compulsory insurance system</u></p>	<p>Members of trade unions in communities with population of 300 or more.</p> <p>Exclusions: Commercial, office, and public employees, etc.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 1% of unskilled worker's wage per employee (now equal to 11.50 crowns a week per employee).</p> <p><u>Government:</u> National government, 2% of above wage; local governments, 1% of wage.</p>	<p><u>Unemployment benefits:</u> Membership in trade union; and 6 months of employment at standard rate in last 12 months.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1946.</p> <p>Current law: 1963.</p> <p><u>Universal public system</u></p>	<p>Resident citizens and aliens covered by reciprocity agreements, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Child must be under age 16.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organisation
<p><u>Old-age pension</u>: 1,750 crowns a month.</p> <p>Supplement for wife age 67: 80% of pension.</p> <p>Child's supplement: 50% of pension for each child under age 16.</p> <p>Increment for each year pension deferred; maximum increment, 67% for 5-year deferral.</p>	<p><u>Invalidity pension</u>: 1,750 crowns a month.</p> <p>Pensioners requiring special care: Up to double ordinary pension.</p> <p>Child's supplement: 50% of pension for each child under age 16.</p>	<p><u>Widow's temporary pension</u>: 2,300 crowns a month for 3 months; continued additional 9 months, with 25% reduction, if caring for child under 16.</p> <p><u>Widow's permanent pension</u> (after expiration of temporary pension): 1,750 crowns a month less 6% for each year under age 67, if age 50 or over when widowed.</p> <p><u>Widowed mother's pension</u>: 155, 875, or 1,750 crowns a month if has 1, 2, or 3 or more children.</p> <p><u>Orphans' pensions</u>: 805 crowns a month for each orphan under age 16.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>State Social Security Institute, administration of program through local offices; managed by board elected by Parliament and director.</p> <p>Contributions collected by revenue agencies.</p>
<p><u>Sickness benefit</u>: Statutory minimum of 70 crowns a day, plus supplement of 9 crowns for wife and each child up to 3 children; exact rates fixed by local authorities.</p> <p>Payable after 14-day waiting period (during which employer pays full wages to permanent employees), for up to 52 weeks in any 2-year period.</p> <p><u>Maternity grant</u>: Lump sum of 4,600 crowns for each birth.</p>	<p><u>Medical benefits</u>: Service benefits ordinarily provided by doctors and hospitals under contract with and paid directly by sickness funds.</p> <p>Funds must provide at least general practitioner services (patient paying 10 crowns per office call and 25 crowns per home call), 75% of cost of specialist services, free hospital care, vital medicines, part of cost of other medicines, and 75% of cost of X-rays.</p>	<p><u>Medical benefits for dependents</u>: Same as for insured.</p> <p>Wife of insured man receives same maternity grant as insured woman.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>State Social Security Institute, supervision of sickness funds.</p> <p>Sickness funds, administration of program with assistance of district funds.</p>
<p><u>Temporary disability benefit</u> (work injury): 87.50 crowns a day.</p> <p>Dependents' supplements: 9 crowns for wife and for each child up to a total of 3 children.</p> <p>Maximum benefit: 75% of earnings.</p> <p>Payable after waiting period of 7 days.</p>	<p><u>Permanent disability pension</u> (work injury): 1,750 crowns a month, if at least 75% disabled.</p> <p>Child's supplement: 50% of pension for each child under age 16.</p> <p>Partial disability: If 50-74% disabled, 50% of full pension plus 2% of pension for each 1% by which degree of disability exceeds 50%. If 15-49% disabled, lump sum proportionate to wage loss.</p> <p><u>Medical benefits</u> (work injury): Necessary care including specialist services and hospitalization.</p>	<p><u>Widow's pension</u> (work injury): 2,300 crowns a month payable for 8 years; also, if age 50 or invalid at husband's death, up to 1,750 crowns a month according to age and disability.</p> <p><u>Orphans' pension</u> (work injury): 805 crowns a month for each orphan under age 16.</p> <p>Death grant: Lump sum of 25,000-75,000 crowns for other adult dependents, according to previous degree of support from deceased and disability.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>State Social Security Institute, administration of program through local offices.</p> <p>Contributions collected by revenue agencies, at rates assessed by director of taxation.</p>
<p><u>Unemployment benefit</u>: 24 crowns a day.</p> <p>Dependents' supplements: 6 crowns a day for wife and each child up to 3rd.</p> <p>Payable after waiting period of 36 days in year, for up to 4 months in year.</p>			<p>Ministry of Social Affairs, general supervision.</p> <p>State Social Security Institute, administration of program through local offices.</p> <p>Contributions collected by revenue agencies.</p>
<p><u>Family allowance</u>: 250 crowns a month for 1st and each other child.</p>			<p>Ministry of Social Affairs, general supervision.</p> <p>State Social Security Institute, administration of program through local offices.</p>

# INDIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1952.</p> <p><u>Provident fund system</u> (lump-sum benefits only)</p> <p>(1 rupee equals 21 U.S. cents)</p>	<p>Employees of firms with 20 or more workers (after 12 months' employment with same employer).</p> <p>Exclusions: Employees earning over 1,000 rupees a month (unless earned less when first covered). Employees covered by equivalent private plans may also be contracted out (about 35% so exempted).</p> <p>Special systems for miners and railway employees.</p>	<p><u>Insured person:</u> 6.25% of earnings (may be increased to 8%).</p> <p><u>Employer:</u> 6.25% of payroll (may be increased to 8%).</p> <p><u>Government:</u> None.</p>	<p><u>Old-age grant:</u> Age 55 (miners, 50), and retirement from covered employment. (Also, payable at any age if leaving country permanently or out of covered employment 1 year, but full employer contribution only payable in latter case if 15 years of contribution.)</p> <p><u>Invalidity grant:</u> Permanent and total incapacity for work in covered employment.</p> <p><u>Survivor grant:</u> Death of insured before grant otherwise payable.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1948.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees of factories with 20 or more workers and using power.</p> <p>Exclusions: Employees earning over 400 rupees a month; and employees in commerce, agriculture, etc.</p> <p>Coverage being extended gradually to different regions; now operative in parts of most states.</p>	<p><u>Insured person:</u> About 2.25% of earnings, according to 8 wage classes (none in lowest class).</p> <p><u>Employer:</u> About 2.5% of payroll, according to wage class (0.75% in regions where program not yet in force).</p> <p><u>Government:</u> State governments pay 1/4 or 1/8 of cost of medical benefits.</p> <p>Above contributions also finance work-injury benefits.</p>	<p><u>Cash sickness benefit:</u> 18 weeks of contribution in last 26 weeks; up to 6 of 18 weeks excused if incapacitated.</p> <p><u>Cash maternity benefit:</u> Same as above, plus 1 week of contribution between 35 and 40 weeks before confinement or notice of pregnancy.</p> <p><u>Medical benefits:</u> Currently in insured employment, or qualified for cash benefit. Where medical benefits also provided for dependents, 13 weeks of contribution required for their eligibility.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1923 (workmen's compensation; still in force in regions to which social insurance not yet extended; provisions not shown).</p> <p>Current law: 1948 (social insurance).</p> <p><u>Social insurance system</u></p>	<p>Employees of factories with 20 or more workers and using power.</p> <p>Exclusions: Employees earning over 400 rupees a month; and employees in commerce, agriculture, etc.</p> <p>Coverage being extended gradually to different regions; now operative in parts of most states.</p>	<p><u>Insured person:</u> See sickness insurance contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Invalidity Benefits and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age grant:</u> Lump sum equal to total employee and employer contributions paid, plus 3 3/4% interest.</p>	<p><u>Invalidity grant:</u> Lump sum equal to total employee and employer contributions paid, plus 3 3/4% interest.</p>	<p><u>Survivor grant:</u> Lump sum equal to total employee and employer contributions paid, plus 3 3/4% interest.</p> <p>Payable to nominated members of family, or if none to other nominated beneficiaries.</p>	<p>Ministry of Labor and Employment, general supervision.</p> <p>Employees' Provident Fund, national administration of program; managed by tripartite Central Board of Trustees and Central Commissioner.</p> <p>State provident-fund boards and commissioners may be appointed to administer program in individual states; otherwise, regional committees and commissioners assist in local administration.</p>
<p><u>Sickness benefit:</u> About 7/12 of earnings, according to 8 wage classes (i.e., 50% of earnings paid for 7 days a week).</p> <p>Payable after 2-day waiting period, for up to 56 days in any 365 days (extended additional 44 weeks at reduced rate for specified diseases, if insured 2 years at onset).</p> <p><u>Maternity benefit:</u> 100% of earnings, according to wage class; payable for up to 12 weeks, including not more than 6 weeks before confinement (1961 law requires noncovered employer to pay same benefit to woman employed 160 days in last year).</p>	<p><u>Medical benefits:</u> State governments arrange for provision of medical care, on behalf of social insurance; services variously provided in different states through social insurance dispensaries and hospitals, state government services, or private doctors under capitation contract.</p> <p>Medical treatment, surgery, specialist services, hospitalization, medicines, and obstetric care. Scale of services varies among states, according to agreement with state and facilities available.</p> <p>Duration: While qualified for cash benefit.</p>	<p><u>Medical benefits for dependents:</u> Currently provided in some states but not others; objective is to provide them in all states.</p> <p>Benefits include general practitioner care and medicines, but not hospitalization.</p>	<p>Ministry of Labor and Employment, general supervision.</p> <p>Employees' State Insurance Corporation, administration of program through regional and local offices; managed by tripartite board and director-general.</p> <p>State governments, provision of medical benefits through agreement with and reimbursement by Corporation.</p>
<p><u>Temporary disability benefit:</u> (work injury): About 7/12 of earnings, according to wage class (i.e., 50% of earnings, paid for 7 days a week).</p> <p>Not paid for 1st 2 days of disability, unless latter lasts 3 days or longer; payable for duration of disability.</p>	<p><u>Permanent disability pension</u> (work injury): About 7/12 of average earnings during last 52 weeks, according to wage class, if totally disabled.</p> <p>Partial disability: Percentage of full pension proportionate to loss of earning capacity (small pensions may be commuted into lump sum).</p> <p><u>Medical benefits</u> (work injury): Same as for ordinary sickness; also, artificial limbs.</p>	<p><u>Widow's pension</u> (work injury): 60% of pension payable to insured for total disability.</p> <p><u>Orphans' pensions</u> (work injury): 40% of pension of insured for each orphan under 15 (18 if student).</p> <p>Maximum widow's and orphans' pensions: 100% of pension of insured.</p> <p>Other eligible survivors (in absence of above): Parents, grandparents, and other dependents under age 15; maximum total pensions for such survivors, 50% of pension of insured.</p>	<p>Ministry of Labor and Employment, general supervision.</p> <p>Employees' State Insurance Corporation, administration of program through regional and local offices.</p> <p>State governments, provision of medical benefits through agreement with and reimbursement by Corporation.</p>

**INDONESIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special pension system for public employees only.</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1957 (ministerial regulation).</p> <p><u>Voluntary social insurance system</u> (cash and medical benefits)</p> <p>(1951 labor law requires employers to provide up to 13 weeks of paid maternity leave to female employees.)</p>	<p>Employees of firms with 10 or more workers that contract for coverage voluntarily.</p> <p>Operative initially for selected industries in Djakarta only.</p>	<p><u>Insured person</u>: Small weekly amount.</p> <p><u>Employer</u>: 4% of payroll.</p> <p><u>Government</u>: 2% of earnings, and any deficit.</p>	<p><u>Cash sickness benefit</u>: 2 months of contribution during last 4 months.</p> <p><u>Medical benefits</u>: Current coverage.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1939.</p> <p>Current law: 1951.</p> <p><u>Individual employer liability system</u></p>	<p>Employees of industrial, mining, transportation, construction, plantation, forestry, and fishery undertakings, and of any other undertaking using machinery, explosives, or unhealthy materials.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: Whole cost, through provision of benefits required by law.</p> <p><u>Government</u>: Cost of benefits where employers incapable of paying them.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> 90% of earnings during first month; 80% of earnings thereafter.</p> <p>Duration: 6 months (may be extended for additional 6 months at rate of 40% of earnings).</p>	<p><u>Medical benefits:</u> Medical examination and treatment, hospitalization, medicines, and maternity care.</p> <p>Duration: 6 months (may be extended for additional 6 months in special cases).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured worker.</p>	<p>Department of Labor, general supervision.</p> <p>Workers' Social Security Foundation, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings for first 120 days; thereafter 50%.</p> <p>Payable until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> 50% of earnings, if totally disabled.</p> <p><u>Constant-attendance supplement:</u> 20% of earnings.</p> <p><u>Partial invalidity:</u> 2-40% of earnings, according to schedule of injuries in law (may be converted to lump sum).</p> <p><u>Medical benefits (work injury):</u> Medical treatment, hospital care, medicines, and necessary transportation.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured, divided equally if more than 1 widow. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings of insured for each orphan under age 16, or 20% if full orphan.</p> <p><u>Other eligible survivors:</u> Parent, grandparent, orphaned grandchild, father-in-law, mother-in-law.</p> <p><u>Maximum survivor pensions:</u> 60% of earnings (pensions may be converted to lump sums).</p> <p><u>Funeral grant:</u> Costs of burial, subject to maximum.</p>	<p>Department of Labor, enforcement of law through its field staff.</p> <p>Individual employers must pay compensation directly to own employees, and arrange for medical care.</p>



IRAN

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1953. Current law: 1960.</p> <p><u>Social insurance system</u></p> <p>(1 rial equals 1.3 U.S. cents)</p>	<p>Wage earners in industry and commerce.</p> <p>Exclusions: Agricultural, domestic, and casual employees.</p> <p>Coverage being extended gradually to different regions and smaller firms.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 5% of earnings (may be raised to 6% if inadequate).</p> <p><u>Employer:</u> 13% of payroll (may be raised to 15% if inadequate).</p> <p><u>Government:</u> None.</p> <p>Above contributions also finance sickness, maternity, and work-injury benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women, and men in unhealthy work or having 20 years of tropical work or 30 years of total work). 10 years of contribution. Retirement unnecessary.</p> <p><u>Invalidity pension:</u> 66 2/3% loss of earning capacity. 5 years of contribution in last 10 years.</p> <p><u>Survivor pensions:</u> Deceased had 5 years of contribution in last 10 years, including 90 days in last year; or was pensioner at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1949. Current law: 1960.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Wage earners in industry and commerce.</p> <p>Exclusions: Agricultural, domestic, and casual employees.</p> <p>Coverage being extended gradually to different regions and smaller firms.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Sickness and maternity benefits:</u> 90 days of contribution in last 6 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1949. Current law: 1960.</p> <p><u>Social insurance system</u></p>	<p>Wage earners in industry and commerce.</p> <p>Exclusions: Agricultural, domestic, and casual employees.</p> <p>Coverage being extended gradually to different regions and smaller firms.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>(Labor law requires employer to pay dismissal indemnity of 15 days' wages per year of service.)</p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1953. Current law: 1960.</p> <p><u>Employment-related system</u></p>	<p>Wage earners in industry and commerce, with 2 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost (must pay allowances to own employees, without any equalization arrangements).</p> <p><u>Government:</u> None.</p>	<p><u>Family allowances:</u> Child must be under age 12, or 18 if student.</p> <p>Employee must have worked for same employer for 2 years.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 2.5% of average earnings during last 2 years times number of years of contribution.</p> <p>Minimum and maximum pensions: 25% and 100% of earnings.</p>	<p><u>Invalidity pension:</u> 2.5% of average earnings during last 2 years times number of years of contribution.</p> <p>Minimum and maximum pensions: 40% and 100% of earnings.</p>	<p><u>Widow's pension:</u> 50% of pension of insured, irrespective of widow's age; minimum, 20% of earnings of insured.</p> <p><u>Orphans' pensions:</u> 25% of pension of insured, or 50% if full orphan, payable for each orphan under age 12 (21, if student).</p> <p>Parent's pension: 20% of pension of insured, for each dependent aged parent.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p> <p>Funeral grant: Lump sum of 3,000 rials.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Social Insurance Organization, administration of program through provincial branches and local agencies; managed by tripartite council and director-general.</p>
<p><u>Sickness benefit:</u> 66 2/3% of earnings; reduced to 40% for single worker and 50% for married worker after 6 months.</p> <p>Payable after 3-day waiting period (unless hospitalized), for normal maximum duration of 6 months; may be extended if medical treatment continues.</p> <p><u>Maternity benefit:</u> 66 2/3% of earnings, payable for up to 12 weeks before and after confinement.</p> <p>Layette worth 500 rials also furnished.</p>	<p><u>Medical benefits:</u> Medical services usually provided directly to patients through clinics and hospitals of Organization.</p> <p>Medical treatment, hospitalization, laboratory services, and maternity care; and, after 2 years of contribution, appliances.</p> <p>Duration: 6 months for 1 illness, normally; may be extended for regular contributors or if additional care required.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p> <p>Wife of insured worker receives same layette as insured woman.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Social Insurance Organization, administration of program.</p> <p>Organization operates own clinics and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 66 2/3% of earnings; after 12 months, reduced to 40% for single workers and 50% for married workers.</p> <p>Payable from 1st day of incapacity, with no limit on duration.</p>	<p><u>Permanent disability pension (work injury):</u> 2.5% of average earnings times years of contribution, if totally disabled; minimum pension, 50% of earnings for single worker or 70% for married worker.</p> <p>Partial disability: Percentage of full pension proportionate to degree of incapacity, if 33-66% disabled.</p> <p>Disability grant: Lump sum of 36 months' partial pension, if 10-33% disabled.</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness, but with no limit on duration and no qualifying period for appliances.</p>	<p><u>Widow's pension (work injury):</u> 50% of pension of insured, irrespective of widow's age; minimum, 35% of earnings.</p> <p><u>Orphans' pensions (work injury):</u> 25% of pension of insured, or 50% if full orphan, payable for each orphan under 12 (21, if student).</p> <p>Parent's pension: 20% of pension of insured, for each dependent aged parent.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p> <p>Funeral grant: Lump sum of 3,000 rials.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Social Insurance Organization, administration of program.</p>
<p><u>Family allowances:</u> 100 rials a month for 2nd and each additional child.</p>			<p>Ministry of Labor and Social Affairs, enforcement of law.</p> <p>Individual employers pay allowances with wages.</p>

IRAQ

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1956.</p> <p><u>Provident fund system</u> (lump-sum benefits only)</p> <p>(1 dinar or 1,000 fils equals U.S \$2.80).</p>	<p>Employees of firms with 30 or more workers, and all petroleum workers.</p> <p>Exclusions: Agricultural employees, temporary employees, and employees already covered for similar benefits.</p> <p>Coverage being extended gradually to different regions.</p> <p>Special systems for various liberal professions and public employees.</p>	<p><u>Insured person</u>: 10 fils a day.</p> <p><u>Employer</u>: 15 fils a day per employee.</p> <p><u>Government</u>: 15 fils a day per employee.</p> <p>Above contributions also finance sickness, maternity, and unemployment benefits.</p> <p>Contributions cease after 100 dinars credited to individual worker's account.</p>	<p><u>Old-age grant</u>: Age 60 (men) or 55 (women); and retirement from covered employment (payable at any age if leaving country or ceasing employment permanently). Citizenship necessary for full grant; aliens receive only 50% of grant unless reciprocity agreement.</p> <p><u>Invalidity grant</u>: 75% incapacity for work.</p> <p><u>Survivor grant</u>: Dependent relative of insured worker.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1956.</p> <p><u>Provident fund system</u> (cash benefits only)</p>	<p>Employees of firms with 30 or more workers, and all petroleum workers.</p> <p>Exclusions: Agricultural employees, temporary employees, and employees already covered for similar benefits.</p> <p>Coverage being extended gradually to different regions.</p> <p>Special systems for various liberal professions and public employees.</p>	<p><u>Insured person</u>: See provident-fund contribution above.</p> <p><u>Employer</u>: Same.</p> <p><u>Government</u>: Same.</p>	<p><u>Cash sickness benefit</u>: Temporarily incapacitated for work, and sick leave exhausted.</p> <p><u>Cash maternity grant</u>: Birth of child to insured woman or wife of insured man.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1936.</p> <p>Current law: 1958.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employees in industry and commerce, and agricultural employees operating power implements.</p> <p>Exclusions: Employees of non-mechanized firms with less than 5 workers, domestic servants, family labor, and seasonal workers.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government</u>: None.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First and current law: 1956.</p> <p><u>Provident fund system</u></p>	<p>Employees of firms with 30 or more workers, and all petroleum workers.</p> <p>Coverage being extended gradually to different regions.</p> <p>Exclusions: Agricultural employees, temporary employees, and employees already covered for similar benefits.</p>	<p><u>Insured person</u>: See provident-fund contribution above.</p> <p><u>Employer</u>: Same.</p> <p><u>Government</u>: Same.</p>	<p><u>Unemployment benefit</u>: Able and willing to work.</p> <p>Unemployment not due to voluntary leaving, discharge for misconduct, or strike.</p>
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age grant:</u> Lump sum equal to total contributions paid on behalf of insured, less other benefits previously received.</p> <p>Payable in installments at administrative discretion.</p>	<p><u>Invalidity grant:</u> Lump sum equal to total contributions paid on behalf of insured, less other benefits previously received.</p> <p>Payable in installments at administrative discretion.</p>	<p><u>Survivor grant:</u> Lump sum equal to total contributions paid on behalf of insured, less other benefits previously received, payable to spouse, child, or other invalid or needy ascendants or descendants.</p> <p>Payable in installments at administrative discretion.</p> <p><u>Funeral grant:</u> 5 dinars, or balance in insured's account if less.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>Directorate-General of Social Security, in Ministry, administration of program.</p> <p>Social Security Board, control of social security fund.</p>
<p><u>Sickness benefit:</u> 150 fils a day.</p> <p>Payable for up to earliest of 28 days, 1/10 of number of days of contribution, or exhaustion of balance in account.</p> <p><u>Maternity grant:</u> 5 dinars, or balance in insured woman's account if less.</p>	<p><u>Medical benefits:</u> None provided.</p>	<p><u>Medical benefits for dependents:</u> None provided.</p> <p>Wife of insured worker receives same maternity grant as insured woman.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>Directorate-General of Social Security, in Ministry, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings.</p> <p>Payable after 3-day waiting period, for up to 3 months.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum equal to 800 days' earnings, if totally disabled.</p> <p><u>Partial disability:</u> Percent of full grant proportionate to degree of disability, according to schedule.</p> <p><u>Medical benefits (work injury):</u> Employer responsible for payment for necessary medical treatment.</p>	<p><u>Survivor grant (work injury):</u> Lump sum equal to 800 days' earnings, allocated among eligible dependent survivors by Ministry.</p> <p><u>Eligible survivors:</u> Spouse and children. If none, then grandchildren, parents, grandparents, brothers, sisters, or other genuine dependents.</p>	<p>Ministry of Social Affairs, enforcement of law through its Directorate-General of Labor.</p> <p>Employers may insure liability with private company.</p>
<p><u>Unemployment benefit:</u> 150 fils a day.</p> <p>Payable after 6-day waiting period for up to earliest of 28 days, 1/10 of number of days of contribution, or exhaustion of balance in account.</p>			<p>Ministry of Social Affairs, general supervision.</p> <p>Directorate-General of Social Security, in Ministry, administration of program.</p>

**IRELAND**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><b>OLD AGE, INVALIDITY, DEATH</b></p> <p>First laws: 1908 (old-age assistance), 1911 (invalidity insurance), and 1935 (survivor insurance).</p> <p>Current laws: 1952 (invalidity and survivor insurance) and 1960 (old-age insurance).</p> <p><u>Social insurance system</u></p> <p>(1 pound equals U.S. \$2.80; 1s. equals 14 cents; 1d. equals about 1 cent).</p>	<p>Manual employees, and nonmanual employees earning £800 a year or less.</p> <p>Exclusions: Nonmanual workers earning over £800 a year; casual employees; and family labor.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> Man, 5s. 11d. a week (3s. 8d. in agriculture). Woman, 4s. 10d. a week (2s. 10d. if agricultural employee).</p> <p><u>Employer:</u> For each male employee, 5s. 11d. a week (3s. 8d. in agriculture). For each female employee, 5s. 7d. a week (3s. 8d. if agricultural employee).</p> <p><u>Government:</u> Difference between expenditure and contributions (about 1/3 of cost); also, entire cost of assistance.</p> <p>Above contributions also finance cash sickness and maternity benefits and unemployment benefits.</p>	<p><u>Old-age pension:</u> Age 70, and initial coverage before age 60. 156 weeks of paid contributions, and annual average of 48 weeks paid or credited (reduced pension if 24-47 weeks). Retirement unnecessary. Not payable abroad.</p> <p><u>Invalidity pension:</u> Incapacity for work, 156 weeks of paid contributions, and 48 weeks paid or credited in last year (reduced pension if 26-47 weeks).</p> <p><u>Survivor pensions:</u> 156 weeks of contribution paid by deceased or wife, and annual average of 39 weeks paid or credited in last 3 or 5 years. For full orphan's pension, 26 weeks of contribution paid by 1 parent.</p>
<p><b>SICKNESS AND MATERNITY</b></p> <p>First law: 1911.</p> <p>Current laws: 1952 (cash benefits) and 1953 (medical services).</p> <p><u>Dual social insurance (cash benefits) and public (medical services) systems</u></p>	<p>Cash benefits: Manual employees, and nonmanual employees earning £800 a year or less (excluding casual employees, family labor, and public employees).</p> <p>Medical services: Employees covered for cash benefits, and all other persons with small and moderate incomes.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same; also, entire cost of medical services (shared equally by national and local governments).</p>	<p><u>Cash sickness benefit:</u> 26 weeks of paid contributions, and 48 weeks paid or credited in last year (reduced benefit if 26-47 weeks).</p> <p><u>Cash maternity benefit:</u> 26 weeks of paid contributions, and 26 weeks paid or credited in last year (maternity grant to medically needy without contribution test).</p> <p><u>Medical services:</u> 1 week of contribution in last 3 years. Also available to any person whose income below £800 a year, who is medically needy, or who is a small farmer.</p>
<p><b>WORK INJURY</b></p> <p>First law: 1897.</p> <p>Current law: 1934.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Manual employees, and nonmanual employees earning £600 a year or less.</p> <p>Exclusions: Nonmanual workers earning over £600 a year; casual employees; and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><b>UNEMPLOYMENT</b></p> <p>First law: 1911.</p> <p>Current law: 1952.</p> <p><u>Compulsory insurance system</u></p>	<p>Manual employees, and nonmanual employees earning £800 a year or less.</p> <p>Exclusions: Nonmanual workers earning over £800 a year; female employees in agriculture and domestic service; casual employees; family labor; and public employees.</p> <p>Special system for manual workers in building trades.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same; also entire cost of unemployment assistance.</p>	<p><u>Unemployment benefit:</u> 26 weeks of paid contributions, and 48 weeks paid or credited in last year (reduced benefit if 26-47 weeks).</p> <p>Capable of and available for work, and registration at employment exchange.</p> <p>Unemployment not due to voluntary leaving, misconduct, trade dispute where employed, failure to avail self of opportunity to obtain employment, or refusal of suitable offer (disqualification up to 6 weeks).</p>
<p><b>FAMILY ALLOWANCES</b></p> <p>First and current law: 1944.</p> <p><u>Universal public system</u></p>	<p>Residents with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowance:</u> Child must be under age 16.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> £2 10s. a week.</p> <p><u>Wife's supplement:</u> £1 17s.6d. a week (also payable for dependent invalid husband).</p> <p>(Old-age assistance of up to £1 15s. a week payable to aged persons whose other income below specified limits.)</p>	<p><u>Invalidity pension:</u> £2 2s.6d. a week (represents ordinary sickness benefit, whose duration unlimited if qualifying conditions met).</p> <p>Dependents' supplements: £1 10s. a week for 1 adult dependent, 13s. each for 1st and 2nd child, and 8s. for each other child.</p> <p>Reduced rates for married women and youths.</p> <p>(Assistance of up to £1 15s. a week payable to blind persons whose other income below specified limits.)</p>	<p><u>Widow's pension:</u> £2 2s.6d. a week, or £2 5s. if has child under 16.</p> <p><u>Orphans' pensions:</u> 13s. a week each for 1st and 2nd child, and 8s. for each other child under 16. Full orphans, £1 5s. a week per child.</p> <p>(Survivor assistance payable to widows and orphans whose other income below specified limits.)</p>	<p>Department of Social Welfare, administration of program with assistance of local offices.</p>
<p><u>Sickness benefit:</u> £2 2s. 6d. a week, plus £1 10s. for 1 adult dependent, 13s. each for 1st and 2nd child, and 8s. for each other child.</p> <p>Payable after 3-day waiting period, for up to 52 weeks; duration unlimited after 156 weeks of paid contributions.</p> <p><u>Maternity benefits:</u> £2 5s. a week, payable for 6 weeks before and 6 weeks after confinement.</p> <p>Also, lump-sum maternity grant of £2 (£4 for medically needy).</p>	<p><u>Medical benefits:</u> Services furnished directly to patients by local health authorities.</p> <p>Hospital and convalescent-home care, including doctors' services and medicines for in-patients (patient may be charged up to 10s. a day).</p> <p>Specialist and laboratory services for out-patients (patient may be charged 2s. 6d. for specialist service and 7s. 6d. for x-ray).</p> <p>Obstetric and pediatric care by doctor or midwife, including necessary hospitalization.</p> <p>Dental care and spectacles (after 156 weeks of paid contributions).</p> <p>(General practitioner care provided to medically needy but not to all employees.)</p>	<p><u>Medical benefits for dependents:</u> Same as for insured; wife of insured man also receives same lump-sum maternity grant as insured woman.</p>	<p>Cash benefits: Department of Social Welfare, administration of benefits through local offices.</p> <p>Medical services: Department of Health, administration of services through county and city health authorities; latter provide services in own institutions, clinics, and dispensaries, or elsewhere by arrangement.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings; maximum benefit, £4 10s. a week.</p> <p>Payable after 3-day waiting period, which is paid for retroactively if incapacity lasts 2 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> 75% of earnings, if totally disabled; maximum pension, £4 10s. a week.</p> <p>Partial disability: Pension equal to 75% of loss of earnings.</p> <p><u>Medical benefits (work injury):</u> Court may direct payment of medical expenses by employer, subject to maximum fees of £5.</p>	<p><u>Survivor grant (work injury):</u> For adult survivor, lump sum of 3 years' earnings of insured. Minimum and maximum grants, £600 and £900.</p> <p>For orphans, lump sums varying according to earnings of deceased, number of children under 16, and whether half or full orphans.</p> <p>Maximum survivor grants: £1,800.</p> <p>Payments to insured before death deducted, but not below minimum amounts.</p> <p>Funeral grant (if no survivors): Up to £15.</p>	<p>Department of Social Welfare, enforcement of law.</p> <p>Individual cases settled by agreement between employer and injured worker, or by decision of Circuit Court; all agreements registered with Court.</p> <p>Employers may insure with private insurance company or employers' mutual association.</p>
<p><u>Unemployment benefit:</u> £2 2s.6d. a week.</p> <p>Dependents' supplements: £1 10s. a week for 1 adult dependent, 13s. each for 1st and 2nd child, and 8s. for each other child under 16.</p> <p>Payable after 3-day waiting period, for up to 26 weeks for each spell of unemployment (if age 65-69 and have 156 weeks of paid contributions, may draw benefit without time limit until age 70).</p> <p>(Unemployment assistance payable after means test to needy unemployed persons not eligible for benefit.)</p>			<p>Department of Social Welfare, administration of program together with employment service, through its employment exchanges and their branches.</p>
<p><u>Family allowance:</u> 10s. a month for 1st child, 13s. 6d. for 2nd, and £1 6s. 6d. for 3rd and each other child.</p>			<p>Department of Social Welfare, administration of program; payments made through post offices.</p>

# ISRAEL

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1953.</p> <p><u>Social insurance system</u></p> <p>(1 Israeli pound equals 33.3 U.S. cents;</p>	<p>All residents (optional coverage for non-employed married women).</p> <p>Exclusions: Persons born before 1887; and new residents who were age 60 (women, 55) when first resident.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> Employee, 1.4% of earnings; self-employed and non-employed, 3.7% of income (payable by all residents age 18 and over).</p> <p><u>Employer:</u> 2.3% of payroll.</p> <p><u>Government:</u> 0.37% of earnings.</p> <p>Maximum earnings for contribution purposes: 420 pounds a month.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women); reduced by up to 3 years for arduous work. 5 years of insurance and full payment of contributions due. 66-75% retirement necessary, until 5 years past pensionable age. Pensions not payable if pensioner abroad over 6 months.</p> <p><u>Invalidity pension:</u> None payable.</p> <p><u>Survivor pensions:</u> 1 year of insurance by deceased.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1953.</p> <p><u>Social insurance system</u> (cash maternity benefits only)</p>	<p>Gainfully employed women (maternity benefits), or resident women (maternity grants).</p> <p>(About 3/4 of population insured for medical care under Kupat Holim sickness fund of Labor Federation and other non-statutory funds.)</p>	<p><u>Insured person:</u> Employee, 0.3% of earnings; self-employed, 0.6% of income; nonemployed, 0.3% of income.</p> <p><u>Employer:</u> 0.3% of payroll.</p> <p><u>Government:</u> Eventual 0.27% of earnings (not yet begun).</p> <p>Maximum earnings for contribution purposes: 420 pounds a month.</p>	<p><u>Maternity benefit:</u> 10 months of insurance as employed or self-employed woman in last 14 months (if only 10 months of insurance in last 18 months, benefit payable for 6 weeks only).</p> <p><u>Maternity grant:</u> Currently insured or wife of insured man; confinement must take place in hospital.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1926.</p> <p>Current law: 1953.</p> <p><u>Social insurance system</u></p>	<p>Employees and self-employed persons.</p>	<p><u>Insured person:</u> Employee, none; self-employed, 0.6% of income.</p> <p><u>Employer:</u> 0.5-3.0% of payroll, according to risk of industry.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 420 pounds a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>(1963 law requires employers to pay severance indemnity of 2 weeks' wages to wage earners or 1 month's salary to salaried employees per year of employment).</p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1959.</p> <p><u>Employment-related system for large families</u></p>	<p>Residents with 4 or more children (optional coverage for nonemployed married women).</p> <p>Exclusions: Persons born before 1887; and new residents who were age 60 (women, 55) when first resident.</p>	<p><u>Insured person:</u> Employee, none; self-employed and nonemployed, 0.3% of income.</p> <p><u>Employer:</u> 0.3% of payroll.</p> <p><u>Government:</u> 0.2% of earnings.</p> <p>Maximum earnings for contribution purposes: 420 pounds a month.</p>	<p><u>Family allowances:</u> Parent must have been insured during last 6 months, and have paid all contributions due.</p> <p>Child must be under age 14 (18 if invalid); payable in some cases to dependent grandchildren or young brothers and sisters.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Age pension:</u> 48.35 pounds a month consists of basic pension of 15 pounds, plus supplement of 33.35 pounds varying automatically with cost-of-living index.</p> <p><u>Dependents' supplements:</u> 50% of pension for 1st dependent, 40% for 2nd, and 30% for 3rd.</p> <p><u>Increment of 2% of pension for each year of insurance beyond 10 years; maximum, 25%.</u></p> <p><u>Increment of 5% of pension for each year retirement postponed; maximum, 25%.</u></p> <p><u>Assistance grants provided to needy aged ineligible for pension.</u></p>	<p><u>Invalidity pension:</u> None.</p>	<p><u>Widow's pension:</u> 48.35 pounds a month for widow age 50, invalid, or caring for child. Otherwise, 36.25 pounds if 45-49, 24.17 pounds if 40-44, lump sum of 580 pounds if under 40. Also payable to aged invalid widower.</p> <p><u>Orphans' pensions:</u> 24.17, 19.34, and 17.72 pounds a month for 1st, 2nd, and 3rd orphan, respectively. If full orphans, 48.35, 24.17, 19.34, and 17.72 pounds for 1st-4th orphan, respectively.</p> <p><u>Above amounts include basic pension, plus 222.3% supplement varying with cost-of-living index.</u></p> <p><u>Increment of 2% of pension for each year of insurance of deceased beyond 10; maximum, 50%.</u></p> <p><u>Funeral grant:</u> Cost of burial.</p>	<p>Ministry of Labor, general supervision.</p> <p>National Insurance Institute, administration of program through its branch offices; managed by tripartite council and director-general.</p>
<p><u>Sickness benefit:</u> None provided.</p> <p><u>Maternity benefit:</u> 75% of earnings; maximum 63 pounds a week. Payable for up to 11 weeks, including 6 weeks before confinement (or for up to 6 weeks only, if qualifying period only partially met).</p> <p><u>Maternity grant:</u> 77 pounds toward cost of hospitalization, and 40 pounds for layette.</p>	<p><u>Medical benefits:</u> None.</p> <p>(Most workers insured for medical care with a voluntary sickness fund.)</p>	<p><u>Medical benefits for dependents:</u> None; wife of insured man receives same maternity grant as insured woman.</p> <p>(Most dependents insured for medical care with voluntary sickness fund.)</p>	<p>Ministry of Labor, general supervision.</p> <p>National Insurance Institute, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings; maximum, 9 pounds a day.</p> <p>Payable after 2-day waiting period (paid for retroactively if disability lasts 12 days), for up to 26 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> 75% of earnings, if totally disabled; maximum, 270 pounds a month.</p> <p><u>Partial disability:</u> Percent of full pension proportionate to degree of disability, if 25-99% disabled; lump sum of 15-72 weeks' pension, if 5-24% disabled.</p> <p><u>Medical benefits (work injury):</u> Cost of medical attendance, hospitalization, medicines, appliances, transport, and rehabilitation.</p>	<p><u>Widow's pension (work injury):</u> 60% of total disability pension of insured if age 50, invalid, or caring for child; 40% of pension if age 40-49; otherwise, lump sum of 3 years' pension. Also payable to dependent invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 20% of pension of insured for 1st orphan, and 10% each for 2nd and 3rd. If full orphans, 60% of pension for 1st, 20% for 2nd, and 10% for 3rd and 4th.</p> <p><u>Other dependent relatives (if no spouse or orphan):</u> 50% of pension of insured for 1 dependent, up to 100% for 4 or more.</p> <p><u>Funeral grant:</u> Cost of burial.</p>	<p>Ministry of Labor, general supervision.</p> <p>National Insurance Institute, administration of program.</p>
<p><u>Family allowance:</u> 6 pounds a month for 4th child, 7 pounds for 5th, 8 pounds for 6th, 9 pounds for 7th, and 10 pounds for 8th and each other child.</p>			<p>Ministry of Labor, general supervision.</p> <p>National Insurance Institute, administration of program. Some employers pay allowances directly to own employees.</p>



ITALY

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1919. Current law: 1952.</p> <p><u>Social insurance system</u></p> <p>(1 lira equals 0.16 of 1 U.S. cent)</p>	<p>Employed persons.</p> <p>Special systems for seamen, industrial managers, liberal professions, railway employees, journalists, public employees, self-employed artisans, and self-employed farmers.</p>	<p><u>Insured person:</u> 6.6% of earnings.</p> <p><u>Employer:</u> 13.3% of payroll, plus small wage-class contribution equal to about 0.1% of payroll.</p> <p><u>Government:</u> Contribution equal to 6.6% of total covered earnings, plus special grants.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women). 15 years of contribution. Pension reduced 1/3 if no retirement. Payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 66 2/3% (wage earners) or 50% (salaried employees) of earning capacity. 5 years of contribution, including 12 months in last 5 years.</p> <p><u>Survivor pensions:</u> Deceased was pensioner at death, or had 5 years of contribution including 12 months in last 5 years.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current laws: 1912 (maternity), 1927 (tuberculosis), 1943 (sickness).</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employed persons, and pensioners.</p> <p>Special systems for seamen, liberal professions, railway employees, journalists, public employees, self-employed artisans, and self-employed farmers.</p>	<p><u>Insured person:</u> 0.1% of earnings.</p> <p><u>Employer:</u> About 9-11% of payroll according to occupation, plus contribution for medical care of pensioners. (Includes 2% for tuberculosis insurance.)</p> <p><u>Government:</u> Special grants.</p>	<p><u>Sickness and maternity benefits:</u> Currently insured. No minimum qualifying period, except for salaried employees who must be insured during last 30 days to receive medical benefits (not entitled to cash benefits).</p> <p><u>Tuberculosis benefit:</u> 2 years of contribution, including 12 months in last 5 years.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1898. Current law: 1935.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p> <p>Special systems for seamen and self-employed farmers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 2 to 7.6% of payroll, according to industry (average contribution about 3.7% of payroll).</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1919. Current law: 1939.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees in private employment.</p> <p>Exclusions: Domestic servants, and occasional and seasonal workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 2.3% of payroll. Industrial employers also pay 0.2% of payroll to special "wage supplement fund."</p> <p><u>Government:</u> None.</p>	<p><u>Unemployment benefit:</u> 2 years of insurance, and 52 weeks of contribution in last 2 years.</p> <p>Capable of work, employable, available for work, and registered at employment office.</p> <p>Unemployment not due to voluntary leaving, dismissal for misconduct, refusal of suitable offer or refusal of prescribed training (disqualification for 30 days).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1916. Current law: 1961.</p> <p><u>Employment-related system</u></p>	<p>Employees and social insurance beneficiaries, with 1 or more children or other dependent.</p> <p>Special systems for agriculture, insurance and credit, tax collectors, and journalists.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 17.5% of payroll (110 lire a day for agricultural employees).</p> <p><u>Government:</u> Subsidy toward allowances for agricultural employees.</p>	<p><u>Family allowance:</u> Child must be under 18 (26 if student, no limit if invalid).</p> <p>Other eligible dependents: Wife, invalid husband, and aged or invalid parent or grandparent, if their other income is below 10,000 lire a month.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Age pension:</u> For men, annual pension equal to 72 times 4% of first 1,500 lire of lifetime basic contributions, plus 3% of next 1,500 lire, plus 30% of rest; for women, 72 times 3% of first 1,500 lire of contributions, plus 2% of next 1,500 lire, plus 20% of rest.</p> <p><u>Benefit for deferral of pension:</u> Men, 6-40% of pension if deferred 1-5 years; women, 3-40% if deferred 1-10 years.</p> <p><u>Maximum pensions:</u> 12,000 lire a month (15,000 lire if deferred to 65); maximum, 7% of average earnings.</p> <p><u>Child's supplement:</u> 10% of pension for each child under 18 or invalid.</p> <p>13th monthly pension paid each December.</p>	<p><u>Invalidity pension:</u> For men, annual pension equal to 72 times 4% of first 1,500 lire of lifetime basic contributions, plus 3% of next 1,500 lire, plus 30% of rest.</p> <p><u>Women:</u> 72 times 3% of first 1,500 lire of contributions, plus 2% of next 1,500 lire, plus 20% of rest.</p> <p><u>Minimum pension:</u> 15,000 lire a month; maximum, 8% of average earnings.</p> <p><u>Child's supplement:</u> 10% of pension for each child under 18 or invalid.</p> <p>13th monthly pension paid each December.</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured for each orphan under 18 or invalid, or 30% if full orphan.</p> <p><u>Parents (in absence of above):</u> 15% of pension of insured for each parent.</p> <p><u>Maximum survivor pensions:</u> 100% of pension of insured.</p> <p><u>Funeral grant:</u> Lump sum of 20,000 lire for wage earners; varies by industry for salaried employees.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Insurance Institute, administration of program through its branch offices; managed by tripartite governing body.</p> <p>Separate institutes or funds administer special systems.</p>
<p><u>Sickness benefit (wage earners only):</u> 5% of earnings for 1st 20 days; 20% thereafter.</p> <p>Payable after 3-day waiting period, for up to 180 days (may be extended in special cases).</p> <p><u>Tuberculosis benefit:</u> 300 lire a day while in sanatorium, and 700 lire a day after leaving latter.</p> <p><u>Maternity benefit (wage earners only):</u> 8% of earnings, payable for up to 13 weeks before and 8 weeks after confinement.</p>	<p><u>Medical benefits:</u> Service benefits provided by doctors and hospitals under contract with and paid directly by Institute.</p> <p>General and specialist care, hospitalization, prescribed medicines, 50% or more of cost of dental care, attendance of midwife or doctor at confinement, specified appliances, and spa treatment.</p> <p><u>Duration:</u> 180 days in a year.</p> <p>Tuberculosis insurance provides curative and convalescent care in sanatorium, post-sanatorium care, and rehabilitation; no time limit.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p> <p><u>Tuberculosis benefit for dependents:</u> 300 lire a day for 1st 6 months, and 200 lire a day for next 6 months.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Sickness Insurance Institute, administration of program through regional and district offices; managed by tripartite governing body.</p> <p>National Social Insurance Institute, administration of tuberculosis insurance program; Institute operates own sanatoria.</p>
<p><u>Temporary disability benefit (work injury):</u> 60% of earnings for first 90 days of disability; 75% thereafter.</p> <p>Payable after waiting period of 3 days.</p>	<p><u>Permanent disability pension (work injury):</u> 100% of earnings, if totally disabled. Maximum pension, 450,000 lire a year.</p> <p><u>Constant-attendance supplement:</u> Up to 180,000 lire a year.</p> <p><u>Dependents' supplements:</u> 7% of pension for wife and each child under 18 or invalid.</p> <p><u>Partial disability:</u> Percent of full pension proportionate to degree of incapacity, if over 10% disability.</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, and hospital care; appliances; and rehabilitation.</p>	<p><u>Widow's pension (work injury):</u> 33 1/3% of earnings of insured. Also payable to aged or invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 13 1/3% of earnings for each orphan under 18 or invalid, or 26.7% if full orphan.</p> <p><u>Parent (in absence of above):</u> 13 1/3% of earnings for each parent.</p> <p><u>Maximum survivor pensions:</u> 66 2/3% of earnings of insured.</p> <p><u>Survivor grant:</u> Lump sum of up to 550,000 lire, according to category of dependents surviving.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Accident Insurance Institute, administration of program through provincial offices; managed by tripartite governing body. Institute operates own traumatological centers and hospitals.</p> <p>Separate funds administer special systems.</p>
<p><u>Unemployment benefit:</u> 300 lire a day.</p> <p><u>Dependents' supplements:</u> 120 lire a day for dependent spouse, each child, and dependent parent.</p> <p>Maximum duration: 180 days in a year.</p> <p>Certain categories of workers in specified localities may receive assistance grants if ineligible for ordinary benefits.</p> <p>Industrial wage earners also receive "wage supplements" equal to 66 2/3% of lost wages, if employed less than 40 hours a week (paid from wage-supplement fund); payable indefinitely if working 24 hours a week or more, or otherwise for 3 months.</p>			<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Insurance Institute, administration of program through its branch offices. Also administers wage-supplement fund.</p> <p>Placement offices receive, investigate, and pay claims in localities where no office of Institute is located.</p>
<p><u>Family allowance:</u> 4,940 lire a month for 1st and each other child.</p> <p><u>Adult dependents:</u> 3,588 lire a month for spouse, and 1,430 lire for each dependent parent or grandparent.</p>			<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>National Social Insurance Institute, administration of program through Central Family Allowances Fund.</p> <p>Individual employers pay allowances directly to own employees (except in agriculture), and settle only surplus or deficit of contributions due with local branch of Institute.</p>

IVORY COAST

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1960.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>	<p>Employees in industry and commerce.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 1.2% of earnings (may be raised later to maximum of 3.6%).</p> <p><u>Employer:</u> 1.8% of payroll (may be raised later to maximum of 5.4%).</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 45,000 francs a month.</p>	<p><u>Old-age pension:</u> Age 55 (reduced pension at 50). 3 years of contribution. Retirement from gainful activity. Payable abroad.</p> <p><u>Invalidity pension:</u> Age 50; incapacity for any work; and 3 years of contribution.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or had 3 years of contribution, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952.</p> <p>Current law: 1955.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.12% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 45,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance.</p> <p><u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1932.</p> <p>Current law: 1957.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying according to risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1955.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 5% of payroll.</p> <p><u>Government:</u> Any deficit.</p> <p>Maximum earnings for contribution purposes: 45,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 1- (18 if apprentice, 21 if student or invalid).</p> <p>Parent must have had 3 months of employment, and be currently working 18 days or 120 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u>: About 1.5% of base earnings times years of contribution, according to point system (some prior service credited).</p> <p>Child supplements: 10% of pension for each child under 16; maximum, 30% of pension.</p> <p>Former workers with 10 years of employment at any time and ineligible for pension receive old-age allowance.</p>	<p><u>Invalidity pension</u>: About 1.5% of base earnings times years of contribution, according to point system (some prior service credited).</p> <p>Child supplements: 10% of pension for each child under 16; maximum, 30% of pension.</p>	<p><u>Widow's pension</u>: 50% of pension of insured, payable to widows age 50 or over.</p> <p><u>Orphans' pensions</u>: 20% of pension of insured for each orphan under age 16.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Employees' Pension Fund, administration of program; managed by joint employer-employee board.</p>
<p><u>Sickness benefit</u>: None.</p> <p><u>Maternity benefit</u>: 50% of earnings.</p> <p>Payable for up to 8 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits</u>: Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents</u>: None.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program; managed by tripartite board.</p>
<p><u>Temporary disability benefit</u> (work injury): 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day following injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension</u> (work injury): Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits</u> (work injury): Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension</u> (work injury): 30% of earnings of insured.</p> <p><u>Orphans' pensions</u> (work injury): 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant (work injury): Cost of burial.</p>	<p>Ministry of Labor and Social Affairs, enforcement of law.</p> <p>Employers must insure liability with private insurance company.</p>
<p><u>Family allowance</u>: 650 francs a month for 1st and each other child.</p> <p>Prenatal allowance: 650 francs a month for 9 months (paid in 3 installments).</p> <p>Birth grant: Lump sum of 7,800 francs for each of first 3 births.</p>			<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program.</p>

**JAMAICA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> (Special systems for sugar workers, port workers, and public employees only.)</p> <p>(1 pound equals U.S. \$2.80)</p>			
<p><u>SICKNESS AND MATERNITY</u> (Medical care available free or at nominal cost in public dispensaries and hospitals.)</p>			
<p><u>WORK INJURY</u> First and current law: 1937.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employees in industry and commerce, and employees of farms of 25 or more acres.</p> <p>Exclusions: Salaried employees earning above a specified salary, employees of small farms, domestic servants in private homes, and casual workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings.</p> <p>Payable after 7-day waiting period (5 days if day laborer), unless disability continues thereafter, for up to 5 years.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 4 years' earnings, if totally disabled; maximum, 700 pounds.</p> <p>Temporary disability benefits received deducted from grant.</p> <p>Partial disability: Percent of full grant proportionate to degree of disability, according to schedule.</p> <p><u>Medical benefits (work injury):</u> None required.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 3 years' earnings; maximum, 500 pounds.</p> <p>Temporary disability benefits received by deceased deducted from grant.</p> <p>Paid to designated survivors.</p>	<p>Ministry of Labor, enforcement of law.</p> <p>Employers may insure liability with private insurance companies.</p>

**JAPAN**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1941 (welfare pension insurance).</p> <p>Current laws: 1954 (welfare pension insurance) and 1959 (national pension program).</p> <p><u>Dual social insurance systems</u></p> <p>(1 yen equals 0.28 of 1 U.S. cent)</p>	<p>Welfare Pension Insurance: Employees of firms in industry and commerce with 5 or more regular employees (voluntary coverage for other employees).</p> <p>National Pension Program: All adult citizens not under another pension program, if below 50 in 1961 (voluntary coverage if 50-54, assistance for others).</p> <p>Special systems for seamen, public utility employees, teachers, and public employees.</p>	<p>Welfare Pension Insurance--Insured person: 1.75% (men) or 1.5% (women) of earnings (miner, 2.1%), according to 20 wage classes.</p> <p>Employer: 1.75 or 1.5% of payroll (mining, 2.1%).</p> <p>Government: 15% of benefit costs (mining, 20%).</p> <p>Maximum earnings for contribution and benefit purposes: 36,000 yen a month.</p> <p>National Pension Program--Insured person: 100 yen a month (age 20-34) or 150 yen (age 35-59). Low-income residents exempted from contribution.</p> <p>Employer: None.</p> <p>Government: Subsidy equal to 50% of total contributions paid by insured; whole cost of assistance.</p>	<p>Welfare Pension Insurance--Old-age pension: Age 60 (men) or 55 (women, miners); 20 years' coverage; retirement necessary.</p> <p>Invalidity pension: Total incapacity and 6 months' coverage (partial pension if 70% incapacity, lump sum if 30-69%).</p> <p>Survivor pensions: 6 months' coverage and employee or pensioner at death.</p> <p>National Pension Program--Old-age pension: Age 65 and 10-25 years' contribution (assistance, age 70 and income under 150,000 yen a year).</p> <p>Invalidity pension: 75% incapacity and contributions during last 3 years, 2/3 of coverage, or 15 years (assistance, total incapacity and low income).</p> <p>Survivor pensions: Contributions during last 3 years, 2/3 of coverage, or 15 years (assistance, survivor in 1961 and low income).</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First laws: 1922 (health insurance) and 1938 (national health insurance).</p> <p>Current laws: 1922 (health insurance) and 1958 (national health insurance).</p> <p><u>Dual social insurance systems</u> (one providing cash and medical benefits, the other medical benefits only)</p>	<p>Health Insurance: Employees of firms in industry and commerce with 5 or more regular employees (covered under government system unless member of health insurance society). Voluntary coverage for other employees.</p> <p>National Health Insurance: All residents not under another health insurance program (must join municipal fund unless member of occupational association).</p> <p>Special systems for day laborers, seamen, public utility employees, teachers, and public employees.</p>	<p>Health Insurance--Insured person: 3.15% of earnings (1-3% if insurance society), according to 25 wage classes.</p> <p>Employer: 3.15% of payroll (2-5% if society).</p> <p>Government: Cost of administration.</p> <p>Maximum earnings for contribution and benefit purposes: 52,000 yen a month.</p> <p>National Health Insurance--Insured person: Municipal health tax or rate as fixed by individual carrier; average annual contribution, 3,800 yen per household.</p> <p>Employer: None.</p> <p>Government: 25% of benefit costs (up to 50% for weak carriers), 33% of nursing costs, administrative costs; also, some local subsidies.</p>	<p>Health Insurance--Sickness and maternity benefits: Current employment. Benefits continued for normal duration if beneficiary leaving employment covered during last 12 months; maternity benefits payable for confinement within 6 months after leaving employment.</p> <p>National Health Insurance--Medical benefits: Current membership in municipal fund or occupational association.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1911.</p> <p>Current law: 1947.</p> <p><u>Compulsory insurance with public carrier</u></p>	<p>Employees of firms in industry, mining, transportation and related fields with 5 or more employees; and employees in other designated hazardous workplaces.</p> <p>Voluntary coverage for employees in commerce.</p> <p>Special systems for seamen and public employees.</p>	<p>Insured person: None.</p> <p>Employer: 0.1-9.9% of payroll, according to 5-year accident rate.</p> <p>Government: Specified proportions of long-term benefits.</p>	<p>Work-injury benefits: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First and current law: 1947.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees of firms in industry and commerce with 5 or more employees, and public employees.</p> <p>Exclusions: Domestic servants, teachers, and seasonal workers. Voluntary coverage for employees of small firms.</p> <p>Special systems for day laborers and seamen.</p>	<p>Insured person: 0.7% of earnings, according to 30 wage classes.</p> <p>Employer: 0.7% of payroll, according to wage class.</p> <p>Government: 25% of benefit costs, 33 1/3% of any deficit, and cost of administration.</p>	<p>Unemployment benefit: 6 months of insurance during last 12 months.</p> <p>Able to work, willing to work, registered with public employment security office, and reporting twice weekly.</p> <p>Unemployment not due to voluntary leaving, grave misconduct, refusal of suitable offer, or refusal to take recommended training (disqualification for 1-2 months).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>Special system for government employees only.</p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p>Welfare Pension Insurance--Old-age pension: 2,000 yen a month, plus 0.6% of lifetime average monthly earnings per year of coverage. Dependent's supplements: 400 yen a month for spouse and each child under 18 or invalid. Withdrawal grant (if ineligible for pension): Lump sum, based on earnings and length of coverage.</p> <p>National Pension Program --Old-age pension: 75 yen a month per year of contribution up to 20, plus 100 yen per such year thereafter; minimum at age 70, 1,000 yen a month. Assistance pension (after income test): Up to 1,000 yen a month.</p>	<p>Welfare Pension Insurance--Invalidity pension: 2,000 yen a month, plus 0.6% of average monthly earnings per year of coverage (minimum increment, 12% of earnings). Constant-attendance supplement: 1,000 yen. Dependent's supplements: 400 yen per dependent. Partial invalidity pension: 70% of basic pension. Lump sum: About 17 months' pension.</p> <p>National Pension Program--Invalidity pension: Same as old-age pension, except minimum of 2,000 yen a month, or 2,500 yen if severe disablement. Assistance pension (after income test): Up to 1,500 yen a month.</p>	<p>Welfare Pension Insurance--Survivor pension: 1,000 yen a month, plus 0.3% of earnings per year of coverage (minimum increment, 6% of earnings). Dependent's supplements: 400 yen per dependent. Eligible survivors: Widow age 55, invalid, or mother; widower, 60 or invalid; orphans under 18 or invalid. If none of these, parent, grandchildren, grandparents.</p> <p>National Pension Program--Survivor pensions: Widow age 60 or mother: 50% of pension of insured, plus 400 yen per child. Full orphan: 600-875 yen for 1st, 400 yen for each other. Assistance pension (after income test): Up to 1,000 yen for widowed mother, 200 yen per child after 1st.</p>	<p>Ministry of Health and Welfare, general supervision of both programs through its Pension Bureau.</p> <p>Welfare Pension Insurance: Social Insurance Agency, national administration. Insurance sections of Prefectural Welfare Departments and social insurance branch offices, local administration of contributions and benefits.</p> <p>National Pension Program: Social Insurance Agency, national administration. Pension sections of Prefectural governments, local administration.</p>
<p>Health Insurance--Sickness benefit: 60% of earnings, according to wage class. Payable after 3-day waiting period for up to 26 weeks (78, for tuberculosis). Insurance societies may provide more liberal benefits.</p> <p>Health Insurance--Maternity benefits: 60% of earnings, for 12 weeks before and after confinement. Also, lump-sum maternity grant of half of 1 month's wages; and nursing grant of 2,000 yen.</p> <p>National Health Insurance: No cash benefits.</p>	<p>Medical benefits (Health Insurance and National Health Insurance): Service benefits, usually provided by doctors, hospitals, and druggists under contract with and paid directly by carrier. (Some carriers provide services directly through own clinics and hospitals.)</p> <p>Medical treatment, surgery, hospitalization, nursing, dental care, maternity care, and medicines. Patient pays under Health Insurance up to 100 yen for 1st visit and 30 yen a day for first 30 days of hospitalization; under National Health Insurance, up to 30% of cost of all care.</p> <p>Duration: 3 years for one illness (health insurance) or unlimited (national health insurance).</p>	<p>Health Insurance--Medical benefits for dependents: Same as for insured, but with patient paying 50% of cost of all benefits.</p> <p>Wife receives lump-sum maternity grant of 3,000 yen, and same nursing grant as insured women.</p> <p>National Health Insurance--Medical benefits for dependents: Same as for family head.</p>	<p>Ministry of Health and Welfare, supervision of both programs through its Insurance Bureau.</p> <p>Health Insurance: Social Insurance Agency, national administration. Prefectural Welfare Departments and branch offices, local administration for majority of workers.</p> <p>Health Insurance Societies, local administration for affiliated workers; about 1,200 societies, limited to 1 firm, fix and administer own contributions and benefits.</p> <p>National Health Insurance: Local administration mainly by municipal health funds; fund must be set up by each town. National Health Insurance Associations, local administration for members; approved self-governing societies, for individual occupations.</p>
<p>Temporary disability benefit (work injury): 60% of earnings.</p> <p>Payable after 7-day waiting period for up to 3 years (employer must pay full wages during waiting period).</p>	<p>Permanent disability pension (work injury): 66 2/3% of earnings, if totally disabled, payable for 5 years.</p> <p>Partial disability, lump sum of 50-920 days' wages according to degree of incapacity; often paid in installments, over 2-6 years.</p> <p>Medical benefits (work injury): Medical treatment, surgery, hospitalization, nursing, dental care, medicines, and appliances.</p> <p>Employer must provide first 1,000 yen of care, insurance program the remainder.</p>	<p>Survivor grant (work injury): Lump sum of 1,000 days' wages of deceased; usually paid in installments, over 2-6 years.</p> <p>Eligible survivors (in order of sharing): spouse; dependent children, parents, grandchildren, and grandparents; other dependents.</p> <p>Funeral grant: Lump sum of 60 days' wages.</p>	<p>Ministry of Labor, general supervision.</p> <p>Labor Standards Bureau, in Ministry, national administration.</p> <p>Prefectural offices of Labor Standards Bureau and Labor Inspection Offices, local administration of contributions and benefits.</p>
<p>Unemployment benefit: 60% of earnings, according to 30 wage classes. Maximum benefit: 890 yen a day.</p> <p>Dependents' supplements: 20 yen a day for 1st child, and 10 yen for each additional child.</p> <p>Payable after waiting period of 7 days in year, for up to 180 days in 12 months (210 days if worked for last employer for between 5 and 10 years, and 270 days, if 10 or more years); may be extended to 1 year for vocational training.</p>			<p>Ministry of Labor, general supervision.</p> <p>Employment Security Bureau, in Ministry, national administration of program.</p> <p>Unemployment insurance sections of Prefectural Labor Departments and public employment security offices, local administration.</p>



**JORDAN**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 dinar equals U.S. \$2.80)</p>			
<p><u>SICKNESS AND MATERNITY</u></p>			
<p><u>WORK INJURY</u> First law: 1955. Current law: 1960.</p> <p><u>Individual employer liability system</u></p>	<p>Employees of firms with 5 or more workers in industry, commerce, and transportation.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through direct payment of benefits. <u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings.</p> <p>Payable after 3-day waiting period, for up to 12 months.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 1,200 days' earnings, if totally disabled. Minimum and maximum grant, 400 and 600 dinars.</p> <p>Partial disability: Percentage of full grant proportionate to degree of incapacity.</p> <p><u>Medical benefits (work injury):</u> Medical treatment, medicines, hospitalization, and transportation.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 1,000 days' earnings. Minimum and maximum grant, 300 and 450 dinars.</p> <p>Grant distributed among widow, dependent widower, orphans under 16, and dependent parents or grandchildren, according to schedule in law. Eligible spouse, if any, receives at least 50% of grant.</p>	<p>Ministry of Social Affairs, enforcement of law through Department of Labor.</p> <p>Individual employer must pay compensation directly to own employees.</p>



Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings loss. Maximum, 27 pounds.</p> <p>Payable after 3-day waiting period (waived if disability exceeds 3 days).</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 48 months' earnings, if totally disabled. Maximum grant, 1,700 pounds.</p> <p>Constant-attendance supplement: 25% of grant.</p> <p>Partial disability: Percent of full grant proportionate to degree of disability, according to schedule.</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, hospital, and nursing expenses, and medicines, up to 200 pounds. Also, appliance expenses up to 100 pounds, and transport expenses up to 50 pounds.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 36 months' earnings, less any disability benefits paid. Maximum grant, 1,200 pounds.</p> <p>Payable to dependent survivors or, if none, in reduced amount to partial dependents.</p> <p><u>Funeral grant:</u> Lump sum covering cost of burial, subject to maximum.</p>	<p>Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.</p> <p>Employers may insure liability with private insurance companies.</p>

**KOREA (SOUTH)**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p>			
<p><u>SICKNESS AND MATERNITY</u></p>			
<p><u>WORK INJURY</u> First and current law: 1953.  <u>Individual employer liability system</u></p>	<p>Employees in industry and commerce. Special system for public employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through direct provision of benefits. <u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit</u> (work injury): 60% of earnings. Payable for up to 12 months.</p>	<p><u>Permanent disability grant</u> (work injury): Lump sum equal to 1,000 days' earnings, if totally disabled.</p> <p><u>Medical benefits</u> (work injury): Necessary medical expenses.</p>	<p><u>Survivor grant</u> (work injury): Lump sum equal to 1,000 days' earnings, payable to surviving family.</p> <p>Funeral grant: 90 days' earnings.</p>	<p>Ministry of Social Affairs, enforcement of law.</p> <p>Employers must provide benefits directly to own employees.</p>

**LEBANON**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1963 (to go into force by 1965).</p> <p><u>Lump-sum benefit system</u></p> <p>(1 pound equals about 32 U.S. cents)</p>	<p>All non-agricultural employees (agricultural employees to be covered by 1967).</p> <p>Employees at start of program may instead elect continued coverage for labor-code service indemnities.</p> <p>Aliens excluded unless reciprocity.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, at rate to be fixed by decree.</p> <p><u>Government:</u> None.</p>	<p><u>Old-age grant:</u> Age 60 (men) or 55 (women); or at any age after 20 years of employment, or if woman marries and leaves employment (reduced grant if 5-19 years of employment and cease employment permanently before qualifying). Retirement necessary.</p> <p><u>Invalidity grant:</u> Loss of at least 50% of normal working capacity.</p> <p><u>Survivor grant:</u> Deceased had some periods of insurance under program.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1963 (to go into force by 1965).</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>All non-agricultural employees, including public employees for medical benefits (agricultural employees to be covered by 1967).</p> <p>Aliens excluded unless reciprocity.</p>	<p><u>Insured person:</u> 25% of cost, at contribution rate to be fixed by decree.</p> <p><u>Employer:</u> 50% of cost.</p> <p><u>Government:</u> 25% of cost.</p> <p>Maximum earnings for contribution and benefit purposes: 750 pounds a month.</p>	<p><u>Sickness benefits:</u> 3 months of insured employment during last 6 months.</p> <p><u>Maternity benefits:</u> 10 months of insurance immediately before confinement.</p> <p><u>Medical benefits:</u> Currently insured.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1943.</p> <p>Current law: 1963 (to go into force by 1965).</p> <p><u>Social insurance system</u></p>	<p>All non-agricultural employees, and agricultural employees using power machinery.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, at rates to be fixed by decree.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 750 pounds a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1943.</p> <p>Current law: 1963 (to go into force by 1965).</p> <p><u>Employment-related system</u></p>	<p>All non-agricultural employees and social insurance beneficiaries, with non-working wife or 1 or more children.</p> <p>Agricultural employees to be covered by 1967.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, at rate to be fixed by decree.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 750 pounds a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (25 if unmarried unemployed daughter, no limit if invalid). Not payable for 6th and subsequent children otherwise eligible.</p> <p>Also payable for non-working wife.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age grant:</u> Lump sum equal to final month's earnings times years of service up to 20 years, plus 1 1/2 month's earnings per year of service beyond 20 years.</p> <p>Prior service with employer for whom working at start of program credited up to 20 years.</p>	<p><u>Invalidity grant:</u> Lump sum equal to final month's earnings times years of service.</p> <p>Minimum grant: 20 months' earnings.</p>	<p><u>Survivor grant:</u> Lump sum equal to final month's earnings times years of service.</p> <p>Minimum grant: 6 months' earnings.</p> <p>Eligible survivors (in order of priority): widow, aged or invalid widower, children under 16 (25 if student or invalid), aged or invalid parents, and dependent brothers.</p> <p>Funeral grant: Lump sum of 200 pounds.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program; managed by tripartite board and director-general.</p>
<p><u>Sickness benefit:</u> 50% of earnings during first 30 days; thereafter, 75% of earnings.</p> <p>Payable after 3-day waiting period, for up to 26 weeks (may be extended in special cases to 52 weeks).</p> <p><u>Maternity benefit:</u> 66 2/3 % of earnings.</p> <p>Payable for up to 10 weeks before and after confinement.</p>	<p><u>Medical benefits:</u> Service benefits provided by doctors and hospitals under contract with and paid directly by the Fund.</p> <p>General and specialist care, prescribed dental care, hospitalization, maternity care, medicines, and laboratory services.</p> <p>Patient may be required to bear part of cost during first 6 weeks of illness.</p> <p>Duration: 26 weeks (or up to 52 weeks in special cases).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured worker.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program.</p> <p>Fund authorized to establish own medical facilities.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings.</p> <p>Payable from day after accident for up to 12 months.</p>	<p><u>Permanent disability pension (work injury):</u> 66 2/3% of earnings, if totally disabled.</p> <p>Constant-attendance supplement as fixed by regulation.</p> <p>Partial disability: Percent of full pension proportionate to degree of disability, if latter 30% or more; otherwise, lump sum grant.</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary illness, plus appliances; patient not required to share in cost.</p>	<p><u>Survivor pension (work injury):</u> 50% of earnings if 1 eligible survivor, or 66 2/3% if 2 or more survivors.</p> <p>Eligible survivors (in order of priority): widow, aged or invalid widower, children under 16 (25 if student or invalid), aged or invalid parents, and dependent brothers and sisters.</p> <p>Funeral grant: Lump sum of 200 pounds.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> Rates to be fixed by decree.</p>			<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program.</p> <p>Employers pay allowances directly to own employees, and settle only surplus or deficit of contributions due with Fund.</p>



**LIBERIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1961.</p> <p><u>Individual employer liability system</u></p> <p>(1 dollar equals U. S. \$1.00)</p>	<p>Employees of firms with 10 or more workers.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of pensions.</p> <p><u>Government:</u> None.</p>	<p><u>Old-age pension:</u> Age 60, and 15 years of employment; or any age if 25 years of employment (including employment prior to 1961). Retirement from covered employment.</p>
<p><u>SICKNESS AND MATERNITY</u></p>			
<p><u>WORK INJURY</u></p> <p>First law: 1943.</p> <p>Current law: 1961.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons.</p> <p>Exclusions: Domestic and casual employees; seamen; family labor; and public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<u>Old-age pension:</u> At least 40% of average earnings during last 5 years.	<u>Invalidity pension:</u> None.	<u>Survivor pensions:</u> None.	Individual employers responsible for providing pensions required by law.
<u>Temporary disability benefit (work injury):</u> 60% of earnings loss.  Payable until return to work. May be paid as lump sum, based on probable duration.	<u>Permanent disability grant (work injury):</u> Lump sum of 4 years' earnings, if totally disabled. Constant-attendance supplement must be added, where necessary.  <u>Partial disability:</u> Percent of full grant proportionate to degree of disability, according to schedule.  <u>Medical benefits (work injury):</u> Reasonable medical and surgical care, hospitalization, drugs, and appliances.	<u>Survivor grant (work injury):</u> Lump sum of 4 years' earnings payable to surviving dependents. Reduced by any temporary disability benefits paid to deceased.  <u>Partial dependents (if no full dependents):</u> 20 to 80% of full grant.  <u>Funeral grant:</u> Cost of burial, up to 50 dollars.	Department of Agriculture and Commerce, general supervision.  Bureau of Labor, in Department, enforcement of law.  Employers may insure liability with private insurance companies.

## LIBYA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1957.</p> <p><u>Social insurance system</u></p> <p>(1 pound or 1,000 millimes equal U. S. \$2.80)</p>	<p>Employees of industrial and commercial firms with 5 or more workers.</p> <p>Exclusions: Agricultural, domestic, and public employees; family labor; and homeworkers.</p> <p>Coverage extended gradually to different regions.</p>	<p><u>Insured person:</u> 2% of earnings, according to 3 wage classes.</p> <p><u>Employer:</u> 3% of payroll, according to wage class.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 7.2 pounds a week.</p> <p>Above contributions also finance work-injury pensions.</p>	<p><u>Old-age pension:</u> Age 60. 250 weeks of contribution, including 50 weeks during last 36 months; or 1,000 weeks. Retirement from covered employment necessary. Not payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of earning capacity in previous or suitable work. 250 weeks of contribution, including 50 weeks during last 36 months; or total of 1,000 weeks.</p> <p><u>Survivor pensions:</u> Insured had 250 weeks of contribution, including 50 weeks during last 36 months; 1,000 weeks of contribution; or was pensioner at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1957.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees of industrial and commercial firms with 5 or more workers; and pensioners (medical benefits only).</p> <p>Exclusions: Agricultural, domestic, and public employees; family labor; and homeworkers.</p> <p>Coverage extended gradually to different regions.</p>	<p><u>Insured person:</u> 2.4% of earnings.</p> <p><u>Employer:</u> 3.8% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 7.2 pounds a week.</p> <p>Above contributions also finance medical and short-term cash benefits for work injury.</p>	<p><u>Cash sickness benefit:</u> 6 weeks of contribution during last 3 months.</p> <p><u>Cash maternity benefits:</u> Entry into insurance 12 months before confinement, and 16 weeks of contribution during last 12 months.</p> <p><u>Medical benefits:</u> Contribution conditions met for cash benefits, or is pensioner.</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1957 (Italian legislation in force previously).</p> <p><u>Social insurance system</u></p>	<p>Employees of industrial and commercial firms with 5 or more workers.</p> <p>Exclusions: Agricultural, domestic, and public employees; family labor; and homeworkers.</p> <p>Coverage extended gradually to different regions.</p>	<p><u>Insured person:</u> See pension and sickness contributions above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period of contribution.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 2.5 pounds a month, plus supplement of 1.5-4.5 millimes according to 3 wage classes for every week of contribution.</p> <p>Refund of employee contributions if ineligible for pension.</p>	<p><u>Invalidity pension:</u> 2.5 pounds a month, plus supplement of 1.5-4.5 millimes according to 3 wage classes for every week of contribution.</p> <p>Refund of employee contributions if ineligible for pension.</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured for each orphan under 16, or 40% if full orphan.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p> <p>Refund of employee contributions to survivors if ineligible for pension.</p> <p>Funeral grant: 10 pounds.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Insurance Institution, administration of program through Provincial offices; managed by board containing representatives of Federal and Provincial governments, employees, and employers, and by director.</p>
<p><u>Sickness benefit:</u> 40% of earnings, according to 3 wage classes.</p> <p>Payable after 3-day waiting period, for up to twice the number of weeks of contribution during last 3 months.</p> <p><u>Maternity benefit:</u> 40% of earnings according to 3 wage classes, payable for 6 weeks before and 6 weeks after confinement.</p> <p>Maternity grant: 3.5 pounds (may be paid partly or wholly in kind).</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients by facilities of Institute and Provinces.</p> <p>General and specialist care, hospitalization, maternity care, essential medical supplies.</p> <p>Patients may be required to pay part of cost of benefits.</p> <p>Duration: Up to 6 months beyond duration of cash benefits.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured, for wife and children under age 2.</p> <p>Wife of insured man receives same maternity grant as insured woman.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Insurance Institution, administration of program.</p> <p>Institute operates own dispensaries and pharmacies, but uses provincial hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 60% of earnings, according to 3 wage classes.</p> <p>Payable after 3-day waiting period, for up to 360 days.</p>	<p><u>Permanent disability pension (work injury):</u> 2.5 pounds a month, plus supplement of 1.5-4.5 millimes according to 3 wage classes for every week of contribution, for 2/3 disability. Minimum pension, 60% of earnings.</p> <p>Constant-attendance supplement: Up to 50% of pension.</p> <p>Partial disability: Percent of full pension proportionate to loss of earning capacity; lump sum of 2 years' pension if only 5-29% loss of capacity.</p> <p><u>Medical benefits (work injury):</u> Medical treatment and surgery, hospitalization, medicines and appliances, dental care, glasses.</p>	<p><u>Widow's pension (work injury):</u> 50% of permanent disability pension paid or payable to insured.</p> <p><u>Orphans' pensions (work injury):</u> 20% of pension of insured for each orphan under 16, or 40% if full orphan.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p> <p>Funeral grant: 20 pounds.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Insurance Institution, administration of program.</p>

**LUXEMBOURG**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1911 (wage earners) and 1931 (salaried employees).</p> <p>Current laws: 1925 and 1946 (wage earners) and 1951 (salaried employees).</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 2 U.S. cents)</p>	<p>Wage earners and salaried employees, with separate systems for each.</p> <p>Special systems for miners, railroad employees, public employees, self-employed artisans, self-employed merchants, and self-employed farmers.</p>	<p><u>Insured person:</u> 5% of wages or salary.</p> <p><u>Employer:</u> 5% of wages and salaries paid.</p> <p><u>Government:</u> About 50% of cost of basic pensions and of administration; part of cost-of-living increases in pensions; and any deficit.</p> <p>Maximum salary for contribution and benefit purposes (salaried employees only): 15,720 francs a month.</p>	<p><u>Old-age pension:</u> Age 65 (payable to wage earners at 62 if 40 years of insurance, and to salaried employees at 60-55 if 15 years). 10 years (wage earners) or 5 years (salaried employees) of contribution. Retirement necessary only if pension drawn before age 65. Government share of pension not payable abroad, unless reciprocal agreement.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of earning capacity. 5 years of contribution, or 10 years if alien (wage earners); or 40 months of contribution, with average of 8 months a year (salaried employees).</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or met contribution requirements for invalidity pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1901.</p> <p>Current laws: 1925 and 1954 (wage earners) and 1951 (salaried employees).</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Wage earners and salaried employees, with separate systems for each. Pensioners also covered for medical benefits.</p> <p>Persons covered must become member of sickness fund; voluntary membership permitted for those not covered compulsorily.</p> <p>Special systems for railroad employees, self-employed artisans, and self-employed farmers.</p>	<p><u>Insured person:</u> 4% (wage earners) or 2.6% (salaried employees) of earnings. Pensioners, 2.6% of pensions.</p> <p><u>Employer:</u> 2% of wages paid and 1.3% of salaries paid. Pension institutions, 1.3% of pensions paid.</p> <p><u>Government:</u> 50% of administrative costs.</p> <p>Maximum earnings for contribution purposes: 380 francs a day (wage earners) or 9,450 francs a month (salaried employees).</p>	<p><u>Sickness benefits:</u> Membership in sickness fund. Funds may require 6 months of membership before payment of benefit above statutory minimum.</p> <p><u>Maternity benefits:</u> 10 months of membership in fund during last 2 years, including 6 months in last year.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1902.</p> <p>Current laws: 1925 and 1954.</p> <p><u>Social insurance system</u></p>	<p>Employees, and self-employed farmers and family workers in agriculture.</p> <p>Voluntary insurance for self-employed not covered compulsorily.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> From about 0.5% to 11% of payroll, according to risk.</p> <p><u>Government:</u> 50% of cost of administration, and part of cost-of-living increases in pensions.</p> <p>Maximum salary for contribution and benefit purposes (salaried employees only): 15,720 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1921.</p> <p>Current law: 1945.</p> <p><u>Unemployment assistance</u></p>	<p>Citizens normally employed in industry or commerce, and recent graduates of schools.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost; 3/4 borne by national government, 1/8 by locality of residence, and 1/8 by locality where unemployment occurs.</p>	<p><u>Unemployment allowances:</u> 200 days of work in last year (up to 100 days may be credited for illness).</p> <p>Other income less than prescribed amount (see column 5 for income test).</p> <p>Luxembourg citizenship, unless specifically exempted.</p> <p>Capable of and seeking work, and registration at employment office.</p> <p>Unemployment not due to voluntary leaving, strike provoked to receive allowance, or refusal of suitable offer.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First laws: 1947 (employees) and 1954 (nonemployees).</p> <p>Current law: 1959.</p> <p><u>Dual employment-related and general systems</u></p>	<p>Employee system: Employees and social insurance beneficiaries, with 1 or more children.</p> <p>General system: Permanent residents other than employees, with 1 or more children.</p>	<p><u>Insured person:</u> Employees, none. Non-employees, special income tax.</p> <p><u>Employer:</u> 1.7 to 5.32% of wages, according to industry, and 2.2-3.3% of salaries (employee system only).</p> <p><u>Government:</u> 169 francs a month for 3rd child, and cost of allowances for 4th and other children (employee system); excess cost over income taxes collected (general system).</p> <p>Maximum earnings for contribution purposes: 15,720 francs a month (salaried employees only).</p>	<p><u>Family allowances:</u> Child must be under 19 (23 if student, no limit if invalid without means).</p> <p>Alien employee must have 1 year of residence, for receipt of allowance under employee system.</p> <p>Child must be citizen or his custodial parent a permanent resident, for receipt of allowance under general system.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Basic pension of 1,690 francs a month. Plus, increment of 1.6% of total insured earnings (wage earners) or 16% of total employee contributions (salaried employees).</p> <p>Child's supplements: 135 francs a month (wage earners) or 370 francs (salaried employees) for each child under 18. Minimum and maximum pensions: 3,038 francs a month, and 5/6 of average earnings. Special allowances paid to low-income pensioners from National Solidarity Fund to assure specified minimum total income.</p> <p>Automatic adjustment of pensions for 5% changes in cost-of-living index (amounts shown above based on index of 135, with January 1948 as 100).</p>	<p><u>Invalidity pension:</u> Basic pension of 1,690 francs a month. Plus, increment of 1.6% of total insured earnings (wage earners) or 16% of total employee contributions (salaried employees).</p> <p>Child's supplements: 135 francs a month (wage earners) or 370 francs (salaried employees) for each child under 18. Minimum and maximum pensions: 3,038 francs a month, and 5/6 of average earnings. Special allowances paid to all low-income pensioners from National Solidarity Fund to assure specified minimum total income.</p> <p>Automatic adjustment of pensions for 5% changes in cost-of-living index (amounts shown above based on index of 135, with January 1948 as 100).</p>	<p><u>Widow's pension:</u> Basic pension of 1,130 francs a month, plus 50% (wage earners) or 60% (salaried employees) of increment earned by insured. Also payable to invalid dependent widower.</p> <p><u>Orphans' pensions:</u> 565 francs a month, plus 20% of increment earned by insured, for each orphan under 18 (23 if student, no limit if invalid). Maximum survivor pensions: 100% of total pension of deceased.</p> <p>Automatic adjustment of pensions for 5% changes in cost-of-living index (amounts shown above based on index of 135, with January 1948 as 100).</p> <p>Funeral grant: Lump sum of 1/15 of annual earnings, or 25 months' contributions if pensioner.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>Old-Age and Invalidity Insurance Institution, administration of program for wage earners; managed by tripartite governing body, and united with Accident Insurance Association in Social Insurance Office, the chairman of which is government official.</p> <p>Private Salaried Employees' Pension Fund, administration of program for salaried employees; managed by employee-employer governing body.</p> <p>National Solidarity Fund, administration of allowances for low-income pensioners; public corporation.</p>
<p><u>Sickness benefit:</u> 55-70% of earnings, according to fund (statutory minimum, 50%).</p> <p>Payable after 2-day waiting period, for up to 26 weeks (may be extended to 39 weeks).</p> <p><u>Maternity benefit:</u> 70% of earnings, payable for 6 weeks before and 6 weeks after confinement.</p> <p><u>Nursing allowance:</u> 5 francs a day or 15% of earnings, according to fund, payable for up to 12 weeks.</p>	<p><u>Medical benefits:</u> Service benefits, ordinarily provided by doctors and hospitals under contract with and paid directly by sickness funds (salaried employee funds operate mainly on 80%-refund basis).</p> <p>General and specialist care, hospitalization, laboratory services, maternity care, transport, dental care and prosthesis, 75-85% of cost of medicines (some variation among funds).</p> <p>Duration: Unlimited, except 26 weeks for hospitalization.</p>	<p><u>Medical benefits for dependents:</u> 80-100% of cost of medical and dental care; 75-100% of cost of hospitalization and medicines; maternity services of midwife, or doctor if necessary; and nursing allowance of 5 francs a day (some variation among funds).</p>	<p>Ministry of Labor and Social Security, supervision of program through its Inspectorate of Social Institutions.</p> <p>Three regional and 7 establishment sickness funds, administration of contributions and benefits for wage earners; 7 other funds administer program for salaried employees. Funds managed by elected committees, composed of representatives of insured persons and employers.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings.</p> <p>Payable from 1st day of incapacity, for up to 13 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> 80% of average earnings during last year, if totally disabled. Constant-attendance supplement: 20% of earnings. Child's supplement: 10% of pension for each child under age 18. Partial disability: Percent of full pension proportionate to wage loss; lump sum if pension less than 10% of temporary disability benefit. Automatic adjustment of pensions for 5% changes in cost-of-living index.</p> <p><u>Medical benefit (work injury):</u> Necessary care, including medical treatment and surgery, hospitalization, medicines, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 40% of earnings of insured, or 50% if over 50 or invalid. Dependent invalid widower, 40% of earnings.</p> <p><u>Orphans' pensions (work injury):</u> 20% of earnings for each orphan under age 18.</p> <p>Other eligible survivors (in absence of above): Parents and grandparents. Maximum survivor pensions: 80% of earnings of insured. Automatic adjustment of pensions for 5% changes in cost-of-living index.</p> <p>Funeral grant: Lump sum of 1/15 of annual earnings.</p>	<p>Ministry of Labor and Social Security, general supervision.</p> <p>Accident Insurance Association, administration of program; contains separate branches for nonagricultural and agricultural insurance; united with Old-Age and Invalidity Insurance Institution in Social Insurance Office, the chairman of which is government official.</p>
<p><u>Unemployment allowance (after income test):</u> Up to 60% of below-ceiling earnings; maximum benefit, 192 francs a day. Other income in excess of 25% of allowance deducted from allowance.</p> <p>Payable after 2-day waiting period, for up to 26 weeks in 1 year (shorter duration for certain aliens).</p>			<p>National Labor Office, administration of program and payment of allowances.</p> <p>Local employment offices and clerks of local governments, receiving of claims.</p>
<p><u>Family allowance:</u> Employees, 500 francs a month for each of first 4 children; increases progressively by 54 francs for 5th and each other child. Nonemployees: 135 francs a month for each of first 2 children, and 500 francs for 3rd, 4th, and any invalid child; increases progressively by 54 francs for 5th and each other child. Birth grant: 5,670 francs for 1st, and 3,375 francs for other births. Automatic adjustment of allowances for 5% changes in cost of living.</p>			<p>Employee system: Administered for wage earners by Old-Age and Invalidity Insurance Institution, and for salaried employees by Private Salaried Employees' Pension Fund.</p> <p>Nonemployee system: Administered by Children Allowances Fund, with tripartite managing committee; Fund also administers all birth grants.</p>

**MALAGASY REPUBLIC**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u> First law: 1952. Current law: 1963.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 0.2% of payroll. <u>Government:</u> None. Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u> First law: 1925. Current law: 1963.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 1 to 3% of payroll, according to risk in establishment. <u>Government:</u> None. Maximum earnings for contribution and benefit purposes: 50,000 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u> First law: 1956. Current law: 1963.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children. Special system for public employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 7% of payroll (6% in mining, construction, and agriculture). <u>Government:</u> 1/3 of expenditure of Fund. Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (18 if apprentice, 21 if student or invalid). Parent must have had 6 months of employment, and be currently working 20 days or 133 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Social Legislation, general supervision.</p> <p>National Family Allowances and Employment Injuries Equalization Fund, administration of program; managed by tripartite board and director.</p>
<p><u>Temporary disability benefit</u> (work injury): 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day after injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension</u> (work injury): Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits</u> (work injury): Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension</u> (work injury): 30% of earnings of insured.</p> <p><u>Orphans' pensions</u> (work injury): 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% each.</p> <p>Maximum survivor pensions: 25% of earnings.</p> <p>Funeral grant: Lump sum of up to 8,500 francs.</p>	<p>Ministry of Labor and Social Legislation, general supervision.</p> <p>National Family Allowances and Employment Injuries Equalization Fund, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 400 francs a month for 1st and each other child under age 10, and 500 francs for each child over 10.</p> <p><u>Prenatal allowance:</u> 400 francs a month for 9 months (paid in 2 installments).</p> <p><u>Birth grant:</u> Lump sum of 4,800 francs for 1st and each other birth.</p>			<p>Ministry of Labor and Social Legislation, general supervision.</p> <p>National Family Allowances and Employment Injuries Equalization Fund, administration of program.</p>



# MALAYSIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1951 (Singapore, 1955).</p> <p><u>Provident fund system</u> (lump-sum benefits only)</p> <p>(1 dollar equals 32.7 U. S. cents)</p>	<p>Employees of firms with 5 or more workers (after 1 month's employment with same employer).</p> <p>Exclusions: Employees earning over 400 dollars a month, or 500 dollars in Singapore (unless first covered when earning less; employees of plantations of 25 acres or less; domestic servants in private homes; members of existing equivalent private plans; and temporary workers.</p> <p>Special pension system for public employees.</p>	<p><u>Insured person</u>: 5% of earnings.</p> <p><u>Employer</u>: 5% of payroll.</p> <p><u>Government</u>: None.</p>	<p><u>Old-age grant</u>: Age 55, and retirement from employment. (Payable at any age if leaving country permanently.)</p> <p><u>Invalidity grant</u>: Permanently incapacitated for work.</p> <p><u>Survivor grant</u>: Nomination as beneficiary by insured.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p><u>National health system</u> (medical care only).</p>	<p>All residents (within limits of facilities available).</p> <p>Special provisions for public employees.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: None.</p> <p><u>Government</u>: Whole cost.</p>	<p><u>Medical care</u>: Residence in country.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1929.</p> <p>Current law: 1952 (Singapore, 1954).</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>All wage earners, and salaried employees earning 400 dollars a month or less.</p> <p>Exclusions: Salaried employees earning over 400 dollars a month, domestic servants, casual employees, family labor, and public employees.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: Whole cost, through direct payment of benefits or insurance premiums.</p> <p><u>Government</u>: None.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age grant:</u> Lump sum equal to total employee and employer contributions paid in, plus at least 2 1/2% compound interest.</p>	<p><u>Invalidity grant:</u> Lump sum equal to total employee and employer contributions paid in, plus at least 2 1/2% compound interest.</p>	<p><u>Survivor grant:</u> Lump sum equal to total employee and employer contributions paid in, plus at least 2 1/2% compound interest.</p> <p>Payable to nominated survivors or legal heirs.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Employees Provident Fund Board, custody of fund and administration of program; Board composed of equal numbers of government officials, employee representatives, and employer representatives.</p>
<p><u>Sickness benefit:</u> None payable.</p> <p><u>Maternity benefit:</u> None (1955 ordinance requires employers to pay 2.20 dollars a day for 30 days before and 30 days after confinement to women earning under 400 dollars a month and with 90 days of work in last 9 months).</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients in government clinics and hospitals.</p> <p>Medical treatment at dispensary, in-patient hospital care, and prescribed medicines.</p> <p>Nominal fees charged for persons able to pay.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p>	<p>Ministry of Health, provision of medical services, through government dispensaries and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 33 1/3% of earnings; maximum, \$65 a month.</p> <p>Payable after 4-day waiting period (compensated if disability lasts 14 days), for up to 5 years.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 48 months' earnings, if totally disabled; maximum, 9,600 dollars (reduced if temporary disability benefit paid for more than 6 months).</p> <p>Constant-attendance supplement: 25% of grant.</p> <p><u>Partial disability:</u> Lump sum in proportion to degree of incapacity, or according to schedule in law for specified injuries.</p> <p><u>Medical benefits (work injury):</u> Necessary medical treatment, hospitalization, and medicines. May be provided in government facility.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 36 months' earnings; maximum, 7,200 dollars (reduced by temporary disability benefits paid in excess of 2,400 dollars).</p> <p>Payable to survivors deemed appropriate by Commissioner, with whom grant must be deposited.</p> <p>Funeral grant (if no eligible survivor): Up to 100 dollars.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Commissioner for Labor, enforcement of law; approval of agreements between employers and claimants, and allocation of survivor grants.</p> <p>Employers may insure liability with private companies; Ministry may require any employer or class of employers to insure.</p>

**MALI**

Date of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1961. Current law: 1962.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>	<p>Employed persons. Special system for public employees.</p>	<p><u>Insured person:</u> 1.6% of earnings. <u>Employer:</u> 2.4% of payroll. <u>Government:</u> None. Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Old-age pension:</u> Age 55 (or age 50 with 5% reduction for each year under 55). 3 years of contribution, and 10 years of employment. Retirement from employment. Not payable abroad, unless reciprocal agreement.</p> <p><u>Invalidity pension:</u> Incapacity for work. Age 50. 3 years of contribution, and 10 years of employment.</p> <p><u>Survivor pensions:</u> Deceased was pensioner at death, or had 3 years of contribution and 10 years of employment.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952. Current law: 1962.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Employers required to provide sick leave and certain medical services, in part through joint inter-employer medical facilities.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 0.1% of payroll (or flat contribution per employee). <u>Government:</u> None. Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1932. Current law: 1962.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through contributions varying according to industry and risk in establishment. <u>Government:</u> None. Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1955. Current law: 1962.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 5% of payroll. <u>Government:</u> Subsidies covering deficits. Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 12 (18 if apprentice, 21 if student or invalid). Parent must have had 6 months of employment, and be currently working 18 days or 120 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> About 1.33% of base earnings times years of contribution, according to point system. Minimum pension, 60% of legal minimum wage.</p> <p><u>Child's supplement:</u> 10% of pension for each child.</p> <p><u>Old-age allowance</u> of 60% of minimum wage payable after means test to former workers with 10 years of employment but ineligible for pension.</p>	<p><u>Invalidity pension:</u> About 1.33% of base earnings times years of contribution, according to point system. Minimum pension, 60% of legal minimum wage.</p> <p><u>Child's supplement:</u> 10% of pension for each child.</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured, provided to widow of any age.</p> <p><u>Orphans' pensions:</u> 10% of pension of insured for each orphan; maximum, 50% of pension.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Welfare Institute, administration of program; managed by tripartite board and director.</p>
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 100% of earnings.</p> <p>Payable for up to 6 weeks before and 8 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None under insurance.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Welfare Institute, administration of program.</p>
<p><u>Temporary disability benefit</u> (work injury): 100% of earnings.</p> <p>Payable from day following injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension</u> (work injury): Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p><u>Constant-attendance supplement:</u> 40% of pension.</p> <p><u>Medical benefits</u> (work injury): Medical and surgical expenses, hospitalization, drugs, appliances, transport, and retraining.</p>	<p><u>Widow's pension</u> (work injury): 30% of earnings of insured. Also payable to widower.</p> <p><u>Orphans' pensions</u> (work injury): 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p><u>Dependent parents and grandparents:</u> 10% of earnings each.</p> <p><u>Maximum survivor pensions:</u> 85% of earnings.</p> <p><u>Funeral grant:</u> Cost of burial.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Welfare Institute, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 550 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 550 francs a month for 9 months (paid in 3 installments).</p>			<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Welfare Institute, administration of program.</p>

**MAURITANIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952. Current law: 1963.</p> <p><u>Social insurance system (maternity benefits only)</u></p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 0.2% of payroll. <u>Government:</u> None. Maximum earnings for contribution purposes: 45,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> 12 months of employment before confinement.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1932. Current law: 1957.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through insurance premiums varying according to risk in establishment. <u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1963.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 5% of payroll. <u>Government:</u> Any deficit. Maximum earnings for contribution purposes: 45,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (18 if apprentice, 21 if student or invalid). Parent must be currently working 18 days or 120 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Health, Labor, and Social Affairs, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program; managed by tripartite board and director.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day following injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Cost of burial.</p>	<p>Ministry of Health, Labor, and Social Affairs, enforcement of law.</p> <p>Employers must insure liability with private insurance companies.</p>
<p><u>Family allowance:</u> 600 francs a month for 1st and each other child.</p> <p><u>Maternal allowance:</u> 600 francs a month for 9 months (paid in 3 installments).</p> <p><u>Birth grant:</u> Lump sum of 7,200 francs for each of first 3 births.</p>			<p>Ministry of Health, Labor, and Social Affairs, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program.</p>

**MEXICO**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1942.</p> <p><u>Social insurance system</u></p> <p>(1 peso equals 8 U.S. cents)</p>	<p>Employees, and members of agricultural cooperatives.</p> <p>Exclusions: Domestic employees, family labor, and homeworkers.</p> <p>Coverage being extended gradually to different regions; program now operative in all urban and many rural areas.</p> <p>Special systems for railroad employees, miners and petroleum workers, and public employees.</p>	<p><u>Insured person:</u> 1.5% of earnings, according to 12 wage classes (none by member of agricultural cooperative).</p> <p><u>Employer:</u> 3% of taxable payroll, according to wage class (agricultural cooperative, 3% of members' income).</p> <p><u>Government:</u> 1.5% of earnings (for agricultural cooperatives, 3% of members' income).</p> <p>Maximum earnings for contribution and benefit purposes: 80 pesos a day.</p>	<p><u>Old-age pension:</u> Age 65 (72-99% of full pension at age 60-64, if involuntarily unemployed). 500 weeks of contribution. Retirement from covered employment required, unless pension plus earnings below prior earnings. Pension commuted to lump sum of 50% of actuarial value if pensioner abroad.</p> <p><u>Invalidity pension:</u> 50% reduction in customary earning capacity. 150 weeks of contribution.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or had 150 weeks of contribution at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1942.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees; members of agricultural cooperatives; and pensioners (medical benefits only).</p> <p>Exclusions: Domestic employees, family labor, and homeworkers.</p> <p>Coverage being extended gradually to different regions; program now operative in all urban and many rural areas.</p> <p>Special systems for railroad employees, miners and petroleum workers, and public employees.</p>	<p><u>Insured person:</u> 2.25% of earnings, according to 12 wage classes (none by member of agricultural cooperative); pensioners, 2.25% of pension.</p> <p><u>Employer:</u> 4.5% of payroll, according to wage class (agricultural cooperative, 4.5% of members' income).</p> <p><u>Government:</u> 2.25% of earnings (for agricultural cooperatives, 4.5% of members' income).</p> <p>Maximum earnings for contribution and benefit purposes: 80 pesos a day.</p>	<p><u>Cash sickness benefit:</u> 6 weeks of contribution in last 9 months.</p> <p><u>Cash maternity benefit:</u> 30 weeks of contribution by insured woman in last 10 months.</p> <p><u>Medical benefits:</u> Currently insured.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1931 (labor code, still applying in areas where social insurance not yet in force; provisions not shown).</p> <p>Current law: 1942.</p> <p><u>Social insurance system</u></p>	<p>Employees, and members of agricultural cooperatives.</p> <p>Exclusions: Domestic employees, family labor, and homeworkers.</p> <p>Coverage being extended gradually to different regions; program now operative in all urban and many rural areas.</p> <p>Special systems for railroad employees, miners and petroleum workers, and public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.225 to 5.625% of payroll, according to risk of undertaking; average rate, 1.8% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 80 pesos a day.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 34% of average earnings during last 250 weeks of contribution, according to 12 wage classes.</p> <p>Increment of 1% of earnings per year of contribution beyond 500 weeks (newly-covered workers credited for increment purposes with contribution years equal to excess of their age over 30 years when first covered).</p> <p>Additional increment of 2% of earnings per year of work after age 65.</p> <p>Child's supplement: 10% of pension for each child under 16 (25, if student or invalid).</p> <p>Minimum pension: 150 pesos a month; maximum, 85% of earnings.</p>	<p><u>Invalidity pension:</u> 34% of average earnings, according to 12 wage classes.</p> <p>Increment of 1% of earnings per year of contribution beyond 500 weeks.</p> <p>Constant-attendance supplement: 20% of pension.</p> <p>Child's supplement: 10% of pension for each child under 16 (25, if student or invalid).</p> <p>Minimum pension, 150 pesos a month; maximum, 85% of earnings.</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured for each orphan under 16 (25, if student or invalid); or 30% if full orphan.</p> <p>Parent: 25% of pension of insured for each parent, if no spouse or orphan.</p> <p>Minimum pension, 150 pesos a month; maximum survivor pensions, 100% of pension of insured.</p> <p>Funeral grant: 1 month's earnings or pension; minimum, 500 pesos.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Mexican Social Insurance Institute, administration of program through regional and local funds in areas to which coverage extended; managed by tripartite assembly and board and director-general.</p>
<p><u>Sickness benefit:</u> 60% of earnings, according to 12 wage classes; maximum and minimum benefits, 34 pesos and 4.20 pesos a day.</p> <p>Payable after 3-day waiting period, for up to normal maximum of 52 weeks; may be extended to 78 weeks.</p> <p><u>Maternity benefit:</u> 60% of earnings, according to wage class, payable for 42 days before and 42 days after confinement; increased to 100% of earnings during 7 days before and 30 days after confinement.</p> <p>Nursing allowance: 25% of earnings, payable for up to 6 months after confinement (may be provided in form of free milk). Layette also furnished.</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through health facilities of Institute.</p> <p>General and specialist care; surgery; maternity care; hospitalization or care in convalescent home; medicines; laboratory services; dental care; and appliances.</p> <p>Duration: Up to 52 weeks normally, but may be extended to 78 weeks if recovery likely during period; no limit if patient continues working.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured, including nursing allowance and layette for wife of insured man.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Mexican Social Insurance Institute, administration of program through regional and local funds.</p> <p>Institute operates own hospitals, clinics, pharmacies, and other medical facilities; also contracts for use of some facilities.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings, according to wage class.</p> <p>Payable from 1st day of incapacity, for up to 72 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> 75% of earnings according to wage class, or 66 2/3% in 3 highest wage classes, if totally disabled.</p> <p>Minimum and maximum pensions: 157.50 pesos and 1,800 pesos a month.</p> <p>Partial disability: Percent of full pension according to disability evaluation schedule in labor code; commuted to lump sum of 5 years' pension if pension below 50 pesos a month.</p> <p><u>Medical benefits (work injury):</u> Full medical, surgical, and hospital care; medicines; and appliances.</p>	<p><u>Widow's pension (work injury):</u> 36% of total disability pension of insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 20% of pension of insured for each orphan under 16 (25, if student or invalid); or 30% if full orphan.</p> <p>Other dependent relatives (in absence of above): 20% of pension for dependent parent or grandparent.</p> <p>Maximum survivor pensions: 100% of total disability pension of insured.</p> <p>Funeral grant: 1 month's earnings; minimum and maximum, 500 and 1,800 pesos.</p>	<p>Ministry of Labor and Social Welfare, general supervision.</p> <p>Mexican Social Insurance Institute, administration of program through regional and local funds.</p>



**MOROCCO**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> First and current law: 1959.</p> <p><u>Social insurance system</u></p> <p>(1 dirham equals 20 U.S. cents.)</p>	<p>Employees in industry, commerce, and liberal professions.</p> <p>Exclusions: Agricultural, domestic, and railroad employees.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 2.5% of earnings.</p> <p><u>Employer:</u> 5% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 500 dirhams a month.</p> <p>Above contributions also finance sickness benefits.</p>	<p><u>Old-age pension:</u> Age 60 (miners, 55) and 180 months of insurance. If had 6 months' insurance in first year, 4 months of insurance credited for each year by which age exceeded 21 in 1961; maximum credit, 12 years. Retirement from gainful activity necessary.</p> <p><u>Invalidity pension:</u> Total and permanent incapacity. 60 months of insurance, including 6 months in last 12 months (no qualifying period if nonoccupational accident).</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or met insurance requirements for old-age or invalidity pension at death.</p>
<p><u>SICKNESS AND MATERNITY</u> First and current law: 1959.</p> <p><u>Social insurance system</u> (cash benefits only)</p>	<p>Employees in industry, commerce, and liberal professions.</p> <p>Exclusions: Agricultural, domestic, and railroad employees.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> See pension and family allowance contributions.</p> <p><u>Government:</u> None.</p>	<p><u>Cash sickness benefit:</u> 3 months of insurance during last 4 months (no qualifying period if nonoccupational accident).</p> <p><u>Cash maternity benefit:</u> 6 months of insurance during last 12 months.</p>
<p><u>WORK INJURY</u> First and current law: 1927.</p> <p><u>Voluntary insurance with private carrier.</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u> First law: 1942. Current law: 1959.</p> <p><u>Employment-related system</u></p>	<p>Employees in industry, commerce, and liberal professions, and social insurance beneficiaries, with 2 or more children.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 8% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 500 dirhams a month.</p> <p>Above contributions also finance maternity benefits.</p>	<p><u>Family allowances:</u> 6 months of insurance, and currently working at least 10 hours a week with earnings of at least 80 dirhams a month.</p> <p>Eligible children must be under age 12 (21 if student or invalid).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u>: 20% of average earnings during last 3 years (or last 5 years if higher).</p> <p>Increment of 1% of earnings for each year of insurance beyond 15 years, up to maximum of 40% of earnings.</p>	<p><u>Invalidity pension</u>: 20% of average earnings during last 3 years (or last 5 years if higher).</p> <p>Increment of 1% of earnings for each year of insurance beyond 15 years, up to maximum of 40% of earnings.</p> <p>Constant-attendance supplement; 10% of earnings.</p>	<p><u>Widow's pension</u>: 50% of pension paid or payable to insured for widow caring for child, age 50, or invalid.</p> <p><u>Orphans' pensions</u>: 25% of pension of insured for each orphan under 12 (21 if student), or 50% if full orphan.</p> <p><u>Maximum survivor pensions</u>: 100% of pension of insured.</p> <p><u>Funeral grant</u>: 2 months' pension or earnings of insured.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program; managed by tripartite board and director-general.</p>
<p><u>Sickness benefit</u>: 50% of earnings.</p> <p>Payable after 2-week waiting period, for up to 26 weeks in any 12 months.</p> <p><u>Maternity benefit</u>: 50% of earnings.</p> <p>Payable for up to 10 weeks (including not more than 6 weeks before nor more than 8 weeks after confinement).</p>	<p><u>Medical benefits</u>: None provided.</p>	<p><u>Medical benefits for dependents</u>: None.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program.</p>
<p><u>Temporary disability benefit</u> (work injury): 50% of earnings for first 28 days; thereafter, 66 2/3% of earnings.</p> <p>Payable from first day after injury, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension</u> (work injury): Percentage of earnings obtained by reducing by half that part of the percent of disability that does not exceed 50, and by increasing by half that part that does exceed 50.</p> <p>Increased by 40% of pension if constant attendance necessary.</p> <p><u>Medical benefits</u> (work injury): Medical, surgical, and hospital care; drugs; and transport.</p>	<p><u>Widow's pension</u> (work injury): 30% of earnings of insured, if under age 60; 50% of earnings if 60 or over.</p> <p><u>Orphans' pensions</u> (work injury): 15% of earnings for each of first 2 orphans and 10% for each other orphan under 16 (21 if student, no limit if invalid). Full orphans, 20% of earnings each.</p> <p>Other eligible survivors: Parents, grandparents, other descendants.</p> <p><u>Maximum survivor pensions</u>: 85% of earnings of insured.</p> <p><u>Funeral grant</u>: Cost of burial.</p>	<p>Ministry of Labor and Social Affairs, enforcement of law through its Work Accident Service.</p> <p>Courts award benefits.</p> <p>Employers may insure liability with private insurance companies.</p>
<p><u>Family allowance</u>: 16 dirhams a month for 2nd and each other child up to 7th.</p>			<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program.</p> <p>Employers required to pay allowances directly to own employees.</p>

**NETHERLANDS**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1913.</p> <p>Current laws: 1956 (old age), 1959 (survivors), and 1962 (invalidity).</p> <p><u>Social insurance system</u></p> <p>(1 guilder equals 27.6 U.S. cents)</p>	<p>All residents.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 8.1% of net income payable by all residents age 15-64.</p> <p><u>Employer:</u> 1.5% of payroll.</p> <p><u>Government:</u> Contributions for low-income persons, and any deficits.</p> <p>Maximum earnings for contribution purposes: 10,900 guilders a year.</p>	<p><u>Old-age pension:</u> Age 65. Contributions paid each year from 15 to 64, for full pension; otherwise decrements apply (no decrements for pre-1947 period, if resident citizen and 6 years of residence after age 58). Retirement unnecessary. Payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 80% of earning capacity in suitable occupation. 150 weeks of contribution.</p> <p><u>Survivor pensions:</u> Deceased was insured, and survivor is widow of specified category or full orphan.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1913.</p> <p>Current laws: 1929 (cash benefits) and 1941 (medical benefits).</p> <p><u>Social insurance system</u> (separate but interlocking programs of cash and medical benefits)</p>	<p>Employees earning not more than 10,900 guilders a year. Must enroll in approved sickness fund.</p> <p>Voluntary coverage for medical benefits available to other persons and pensioners, if annual income below specified levels.</p> <p>Special systems for miners, railroad employees, public employees, seamen, and certain other groups.</p>	<p><u>Insured person:</u> 3.4% of earnings. Pensioners, 5.5 or 11 guilders a month, according to marital status.</p> <p><u>Employer:</u> From about 3% to 9% of payroll, according to risk in industry.</p> <p><u>Government:</u> None, except subsidy for voluntary low-income contributors.</p>	<p><u>Sickness and maternity benefits:</u> Membership in approved sickness fund (i.e., in covered employment or voluntary member); no minimum contribution period.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1901.</p> <p>Current laws: 1921 (industry) and 1922 (agriculture).</p> <p><u>Compulsory insurance with public or private carrier</u></p>	<p>Employed persons.</p> <p>Separate systems for agricultural employees and seamen.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying with risk; average rate, about 2% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 10,900 guilders a year.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1916.</p> <p>Current law: 1949.</p> <p><u>Dual industry and general compulsory insurance systems</u></p>	<p>Employees earning not more than 10,900 guilders a year.</p> <p>Exclusions: Domestic servants, temporary employees, and public employees.</p> <p>Most employees covered under both an industry "waiting benefit" system and general unemployment benefit system; rest covered only under latter.</p>	<p><u>Insured person:</u> From about 1 to 5% of earnings, according to industry (includes 0.3% for general program, and remainder for industry waiting-benefit program).</p> <p><u>Employer:</u> From about 1% to 5% of payroll, according to industry (includes 0.3% for general program, and remainder for industry waiting-benefit program).</p> <p><u>Government:</u> 0.6% of total covered earnings (for general program only). Also, cost of social assistance.</p>	<p><u>Unemployment benefits:</u> For industry waiting benefits, 156 days of employment in industry concerned during last 12 months. For general unemployment benefits, 78 days of employment in any industry during last 12 months.</p> <p>Capable of work; available for and prepared to accept work; making sufficient effort to find work; and registration at public labor exchange.</p> <p>Unemployment not due to voluntary leaving, dismissal for misconduct, strike or lockout, refusal of suitable offer, or refusal to undergo prescribed training.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First laws: 1939 (employees) and 1951 (self-employed).</p> <p>Current laws: 1962.</p> <p><u>Dual employment-related and general systems</u></p>	<p>Employees, self-employed persons of limited income, and social insurance beneficiaries, with 1 or more children; and all other residents with 3 or more children.</p>	<p><u>Insured person:</u> Employee, none. Self-employed and non-employed, 2% of net income.</p> <p><u>Employer:</u> 5.3% of payroll.</p> <p><u>Government:</u> Whole cost of allowances for 1st and 2nd child of self-employed persons, and for pensioners.</p> <p>Maximum earnings for contribution purposes: 10,900 guilders a year</p>	<p><u>Family allowances:</u> Child must be under age 16 (27 if student or invalid).</p> <p>Self-employed must earn less than 4,000 guilders a year to receive allowances for 1st and 2nd child. Non-employed receive allowances only from 3rd child.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Full pension, 1,770 guilders a year.</p> <p>Reduced by decrement of 2% for each year of non-contribution.</p> <p>Wife's supplement (irrespective of age): About 55% of pension.</p> <p>Automatic half-yearly adjustment of all pensions for each 3% change in wage index.</p>	<p><u>Invalidity pension:</u> 3,924 guilders a year.</p> <p>Partial invalidity: 3,186 guilders a year if 66 2/3-79% invalidity, or 2,454 guilders if 55-66% invalidity.</p> <p>Automatic half-yearly adjustment of all pensions for each 3% change in wage index.</p>	<p><u>Widow's pension:</u> 2,034 guilders a year, or 2,910 guilders if caring for 1 or more children. Payable to widow age 50 at husband's death, 50% incapacitated, or caring for child under 18.</p> <p>Temporary widow's allowance (if ineligible for pension): 2,034 guilders a year. Payable for 6 months to widow under 27, and extended by 1 month for each year by which widow is over 26, to maximum of 24 months.</p> <p><u>Orphans' pensions:</u> About 1/3 of widow's pension for each full orphan under age 10, 1/2 if age 10-16, and 2/3 if age 16 or over.</p> <p>Automatic half-yearly adjustment of all pensions for each 3% change in wage index.</p>	<p>Ministry of Social Affairs and Public Health, general supervision.</p> <p>Social Insurance Bank, administration of pensions with assistance of employer-employee regional Labor Councils; Bank managed by tripartite board.</p> <p>National revenue department, collection of contributions.</p>
<p><u>Sickness benefit:</u> 80% of earnings.</p> <p>Payable after 3-day waiting period for up to 52 weeks.</p> <p><u>Maternity benefit:</u> 100% of earnings, payable for 6 weeks before and 6 weeks after confinement.</p> <p>Maternity grant: Lump sum of 55 guilders.</p>	<p><u>Medical benefits:</u> Service benefits provided by doctors, hospitals, and druggists under contract with and paid directly by sickness funds.</p> <p>General and specialist care, hospitalization, laboratory services, medicines, limited dental care, obstetric care, appliances, and transportation.</p> <p>Patient shares cost of sanatorium care, artificial limbs, and transportation.</p> <p>Maximum duration: No limit, except 70 days for hospitalization.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured person.</p> <p>Maternity grant: Lump sum of 55 guilders payable to wife of insured man.</p>	<p>Ministry of Social Affairs and Public Health, general supervision.</p> <p>Industrial association for each industry, administration of cash benefits within industry; approved joint employer-employee bodies with compulsory nationwide membership and bipartite governing boards. District and local offices of associations receive and pay claims.</p> <p>Approved sickness funds, administration of medical benefits; supervision by tripartite Sickness Funds Council. About 115 funds now operating.</p>
<p><u>Temporary disability benefit (work injury):</u> 80% of earnings during first 6 weeks; thereafter, 70% of earnings.</p> <p>Payable from first day of incapacity for up to 1 year.</p>	<p><u>Permanent disability pension (work injury):</u> 70% of earnings, if totally disabled.</p> <p>Constant-attendance supplement: 30% of earnings.</p> <p>Partial disability: Pension equal to 70% of wage loss; may be commuted to lump sum under specified conditions.</p> <p><u>Medical benefits (work injury):</u> Medical treatment, surgery, dental treatment, hospitalization, medicines, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings for each orphan under age 16, or 20% if full orphan.</p> <p>Other eligible dependents (if above pensions below maximum): Parents, grandparents, parents-in-law, grand children, up to 30% of earnings.</p> <p>Maximum survivor pensions: 60% of earnings of insured.</p> <p>Funeral grant: Lump sum of 30 days' earnings.</p>	<p>Ministry of Social Affairs and Public Health, general supervision.</p> <p>Social Insurance Bank, administration of program.</p> <p>Employers must insure with Bank, unless authorized by it to insure with special accident insurance association or private company.</p>
<p><u>Unemployment benefits:</u> Minimum rate for waiting benefits and rate of general benefits: 70% of going earnings in insured's occupation (60% if youth or not living alone).</p> <p>Supplement for dependent: 10% of earnings.</p> <p>Waiting period: Varies among industries, as fixed by industrial association.</p> <p>Maximum duration: Employees under industry systems receive waiting benefits for 43 days, and then general benefits for 78 days. Others receive general benefits for 126 days.</p> <p>(Social assistance for needy unemployed exhausting benefit rights.)</p>			<p>Ministry of Social Affairs and Public Health, general supervision.</p> <p>General Unemployment Fund, administration of general unemployment benefits and supervision of waiting benefits; directed by tripartite board.</p> <p>Industrial association for each industry, administration of waiting benefits within industry. District and local offices of associations receive and pay claims.</p>
<p><u>Family allowance:</u> 19.50 guilders a month for 1st child, rising to 32.50 guilders a month for 6th and each additional child.</p>			<p>Ministry of Social Affairs and Public Health, general supervision.</p> <p>Industrial associations, administration of allowances within each industry; larger employers pay allowances to own employees and settle surplus or deficit of contributions due with association.</p> <p>Social Insurance Bank, administration of allowances for non-employees and pensioners, with assistance of regional Labor Councils.</p>

## NEW ZEALAND

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1898 (old-age pensions), 1911 (widows' pensions), 1924 (blind pensions), and 1936 (invalidity pensions).</p> <p>Current law: 1938.</p> <p><u>Dual universal pension and social assistance systems</u></p> <p>(1 pound equals U.S. \$2.80; 1 shilling equals 14 U.S. cents)</p>	<p>All residents (superannuation pension) or residents of limited income (other pensions).</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 7.5% of gross income, less minor income exemptions, payable by all residents.</p> <p><u>Employer:</u> 7.5% of net income, payable by all corporations.</p> <p><u>Government:</u> Annual deficit (about 1/4 of cost).</p> <p>Above contributions also finance sickness, maternity, and unemployment benefits and family allowances.</p>	<p><u>Old-age pension:</u> Superannuation pension, age 65 and residence during last 10 years (20 years, if nonresident in 1938); no income test. Age pension, age 60 (55 if unmarried woman unable to work); residence as above; and income under 208 pounds a year. Not paid abroad.</p> <p><u>Invalidity pension:</u> Permanent incapacity for work, or blindness. Residence during last 10 years. Income under 208 pounds a year.</p> <p><u>Survivor pensions:</u> Widow of specified category or orphan. Residence during last 3-5 years. Income under 208 pounds a year, or 52 pounds for orphan.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1938.</p> <p><u>Dual social assistance and national health systems</u></p>	<p>Cash benefits: Gainfully occupied persons of limited income.</p> <p>Medical benefits: All residents.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Cash benefits:</u> Earnings loss suffered. Residence during last 12 months. Income below 4 pounds a week (married woman eligible only if husband cannot support her).</p> <p><u>Medical benefits:</u> Ordinary residence, or intent to remain 2 years (no income test).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1908.</p> <p>Current law: 1956.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employees, share farmers, and commission salesmen.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying with risk or self-insurance.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1930.</p> <p>Current law: 1938.</p> <p><u>Unemployment assistance system</u></p>	<p>Gainfully occupied persons of limited income.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Unemployment benefit:</u> Residence during last 12 months. Income below 4 pounds a week (married woman eligible only if husband cannot support her).</p> <p>Able and willing to work, seeking work, and registration at labor office.</p> <p>Unemployment not due to voluntary leaving, misconduct as worker, or refusal of suitable offer (up to 6 weeks or permanent disqualification).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1926.</p> <p>Current law: 1938.</p> <p><u>Universal public system</u></p>	<p>Residents, with 1 or more children.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Family allowances:</u> Child must be under age 16 (18 if student, no fixed limit if invalid).</p> <p>Residence during last 12 months, child born in country, or intent to reside permanently.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Superannuation pension, 260 pounds a year for single person, 468 pounds for aged couple.</p> <p><u>Age pension</u> (after income test): Up to 260 pounds a year, or 468 pounds for couple.</p> <p>Above 2 pensions not payable concurrently after 65, pensioners being permitted to choose the most favorable.</p> <p>(Supplementary assistance also available on needs-test basis.)</p>	<p><u>Invalidity pension</u> (after income test): Up to 260 pounds a year, or 468 pounds for couple.</p> <p>(Supplementary assistance available on needs-test basis.)</p>	<p><u>Widow's pension</u> (after income test): Up to 260 pounds a year for widow with child under 16, raised child and married 15 years, widowed after 50 and married 5 years, or age 50 and widowed after age 40 with 10 years of marriage.</p> <p><u>Orphans' pensions</u> (after income test): Up to 169 pounds a year for 1st orphan, and 26 pounds for each other orphan under 16 (18 if student) through 6th; full orphans, up to 100 pounds for each orphan.</p> <p>(Supplementary assistance available on needs-test basis.)</p>	<p>Social Security Department, administration of pensions through regional registrars and district offices; Department directed by Social Security Commission composed of appointed government officials.</p> <p>Inland Revenue Department, collection of social security taxes.</p>
<p><u>Sickness benefit</u> (after income test): Up to 5 pounds a week.</p> <p>Wife's supplement: Up to 4 pounds a week.</p> <p>Maximum benefit: 100% of wage loss.</p> <p>Payable after 7-day waiting period, for duration of incapacity.</p> <p><u>Maternity benefit</u> (after income test): Sickness benefit as above payable during maternity leave.</p>	<p><u>Medical benefits:</u> Cash refunds to patients, or service benefits paid for directly by social security fund.</p> <p>Refund of 7 1/2 shillings per doctor's treatment. Free care in public hospital, or 25-32 shillings a day for private hospitalization. Free listed drugs. 8 3/10 pounds toward maternity care. Free laboratory services, half of x-ray costs, and 3 1/2 shillings for physiotherapy treatment.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head. Also, free dental care for children under 16.</p>	<p>Social Security Department, administration of cash benefits through regional registrars and district offices.</p> <p>Department of Health, administration of medical benefits through Division of Clinical Services.</p>
<p><u>Temporary disability benefit</u> (work injury): 80% of earnings.</p> <p>Dependents' supplements: 1 pound a week for dependent wife, and 10 shillings for each child.</p> <p>Minimum and maximum benefit before supplements: 2 pounds 11 shillings, and 10 pounds 5 shillings a week.</p>	<p><u>Permanent disability pension</u> (work injury): 80% of earnings, if totally disabled.</p> <p>Dependents' supplements: 1 pound a week for dependent wife and 10 shillings for each child.</p> <p>Supplement of 2 pounds a week if constant attendance required.</p> <p>Partial disability: Pension equal to 80% of wage loss.</p> <p>All pensions payable for maximum of 6 years, and may be converted to lump sum at discretion of court.</p> <p><u>Medical benefits</u> (work injury): Provided under national health system; includes appliances and rehabilitation.</p>	<p><u>Survivor grant</u> (work injury): Lump sum of 274 weeks' total incapacity benefit.</p> <p>Distributed among surviving dependents (lump sum proportionate to their income loss payable if only partial dependents survive).</p> <p>Funeral grant: Expenses of burial; maximum, 100 pounds.</p>	<p>Department of Labor, general supervision.</p> <p>Workers' Compensation Board, direct supervision and enforcement of law; tripartite membership.</p> <p>Courts may decide contested cases.</p> <p>Employers must insure with private companies, though large employers may be permitted to self-insure.</p>
<p><u>Unemployment benefit</u> (after income test): Up to 5 pounds a week.</p> <p>Wife's supplement: Up to 4 pounds a week.</p> <p>Maximum benefit: 100% of wage loss.</p> <p>Payable after 7-day waiting period, for duration of unemployment.</p>			<p>Social Security Department, administration of benefits through regional registrars and district offices.</p>
<p><u>Family allowance:</u> 15s a week for first and each other child.</p>			<p>Social Security Department, administration of allowances through regional registrars and district offices.</p>

**NICARAGUA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> First and current law: 1955.</p> <p><u>Social insurance system</u></p> <p>(1 cordoba equals 14.3 U.S. cents)</p>	<p>Employees in industry, commerce, and public employment.</p> <p>Coverage to be extended gradually to different areas and categories of workers; currently operative in Managua urban area only.</p> <p>Special system for teachers.</p>	<p><u>Insured person:</u> 3% of earnings, according to 12 wage classes.</p> <p><u>Employer:</u> 6% of payroll, according to wage classes of employees.</p> <p><u>Government:</u> 3% of earnings (plus employer contribution for public employees).</p> <p>Maximum earnings for contribution purposes: 618 cordobas a week.</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old-age pension:</u> Age 60 (miners, 55). 750 weeks of contribution (or if born before 1910, contributions in half of weeks since 1955, with minimum of 250 weeks). Retirement from covered employment necessary, until age 65. Payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 67% of earning capacity in similar occupation (total invalidity), or inability to earn 50% of usual earnings (partial invalidity). 150 weeks of contribution in last 6 years.</p> <p><u>Survivor pensions:</u> 150 weeks of contribution by deceased in last 6 years.</p>
<p><u>SICKNESS AND MATERNITY</u> First and current law: 1955.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees in industry, commerce, and public employment; and pensioners (medical benefits only).</p> <p>Coverage to be extended gradually to different areas and categories of workers; currently operative in Managua urban area only.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Sickness benefits:</u> Cash benefits, 12 weeks of contribution in last 26 weeks. Medical benefits, same, or 4 weeks of contribution in last 9 weeks.</p> <p><u>Maternity benefits:</u> Cash and medical benefits, 16 weeks of contribution in last 39 weeks (prenatal care, same as for medical benefit for sickness).</p>
<p><u>WORK INJURY</u> First law: 1930 (labor code). Current law: 1955 (social security law).</p> <p><u>Social insurance system</u></p>	<p>Employees in industry, commerce, and public employment. Coverage to be extended gradually to different areas and categories of workers; currently operative in Managua urban area only.</p> <p>Employees not under social insurance covered by employer-liability provisions of 1945 labor code--provisions not shown.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 1.5% of payroll, according to wage classes of employees.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period (except that qualifying period for ordinary sickness benefits must be met in case of occupational diseases).</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 30% of average earnings during last 5 years, plus increment of 1.5% of earnings for each 50 weeks of contribution beyond 150 weeks.</p> <p>Additional increment of 1% of earnings for each 50 weeks of contribution while pension is deferred after age 60.</p> <p>Dependents' supplements: 10% of pension for wife, and (if pensioner an invalid) for each child under age 14 (18, if student or invalid).</p> <p>Maximum pension: 80% of earnings.</p>	<p><u>Invalidity pension:</u> 30% of average earnings during last 3 years, plus increment of 1.5% of earnings for each 50 weeks of contribution beyond 150 weeks.</p> <p>Partial invalidity: 50% of pension for total invalidity.</p> <p>Dependents' supplements: 10% of pension for wife and for each child under age 14 (18, if student or invalid).</p> <p>Maximum pension: 80% of earnings.</p>	<p><u>Widow's pension:</u> 50% of pension of insured, paid to widow age 45 or invalid. Paid to other widows for 2 years only.</p> <p><u>Orphans' pensions:</u> 25% of pension of insured for each orphan under age 14 (18, if student or invalid); or 50% if full orphan.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p> <p>Funeral grant: Lump sum of 600-1,500 cordobas, according to wage class of deceased.</p>	<p>Ministry of Public Health, general supervision.</p> <p>National Social Security Institute, administration of program; managed by tripartite council and director-general.</p>
<p><u>Sickness benefit:</u> 60% of earnings, according to 12 wage classes.</p> <p>Payable after 3-day waiting period for up to 26 weeks in any 12 months (may be extended to 1 year).</p> <p><u>Maternity benefit:</u> 60% of earnings, according to 12 wage classes. Payable for 6 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through medical facilities of Institute.</p> <p>General and specialist care, hospitalization, laboratory services, medicines, maternity care, dental care, and transportation.</p> <p>Duration: Normally 26 weeks, but may be extended in special cases.</p>	<p><u>Medical benefits for dependents:</u> Wife of insured man receives same maternity care as insured woman.</p> <p>Pediatric care for infant of insured worker during first 2 years, and free milk.</p>	<p>Ministry of Public Health, general supervision.</p> <p>National Social Security Institute, administration of program.</p> <p>Institute operates own medical centers and hospital, and contracts for use of some facilities.</p>
<p><u>Temporary disability benefit (work injury):</u> 60% of earnings, according to wage class.</p> <p>Payable from first day after injury for up to 26 weeks; may be extended in special cases.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of earnings, according to wage class, if totally disabled.</p> <p>Partial disability: Percentage of full pension proportionate to degree of incapacity, if latter 20% or more. Lump sum equal to 3 years' pension, if disability is 10-19%.</p> <p><u>Medical benefits (work injury):</u> General and specialist care, surgery, hospitalization, medicines, rehabilitation and retraining, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 50% of pension of insured. Also payable to invalid dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 25% of pension of insured for each orphan under 16 (no limit if invalid), or 50% if full orphan.</p> <p>Maximum survivor pensions: 100% of pension of insured.</p> <p>Funeral grant: Lump sum of 600-1,500 cordobas, according to wage class of deceased.</p>	<p>Ministry of Public Health, general supervision.</p> <p>National Social Security Institute, administration of program.</p>



**NIGER**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u> First law: 1952. Current law: 1955.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 0.3% of payroll. <u>Government:</u> None. <u>Maximum earnings</u> for contribution purposes: 50,000 francs a month.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u> First law: 1932. Current law: 1962.</p> <p><u>Compulsory insurance with public carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through contributions varying according to risk in establishment. <u>Government:</u> None. <u>Maximum earnings</u> for contribution purposes: 50,000 francs a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u> First and current law: 1955.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children. Special system for public employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> 5.7% of payroll. <u>Government:</u> Any deficit. <u>Maximum earnings</u> for contribution purposes: 50,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 14 (18 if apprentice, 21 if student or invalid). Parent must have had 6 months of employment, and be currently working 18 days or 120 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Health, general supervision.</p> <p>National Family Allowance and Employment Injuries Equalization Fund, administration of program; managed by tripartite board.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability, 66 2/3% thereafter.</p> <p>Payable from day following injury, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Lump sum of 15 days' earnings.</p>	<p>Ministry of Labor and Health, general supervision.</p> <p>National Family Allowance and Employment Injuries Equalization Fund, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 700 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 700 francs a month for 9 months (paid in 3 installments).</p> <p><u>Birth grant:</u> Lump sum of 8,400 francs for each of first 3 births.</p>			<p>Ministry of Labor and Health, general supervision.</p> <p>National Family Allowance and Employment Injuries Equalization Fund, administration of program.</p>

**NIGERIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> First and current law: 1961.</p> <p><u>Provident fund system</u> (lump-sum benefits only)</p> <p>(1 pound equals U.S. \$2.60)</p>	<p>Employees of firms with 10 or more workers.</p> <p>Exclusions: Casual workers; aliens under equivalent foreign programs.</p> <p>Special pension system for public employees.</p>	<p><u>Insured person</u>: 5% of earnings. <u>Employer</u>: 5% of payroll. <u>Government</u>: None.</p> <p>Maximum earnings for contribution purposes: 40 pounds a month.</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old-age grant</u>: Age 55, and retirement from regular employment (payable at any age if leaving country permanently).</p> <p><u>Invalidity grant</u>: Incapacity for normal work.</p> <p><u>Survivor grant</u>: Death of insured worker before grant otherwise payable.</p>
<p><u>SICKNESS AND MATERNITY</u> First and current law: 1961.</p> <p><u>Provident fund system</u> (cash benefits only)</p> <p>(Labor code requires employers to provide some sick and maternity leave)</p>	<p>Employees of firms with 10 or more workers.</p> <p>Exclusions: Casual workers; aliens covered under equivalent foreign programs.</p>	<p><u>Insured person</u>: See contributions to provident fund above.</p> <p><u>Employer</u>: Same.</p> <p><u>Government</u>: None.</p>	<p><u>Cash sickness and maternity benefits</u>: 1 year of contribution to provident fund (not payable if leave paid by employer equal at least to benefit).</p>
<p><u>WORK INJURY</u> First and current law: 1942.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Manual workers, and nonmanual employees earning 800 pounds a year or less.</p> <p>Exclusions: Agricultural employees of holdings normally employing less than 10 workers; occasional employees; most public employees; and family labor.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government</u>: None.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

**NIGERIA**

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organisation
<p><u>Old-age grant:</u> Lump sum equal to total employee and employer contributions paid in, plus accrued interest.</p>	<p><u>Invalidity grant:</u> Lump sum equal to total employer and employee contributions paid in, plus accrued interest.</p>	<p><u>Survivor grant:</u> Lump sum equal to total employer and employee contributions paid in, plus accrued interest.</p> <p>Payable to surviving spouse or other dependents.</p>	<p>Ministry of Labor, general supervision.</p> <p>National Provident Fund, administration of program; managed by director.</p>
<p><u>Sickness benefit:</u> Up to 3s.6d. a day.</p> <p>Payable after 1-month waiting period for duration of disability or until exhaustion of balance in account (benefits paid deducted from amount to worker's credit in provident fund.)</p> <p><u>Maternity benefit:</u> Same as sickness benefit.</p>	<p><u>Medical benefits:</u> None provided.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor, general supervision.</p> <p>National Provident Fund, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 66 2/3% of earnings; maximum, 20 pounds a month. (Sometimes paid as lump sum, calculated according to probable duration).</p> <p>Payable after 3-day waiting period, unless incapacity lasts at least 4 weeks, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 54 months' earnings, less temporary disability benefits paid, if totally disabled. Paid in installments equal to 66 2/3% of earnings. Minimum and maximum grants: 300 and 1,600 pounds.</p> <p>Constant-attendance supplement: 25% of ordinary grant.</p> <p>Partial disability: Lump sum proportionate to degree of incapacity, according to schedule in law.</p> <p><u>Medical benefits (work injury):</u> Medical care, hospitalization, medicines and transport.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 42 months' earnings, less any temporary disability benefits paid to deceased.</p> <p>Minimum and maximum grants: 200 and 800 pounds.</p> <p>Apportionment of grant among survivors determined by courts, to which grant initially paid.</p>	<p>Ministry of Labor, enforcement of law.</p> <p>Courts usually participate in adjudication of claims and decide disputed questions.</p> <p>Employers may insure liability with private insurance companies.</p>

**NORWAY**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1936.</p> <p>Current laws: 1957 (old age and survivors) and 1960 (invalidity).</p> <p><u>Universal pension system</u></p> <p>(1 crown equals 14 U.S. cents)</p>	<p>All residents.</p> <p>Special systems for railroad employees, seamen, fishermen, forestry workers, nurses, and public employees.</p>	<p><u>Insured person:</u> 3.25 to 18.25 crowns a week, according to annual-income class, payable by all residents below age 70. No contribution if income below 4,000 crowns a year.</p> <p><u>Employer:</u> Amounts equal to contributions of employees.</p> <p><u>Government:</u> About 20% of cost, shared between national and local governments; latter also bear cost of supplemental pensions.</p>	<p><u>Old-age pension:</u> Age 70. Residence in country during last 5 years (aliens must also have 15 years of residence after age 20). Retirement unnecessary. Pensions not payable abroad except during temporary absence.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of normal working capacity. Residence during last 5 years (aliens must also have 15 years of residence after age 20).</p> <p><u>Survivor pensions:</u> Widow or widower, spouse was pensioner at death. Orphan, under 18, resident in country, and supporting parent dead.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1909.</p> <p>Current law: 1956.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p><u>Medical benefits:</u> All residents (dependent spouse earning below 1,000 crowns a year and children under 18 covered by insurance of family head).</p> <p><u>Cash benefits:</u> All employees covered compulsorily; nonemployees may be covered voluntarily.</p> <p>Special systems for seamen, fishermen, and public employees.</p>	<p><u>Insured person:</u> From 2.20 to 10 crowns a week, according to annual-income class. Self-employed pay additional premium if covered voluntarily for cash benefits. Pensioners exempt from contributions, unless non-person income above 1,000 crowns a year.</p> <p><u>Employer:</u> 75% of contributions of employees.</p> <p><u>Government:</u> National government, 20% of contributions of insured persons; local governments, 25% of same.</p>	<p><u>Cash sickness and maternity benefits:</u> 14 days of insurance (nonemployees, 6 weeks).</p> <p><u>Medical benefits:</u> Currently insured.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1895.</p> <p>Current law: 1958.</p> <p><u>Social insurance system</u></p>	<p>Employees, fishermen, and students.</p> <p>Self-employed may insure voluntarily.</p>	<p><u>Insured person:</u> None (fishermen, 1% of income).</p> <p><u>Employer:</u> 0.60 to 9 crowns a week per employee, according to risk of occupation.</p> <p><u>Government:</u> Cost of benefits for students, and part of those for fishermen.</p> <p><u>Maximum earnings for benefit purposes:</u> 1,667 crowns a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1906 (subsidized voluntary insurance).</p> <p>Current law: 1959.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees with earnings above 1,000 crowns a year.</p> <p>Exclusions: Fishermen, family labor in agriculture and domestic service, temporary employees, and public employees.</p> <p>Special system for seamen.</p>	<p><u>Insured person:</u> 0.25 to 1.20 crowns a week, according to annual-income class.</p> <p><u>Employer:</u> 0.25 to 1.20 crowns a week per employee, according to income class.</p> <p><u>Government:</u> National government, 60% of deficit of local funds; local governments, 25% of contributions of insured persons and employers.</p>	<p><u>Unemployment benefits:</u> 30 weeks of contribution in last year, or 45 weeks in last 3 years.</p> <p>Able and willing to work, and registration at public employment office.</p> <p>Unemployment not due to voluntary leaving, discharge for misconduct, labor dispute in which participated, or refusal of suitable offer or retraining (disqualification for at least 4 weeks).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1946.</p> <p><u>Universal public system</u></p>	<p>Residents with 2 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Family must normally contain 2 or more children under age 16.</p> <p>If both parents aliens, child or 1 parent must have 6 months of residence in country.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 315 crowns a month.</p> <p>Supplement for wife age 60: 50% of pension.</p> <p><u>Child's supplement:</u> 75 crowns a month for each child under 18.</p> <p>Supplementary pensions granted by some local governments, in some cases after income test.</p>	<p><u>Invalidity pension:</u> 315 crowns a month.</p> <p>Supplement for invalid or aged wife: 50% of pension.</p> <p>Child's supplement: 75 crowns a month for each child under age 18.</p> <p>Constant-attendance supplement: 60 crowns a month.</p> <p>Supplementary pensions granted by some local governments.</p>	<p><u>Widow's pension</u> (if pensioner dies): 315 crowns a month, payable to widow age 60 or invalid. Also payable to widower age 60 and invalid.</p> <p><u>Orphans' pensions:</u> 75 crowns a month for each orphan under age 18, or 150 crowns for each full orphan.</p> <p>Supplementary pensions granted by some local governments, in some cases after income test.</p> <p>Funeral grant: lump sum of 300 crowns.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Insurance Institution, national administration of program, supervision of local funds, and equalization of costs by distribution of government contribution.</p> <p>Local insurance funds, administration of program locally. Generally 1 fund in each municipality; funds managed by elected boards.</p>
<p><u>Sickness benefit:</u> 3-19 crowns a day, according to annual-income class, plus 2 crowns a day for dependent spouse and each child under 18.</p> <p>Payable after 3-day waiting period for up to 104 weeks (unlimited for tuberculosis, cancer, arthritis, and poliomyelitis, if under treatment).</p> <p><u>Maternity benefit:</u> 3-19 crowns a day, according to annual-income class, plus 2 crowns a day for dependent husband and each child under 18.</p> <p>Payable for 6 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Cash refunds of part or all of medical expenses, or less commonly service benefits furnished by providers under contract with funds.</p> <p>66-75% of cost of doctors' fees, dental care, and transport; free care in public hospital, maternity clinic, and sanatorium; and listed vital medicines and laboratory services.</p> <p>Duration: No limit while in receipt of remedial treatment.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p> <p>Wife of insured employee also receives maternity grant of 200 crowns, unless treatment provided in maternity clinic.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Insurance Institution, national administration of program, supervision of local funds, equalization of costs by distribution of Government contribution, and approval of contracts with doctors.</p> <p>Local insurance funds, administration of contributions and benefits locally.</p>
<p><u>Temporary disability benefit</u> (work injury): Ordinary sickness benefit as above also payable in case of work injury, for up to 52 weeks.</p>	<p><u>Permanent disability pension</u> (work injury): 60% of average earnings, if totally disabled.</p> <p>Constant-attendance supplement: Up to 200 crowns a month.</p> <p>Child's supplement: 75 crowns a month for each child under 18 (21 if student, no limit if invalid).</p> <p>Partial disability: Percent of full pension proportionate to degree of disability (lump sum of 3 years' pension for 15-29% disability).</p> <p><u>Medical benefits</u> (work injury): Comprehensive care, including appliances; no sharing in cost by patient.</p>	<p><u>Widow's pension</u> (work injury): 40% of earnings of insured, if age 40 or caring for child; otherwise, 2 years' pension only. Also payable to invalid widower.</p> <p><u>Orphans' pensions</u> (work injury): 75 crowns a month for each orphan under 18 (21 if student, no limit if invalid). If full orphans, 1st receives 40% of earnings of insured.</p> <p>Other eligible survivors: Dependent parents, grandparents, brother, sisters.</p> <p>Funeral grant: lump sum of 300 crowns.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Insurance Institution, national administration of program and supervision of local funds.</p> <p>Local insurance funds, administration of contributions and benefits locally.</p>
<p><u>Unemployment benefit:</u> 3-19 crowns a day, according to annual-income class.</p> <p>Dependents' supplements: 2 crowns a day for dependent spouse and each child under 18 (any age if invalid).</p> <p>Payable after 7-day waiting period for up to 20 weeks in a year (30 weeks if over age 50).</p> <p>Various travel, removal, vocational training, and work-relief allowances also provided.</p>			<p>Ministry of Local Government and Labor, general supervision.</p> <p>Directorate of Labor, in Ministry, national administration of program together with employment service.</p> <p>Local insurance funds, administration of program locally under supervision of regional and local labor boards; latter administer employment offices and decide claims.</p>
<p><u>Family allowance:</u> 400 crowns a year for 2nd child under age 16, 500 crowns for 3rd, 600 crowns for 4th, etc. (rate rises 100 crowns for each additional child under age 16).</p> <p>Allowance payable for 1st child also if orphan, invalid, or parents divorced.</p>			<p>Ministry of Social Affairs, general supervision.</p> <p>National Insurance Institution, national administration of program and supervision of local funds.</p> <p>Local insurance funds, administration of allowances locally.</p>

**PAKISTAN**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 rupee equals 21 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1962.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees earning 500 rupees a month or less.</p> <p>Coverage to be extended gradually to different industries and districts.</p> <p>Special systems for railroad and public employees.</p>	<p><u>Insured person:</u> 2% of earnings.</p> <p><u>Employer:</u> 4% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 20 rupees a day.</p> <p>Above contributions also finance work-injury benefits.</p>	<p><u>Sickness and medical benefits:</u> 90 days of contribution in last 6 months.</p> <p><u>Cash maternity benefits:</u> 180 days of contribution in last 12 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1923 (workmen's compensation law still in force for employees not covered by social insurance; provisions not shown).</p> <p>Current law: 1962 (social insurance).</p> <p><u>Social insurance system</u></p>	<p>Employees earning 500 rupees a month or less.</p> <p>Coverage to be extended gradually to different industries and districts.</p>	<p><u>Insured person:</u> See above.</p> <p><u>Employer:</u> See above.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
		Funeral grant: 30 days' sickness benefit; minimum, 50 rupees.	
<p><u>Sickness benefit:</u> 50% of earnings, according to 8 wage classes; maximum benefit, 10 rupees a day.</p> <p>Payable after 3-day waiting period for up to 91 days a year.</p> <p><u>Maternity benefit:</u> Same as ordinary sickness benefit; payable for 12 weeks, including not more than 6 weeks before confinement.</p>	<p><u>Medical benefits:</u> Medical services provided through public, social insurance, or employer facilities.</p> <p>80-100% of cost of general medical care, outpatient specialist care, and medicines; hospitalization; and maternity care.</p> <p><u>Maximum duration:</u> 4 months.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured worker.</p>	<p>Ministry of Health, Labor, and Social Welfare, general supervision.</p> <p>Employees' Social Insurance Institution, administration of program; managed by tripartite board and director-general.</p> <p>Two Provincial institutions for East and West Pakistan will assist in administration.</p>
<p><u>Temporary disability benefit (work injury):</u> 60% of earnings, according to 8 wage classes; maximum benefit, 12 rupees a day.</p> <p>Payable after a 3-day waiting period for up to 180 days.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of earnings, according to 8 wage classes, if 2/3 loss of earning capacity.</p> <p>Constant-attendance supplement: 50% of pension.</p> <p>Partial disability: Percent of full pension equal to 1 1/2 times disability rate, for 20-66% disability. Lump sum of 6 months' pension for 5-19% disability.</p> <p><u>Medical benefits (work injury):</u> Medical care as above, plus dental care; no cost-sharing by patient or limit on duration.</p>	<p><u>Widow's pension (work injury):</u> 60% of total disability pension of insured.</p> <p><u>Orphans' pensions (work injury):</u> 20% of pension of insured for each orphan under age 16, or 40% if full orphan.</p> <p>Dependent parent (if no widow survives): 20% of pension.</p>	<p>Ministry of Health, Labor, and Social Welfare, general supervision.</p> <p>Employees' Social Insurance Institution, administration of program.</p> <p>Two Provincial institutions for East and West Pakistan will assist in administration.</p>



**PANAMA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1941.</p> <p>Current law: 1954.</p> <p><u>Social insurance system</u></p> <p>(1 balboa equals U.S. \$1.00)</p>	<p>Employees of private employers in specified districts, and public employees throughout country.</p> <p>Private employees now covered in Panama, Colon, and 9 other districts.</p> <p>Exclusions: Agricultural employees working less than 6 months a year; occasional and seasonal employees; family labor.</p> <p>Voluntary coverage for employees not covered compulsorily and for self-employed.</p>	<p><u>Insured person:</u> 5% of earnings.</p> <p><u>Employer:</u> 7% of payroll.</p> <p><u>Government:</u> 0.8% of total covered earnings, plus proceeds of special taxes equaling about 0.3% of earnings.</p> <p>Above contributions also finance sickness and maternity benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women); reduced pension 3 years earlier if retirement due to health. 180 months of contribution (lump sum, if fewer). Retirement from paid employment necessary until 65 (men) or 60 (women).</p> <p><u>Invalidity pension:</u> Loss of 2/3 of earning capacity. 36 months of contribution, including 18 months during last 3 years.</p> <p><u>Survivor pensions:</u> Deceased met contribution requirements for old-age or invalidity pension, or was pensioner at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1941.</p> <p>Current law: 1954.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees of private employers in specified districts; public employees throughout country; and pensioners (medical benefits only).</p> <p>Private employees now covered in Panama, Colon, and 9 other districts.</p> <p>Exclusions: Agricultural employees working less than 6 months a year; occasional and seasonal employees; family labor.</p> <p>Voluntary coverage for employees not covered compulsorily and for self-employed.</p>	<p><u>Insured person:</u> See pension contribution above (pensioners, 5% of pension).</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Cash sickness benefits:</u> 6 months of contribution during last 9 months.</p> <p><u>Cash maternity benefits:</u> 9 months of contribution during last 12 months.</p> <p><u>Medical benefits:</u> 2 months of contribution during last 4 months (maternity care, 4 months during last 8 months).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1916.</p> <p>Current law: 1947.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employees of firms in commerce and industry with 5 or more workers, and in agriculture if power machinery used or if undertaking employs 10 or more workers.</p> <p>Exclusions: Home workers, casual workers, and domestic workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through premiums fixed by insurance companies with approval of Social Insurance Fund.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 50% of average earnings during last 10 or 15 years (most favorable).</p> <p>Increment of 1% of earnings for each 12 months of contribution beyond 120 months (1% a year after retirement age).</p> <p>Dependents' supplements: 10 balboas a month for wife, 5 balboas per child under 14; maximum, 50 balboas.</p> <p>Minimum and maximum pensions: 50 balboas a month; and 500 balboas, or 80% of earnings if less.</p>	<p><u>Invalidity pension:</u> 50% of average earnings throughout coverage or during last 10 years.</p> <p>Increment of 1% of earnings for each 12 months of contribution beyond 120 months.</p> <p>Constant-attendance supplement: 10% of earnings.</p> <p>Dependents' supplements: 10 balboas a month for wife, 5 balboas per child under 14; maximum, 50 balboas.</p> <p>Minimum and maximum pensions: 50 balboas a month; and 500 balboas, or 80% of earnings if less.</p>	<p><u>Widow's pension:</u> 50% of pension of insured, paid to widow age 55, invalid, or caring for child. Paid to other widows for 2 years only.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured for each orphan under 15 (18 if student, no limit if invalid), or 50% if full orphan.</p> <p>Other eligible survivors (in absence of above): Parents, brothers, sisters.</p> <p>Maximum survivor pensions: 100% of pension of deceased.</p> <p>Funeral grant: Uniform lump sum.</p>	<p>Ministry of Labor, Social Welfare, and Health, general supervision.</p> <p>Social Insurance Fund, administration of program; managed by tripartite board and director-general.</p>
<p><u>Sickness benefit:</u> 60% of earnings.</p> <p>Payable after 3-day waiting period, for up to 26 weeks for one illness (52 weeks in special cases).</p> <p><u>Maternity benefit:</u> 100% of earnings, payable for up to 6 weeks before and 3 weeks after confinement.</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through facilities of Fund (in special cases or where Fund has no facilities, reimbursement of part or all of cost of care obtained privately).</p> <p>General and specialist care, surgery, hospitalization, laboratory services, medicines, dental care, and maternity care.</p>	<p><u>Medical benefits for dependents:</u> Treatment in doctor's office, medicines, and some laboratory services.</p> <p>Provided to wife and children under age 6.</p> <p>To be extended further as finances permit.</p>	<p>Ministry of Labor, Social Welfare, and Health, general supervision.</p> <p>Social Insurance Fund, administration of program.</p> <p>Fund operates own dispensaries and other medical facilities in larger cities.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings during first 2 months, 50% for next 10 months.</p> <p>Minimum and maximum benefits: 1 and 16 balboas a day.</p>	<p><u>Permanent disability pensions (work injury):</u> 60% of earnings for first 3 years, 40% for next 2 years, and 30% for 2 more years, if totally disabled. May be commuted to lump sum with approval of labor court.</p> <p><u>Partial disability:</u> Pension for 3 years, varying with earnings and degree of disability, according to schedule in law; may be commuted to lump sum.</p> <p><u>Medical benefits (work injury):</u> General and specialist care, surgery, medicines, hospitalization, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 20% of earnings of insured (30% if no dependent children); payable for 6 years. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings for 1 orphan, 25% for 2, 35% for 3, and 40% for 4 or more orphans under 18. If full orphans, 20% of earnings for 1 child, 15% for each additional child under 18.</p> <p>Other dependent relatives: Parents entitled if no other eligible survivors.</p> <p>Funeral grant: Cost of burial; maximum, 100 balboas.</p>	<p>Ministry of Labor, Social Welfare, and Health, enforcement of law.</p> <p>Labor inspectors and labor courts aid in compliance and appeals.</p> <p>Employers must insure liability with private insurance companies.</p>

**PARAGUAY**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1943.</p> <p>Current law: 1950.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p> <p>Special systems for railroad, banking, and public employees.</p>	<p><u>Insured person:</u> 6% of earnings.</p> <p><u>Employer:</u> 13% of payroll.</p> <p><u>Government:</u> 1.5% of earnings.</p> <p>Above contributions also finance sickness, maternity, and work-injury benefits.</p>	<p><u>Old-age pension:</u> Age 60. 780 weeks of contribution. Retirement not required. Pensions not payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of earning capacity of similar worker. 150 weeks of contribution.</p> <p><u>Survivor grant:</u> Deceased was pensioner, or had 50 weeks of contribution in last 3 years.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1943.</p> <p>Current law: 1950.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employed persons, and pensioners (medical benefits only).</p> <p>Special systems for railroad, banking, and public employees.</p>	<p><u>Insured person:</u> See pension contribution above (pensioners, 6% of pensions).</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Cash sickness benefits:</u> 6 weeks of contribution in last 4 months.</p> <p><u>Medical and maternity benefits:</u> Currently insured.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1927.</p> <p>Current law: 1950.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 30% of average earnings during last 3 years, plus increment of 1% of pension for each 50 weeks of contribution beyond 780 weeks.</p> <p>Increment of 3% of pension for each additional 150 weeks of contribution, if pensioner continues work after pension awarded.</p>	<p><u>Invalidity pension:</u> 30% of average earnings during last 3 years, plus increment of 1% of pension for each 50 weeks of contribution beyond 780 weeks.</p>	<p><u>Survivor grant:</u> Lump sum of 1 month's earnings of insured for each 50 weeks of contribution; maximum, 5 months' earnings (12 months' pension paid on death of pensioner).</p> <p>Payable to widow or invalid dependent widower; half to spouse and half to orphans; to full orphans; or otherwise, to dependent parent.</p> <p><u>Funeral grant:</u> Cost of burial, according to locality.</p>	<p>Ministry of Health, general supervision.</p> <p>Social Insurance Institute, administration of program; managed by tripartite council and director-general.</p>
<p><u>Sickness benefit:</u> 50% of earnings.</p> <p>Payable after 7-day waiting period, for up to 26 weeks; may be extended to 52 weeks in certain cases.</p> <p><u>Maternity benefit:</u> 50% of earnings, payable for 3 weeks before and 6 weeks after confinement.</p> <p>Milk vouchers provided for up to 8 months, if unable to nurse child.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through facilities of Institute.</p> <p>General and specialist care, hospitalization, laboratory services, medicines, dental care (if 8 weeks of recent contribution), and maternity care.</p> <p>Duration: 26 weeks; may be extended to 52 weeks in certain cases.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured, including milk vouchers for infant, except that hospitalization of children limited to those under age 2.</p>	<p>Ministry of Health, general supervision.</p> <p>Social Insurance Institute, administration of program.</p> <p>Institute operates own clinics and hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of average earnings in last 4 months.</p> <p>Payable as from 1st day of incapacity, if incapacity lasts 8 days, for up to 1 year.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of average earnings during last 3 years, if totally disabled.</p> <p><u>Partial disability:</u> If more than 30% disabled, pension equal to 60% of wage loss, according to schedule in law. If pension less than 30% of total disability pension, converted to lump sum equal to 5 years' pension.</p> <p><u>Medical benefits (work injury):</u> General and specialist care, hospitalization, medicines, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 40% of total disability pension of insured. Also payable to dependent invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 20% of total disability pension of insured for each child under 16 (no limit if invalid).</p> <p>Other eligible survivors (in absence of above): 20% of pension of insured for each dependent parent or grandparent. Maximum survivor pensions: 100% of pension of insured.</p> <p><u>Funeral grant:</u> Cost of burial.</p>	<p>Ministry of Health, general supervision.</p> <p>Social Insurance Institute, administration of program.</p>

PERU

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1936 (wage earners) and 1958 (salaried employees).</p> <p>Current laws: 1961 (wage earners) and 1962 (salaried employees). Invalidity pensions for wage earners provided under sickness insurance.</p> <p><u>Social insurance systems</u></p> <p>(1 sol equals 3.75 U.S. cents)</p>	<p>Wage earners and salaried employees, with separate system for each.</p> <p>Wage-earners' system covers private and public wage earners, homeworkers, and tenants of small cotton and rice farms.</p> <p>Salaried employees' system covers private and public salaried employees.</p>	<p><u>Insured person:</u> Wage earner, 2% of wages according to wage class. Salaried employee, 1% of salary.</p> <p><u>Employer:</u> 2% of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Old-age pension:</u> Wage earner, age 60 and 260 weeks of contribution. Pension plus current earnings may not exceed 80% of past earnings. Not payable abroad. Salaried employee, age 60 (men) or 55 (women); 180 months of insurance (60-168 months for older workers); and retirement.</p> <p><u>Invalidity pension:</u> Wage earner, 2/3 loss of working capacity; and 200 weeks of contribution, with 100 in last 4 years (reduced pension if fewer weeks). Salaried employee, 36 months of insurance with 18 in last 36 months.</p> <p><u>Survivor pensions:</u> Insured was pensioner, or qualified for pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First laws: 1936 (wage earners) and 1948 (salaried employees).</p> <p>Current laws: 1936 (wage earners--original law as amended) and 1961 (salaried employees).</p> <p><u>Social insurance systems</u> (cash and medical benefits)</p>	<p>Wage earners and salaried employees, with separate system for each.</p> <p>Wage-earners' system covers private and public wage earners, homeworkers, and tenants of small cotton and rice farms. Pensioners covered voluntarily. Program being extended to different regions, with all major centers now covered.</p> <p>Salaried employees' system covers private and public salaried employees. Pensioners covered voluntarily.</p>	<p><u>Insured person:</u> Wage earner, 3% of wages. Salaried employee, 3% of salary, or 2.5% if public employee. Pensioner, 5% of pension.</p> <p><u>Employer:</u> For wage earners, 6% of wages. For salaried employees, 3.5% of salaries, or 3% if public employees.</p> <p><u>Government:</u> For wage earners, 2% of wages and yield of consumption taxes. For salaried employees, 0.5% of salaries.</p> <p>Maximum earnings for contribution and benefit purposes: 500 sols a week (wage earners) or 7,000 sols a month (salaried employees).</p> <p>Above contributions for wage earners also finance invalidity pensions.</p>	<p><u>Cash sickness and medical benefits:</u> Wage earner, 4 weeks of contribution in last 120 days. Salaried employee, 4 months of insurance in last 6 months, unless accident (public salaried employee ineligible for cash benefit).</p> <p><u>Cash maternity benefits:</u> Wage earner, 4 weeks of contribution in last 120 days. Salaried employee, 6 months of insurance in last 12 months and initial coverage at least 9 months before confinement (public salaried employee ineligible).</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1911.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employees with earnings below specified levels.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums or direct provision of benefits; estimated average cost, 4% of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Wage earner, 40% of average wages during last year, plus 1.33% of wages for each 52 weeks of contribution beyond 260 weeks; maximum, 83% of wages.</p> <p>Salaried employee: 50% of average salary during last 36 or 60 months of insurance, plus 0.5% of salary for each 12 months of insurance beyond 60 months.</p> <p>Increment of 2% of salary per year of contribution after age 60.</p>	<p><u>Invalidity pension:</u> Wage earner, 40% of average wages during last 2 years, plus 2% of wages for each 100 weeks of contribution beyond 200 weeks; maximum 60% of wages.</p> <p>Dependents' supplements: 2% of wages for invalid or aged spouse and each child under 14; maximum, 20% of wages.</p> <p>Reduced pension: Percent of full pension proportionate to weeks of contributions; small pension commuted to lump sum.</p> <p>Salaried employee: 50% of average salary during last 36 or 60 months of insurance, plus 0.5% of salary for each 12 months of insurance beyond 60 months.</p> <p>Child's supplement: 30 sols a month for each child under 18 (21 if student).</p>	<p><u>Survivor pensions (wage earner):</u> Widow or invalid widower, 50% of pension of insured. Orphans, 20% of pension each, or 40% if full orphan.</p> <p><u>Survivor pensions (salaried employee):</u> Widow or dependent invalid widower, 40% of pension of insured. Orphans, 20% of pension of insured for each orphan, or 30% if full orphan. Maximum survivor pensions, 100% of pension of insured.</p> <p>Funeral grant: 600-1,500 sols according to wage class (wage earner) or 2 months' salary (salaried employee).</p>	<p>Ministry of Labor and Indigenous Affairs, general supervision.</p> <p>National Social Insurance Fund, administration of program for wage earners through Workers' Retirement Pension Fund; directed by tripartite board and general manager.</p> <p>Salaried Employees' Social Insurance Fund, administration of program for salaried employees; directed by tripartite board and general manager.</p>
<p><u>Sickness benefit:</u> Wage earner, 70% of wages, according to wage class. Payable after 2-day waiting period, for up to 26 weeks; may be extended to 52 weeks for prolonged illness.</p> <p>Salaried employee: 30/70 of salary; payable after 30-day waiting period (during which employer must pay full salary) for up to 11 months.</p> <p><u>Maternity benefit:</u> Wage earner, 70% of wages, according to wage class, payable for 36 days before and 36 days after confinement. Also, nursing allowance of 30% of wages for 8 months (may be in kind).</p> <p>Salaried employee: 30/70 of salary, payable for 6 weeks before and 6 weeks after confinement. Also, nursing allowance of 15/70 of salary for 8 months (may be in kind).</p>	<p><u>Medical benefits:</u> Wage earners, receive medical services directly from health establishments of Fund.</p> <p>General and special medical care, maternity care, dental care, hospitalization, and medicines.</p> <p>Duration: 26 weeks; may be extended to 52 weeks for prolonged illness.</p> <p>Salaried employees: Option of direct services from Fund's facilities, or refund of medical expenses according to maximum fee schedule.</p> <p>General and specialist care, maternity care, dental care, hospitalization, laboratory services, and medicines (availability of services subject to existence of necessary facilities).</p> <p>Duration: 12 months.</p>	<p><u>Medical benefits for dependents:</u> Wage earners, infant of insured woman receives out-patient care and medicines for up to 8 months after birth (only benefit provided for dependents).</p> <p>Salaried employees: Wife of insured man receives maternity care from 6th month of pregnancy (only benefit provided for dependents).</p>	<p>Ministry of Labor and Indigenous Affairs, general supervision.</p> <p>National Social Insurance Fund, administration of program for wage earners. Fund operates own dispensaries, clinics, and hospitals.</p> <p>Salaried Employees' Social Insurance Fund, administration of program for salaried employees. Fund operates large hospital in Lima and various regional hospitals.</p>
<p><u>Temporary disability benefit (work injury):</u> Wage earner, 70% of wages, payable for so long as treatment necessary. Reduced rates for partial disability.</p> <p>Salaried employee (occupational disease only): 100% of salary initially, gradually decreasing to 20%; payable for up to 6 months.</p>	<p><u>Permanent disability pension (work injury):</u> Wage earner, 70% of average wages, if totally disabled; at option of employer, may be commuted to lump sum of 2 years' earnings. For partial disability, pension equal to 70% of wage loss or lump sum.</p> <p>Salaried employee: Pension of 20% of final salary.</p> <p><u>Medical benefits (work injury):</u> Necessary medical, surgical, and hospital care and appliances until recovery or certification of permanent disability. Employer may pay medical and drug expenses, or provide treatment in hospital.</p>	<p><u>Widow's pension (work injury):</u> 40% of total disability pension of insured; or, at option of employer, lump sum equal to 2 years' earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> Total pension of 40% of pension of insured, divided equally; may be commuted into lump sums by employer.</p> <p>Parent's pension (in absence of above): 15% of pension of insured for each parent.</p> <p>Funeral grant: Lump sum of 2 months' earnings.</p>	<p>Ministry of Labor and Indigenous Affairs, enforcement of law.</p> <p>Courts review all cases of permanent disability and death, and decide other disputed cases.</p> <p>Employers may insure liability with private insurance company.</p>

**PHILIPPINES**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1954.</p> <p><u>Social insurance system</u></p> <p>(1 peso equals about 25 U.S. cents)</p>	<p>Employed persons.</p> <p>Exclusions: Agricultural workers working less than 6 months a year, domestic servants, casual employees, family labor, and student nurses.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 2.5% of earnings, according to 9 wage classes (low-wage employees, 1-2%).</p> <p><u>Employer:</u> 3.5% payroll, according to 9 wage classes (for low-wage employees, 4-5%).</p> <p><u>Government:</u> Remaining cost, and administrative expenses.</p> <p>Maximum earnings for contribution and benefit purposes: 500 pesos a month.</p> <p>Above contributions also finance cash sickness benefits.</p>	<p><u>Old-age pension:</u> Age 60; and 120 months of contribution (persons first covered and over 50 before 1962 must have months of contribution equal to number of months below age 60 when first covered, with minimum of 24 months). Retirement necessary, though earnings up to 120 pesos a month permitted. Payable abroad.</p> <p><u>Invalidity grant:</u> Permanent disablement; and 18 months of contribution in last 36 months, or contributions in 4/5 of months since first covered.</p> <p><u>Survivor grant:</u> Death of insured person, 18 months of contribution in last 36 months, or contributions in 4/5 of months since first covered. Death of pensioner, pension drawn less than 5 years.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1954.</p> <p><u>Social insurance system</u> (cash sickness benefits only)</p>	<p>Employed persons.</p> <p>Exclusions: Agricultural workers working less than 6 months a year, domestic servants, government employees, casual employees, family labor, and student nurses.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> 20% of cost of sickness benefits paid own employees, plus pension contribution above.</p> <p><u>Government:</u> See pension contribution above.</p>	<p><u>Cash sickness benefit:</u> 12 months of contribution, including 1 month in last year; and confinement in hospital, or elsewhere with administrative approval, because of sickness or injury.</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1927.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons in private employment, and manual workers in public employment.</p> <p>Exclusions: Employees of firms with capital of less than 10,000 pesos whose work is nonhazardous; domestic servants; and casual employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct payment of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 30% of 1st 100 pesos of average lifetime monthly earnings, plus 18% of 2nd 100 pesos, plus 6% of those above 200 pesos.</p> <p>Increment of 1/24 of 1% of earnings per month of contribution beyond 120 months.</p> <p>Minimum pension: 30 pesos a month.</p> <p>Lump sum (if not qualified for pension at 60): Refund of employee and employer contributions paid in.</p>	<p><u>Invalidity grant:</u> Lump sum equal to 12 highest months' earnings during last 36 months (or 12 months' average lifetime monthly earnings, if higher).</p> <p>Increment of 5/12 of 1% of grant per month of contribution beyond 120 months.</p> <p>Reduced grant (if qualifying period not met): Lump sum proportionate to actual months of contribution.</p> <p>Minimum grant: Employee and employer contributions paid in.</p> <p>Partial invalidity: Percent of full grant proportionate to degree of disability.</p>	<p><u>Survivor grant:</u> Lump sum equal to 12 highest months' earnings during last 36 months (or 12 months' average lifetime monthly earnings, if higher), payable to designated beneficiaries of deceased insured person.</p> <p>Increment of 5/12 of 1% of grant per month of contribution beyond 120 months.</p> <p>Reduced grant (if qualifying period not met): Lump sum proportionate to actual months of contribution.</p> <p>Minimum grant: Employee and employer contributions paid in.</p> <p>Lump sum equal to 5 years' pension, less pension drawn, payable to survivors of pensioner.</p>	<p>Social Security Commission, general direction of program including issuance of regulations; tripartite membership.</p> <p>Administrator, chief executive officer responsible for direct administration of social security system.</p>
<p><u>Sickness benefit:</u> 30% of earnings, plus 10% of earnings for each dependent. Minimum and maximum benefits, 1.50 pesos and 7 pesos a day (may not exceed 70% of earnings).</p> <p>Payable after 7-day waiting period (unless injury or acute disease), for up to 120 days in calendar year.</p> <p><u>Maternity benefit:</u> None (labor law requires employer to pay 60% of wages for 6 weeks before and 8 weeks after confinement).</p>	<p><u>Medical benefits:</u> None provided.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Social Security Commission, general direction of program.</p> <p>Administrator, chief executive officer responsible for direct administration.</p> <p>Employers pay benefits directly to own employees, receiving reimbursement of 80% from social security system.</p>
<p><u>Temporary disability benefit (work injury):</u> 60% of earnings.</p> <p>Minimum and maximum benefits: 10 pesos and 35 pesos a week.</p> <p>Payable after waiting period of 3 days.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of earnings if totally disabled. Minimum and maximum pension, 10 pesos and 35 pesos a week. Payable for up to 208 weeks or until payments total 4,000 pesos; Commission may commute to lump sum.</p> <p>Partial disability: 50% of wage loss, with maximum of 18 pesos a week; payable for up to 208 weeks.</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, and hospital services and supplies.</p>	<p><u>Widow's pension (work injury):</u> 45% of earnings for 208 weeks; maximum, 22.50 pesos a week. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 5% of earnings if 1 or 2 children under 18, 15% if 3 or more. Full orphans, 40% of earnings if 1 or 2, 50% if 3 or more. Payable for 208 weeks.</p> <p>Other eligible survivors (in absence of above): Parents, grandparents, grandchildren, brothers and sisters.</p> <p>Maximum survivor pensions: Total payments of 4,000 pesos.</p> <p>Funeral grant: Up to 200 pesos.</p>	<p>Department of Labor, general supervision.</p> <p>Workmen's Compensation Commission and Bureau of Workmen's Compensation, in Department, administration of program, approval of agreements between claimants and employer or insurance carrier, and deciding of contested claims.</p> <p>Employers may insure liability with private insurance companies.</p>



**POLAND**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1927 (salaried employees) and 1933 (wage earners).</p> <p>Current law: 1954.</p> <p><u>Social insurance system</u></p> <p>(1 zloty equals 4.2 U.S. cents)</p>	<p>Employees, apprentices, members of handicraft cooperatives, and home workers.</p> <p>Special systems for miners, railroad employees, and members of agricultural cooperatives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 30% of payroll if private non-agricultural undertaking, 18% if private agricultural undertaking, and 15.5% if nationalized undertaking.</p> <p><u>Government:</u> Pays contribution as employer.</p> <p>Above contributions also finance all other cash social security benefits.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women); 5 years lower for underground or unhealthy work and teachers. 25 years (men) or 20 years (women) of employment; also some employment in last 5 years, unless 35 years of employment. Partial retirement necessary. Payable abroad subject to reciprocity.</p> <p><u>Invalidity pension:</u> Incapacity for any work (total invalidity) or usual work (partial invalidity). 5 years of employment during last 10 years (1-4 years if under age 30).</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or met employment requirement for invalidity or old-age pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1920.</p> <p>Current law: 1933.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees, apprentices, members of handicraft cooperatives, and home workers. Pensioners also covered for medical benefits.</p> <p>Special systems for miners and railroad employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same. Also, whole cost of medical care.</p>	<p><u>Cash sickness benefits:</u> Employment during last 4 weeks, or during 26 weeks in last year (no qualifying period if acute or infectious disease).</p> <p><u>Cash maternity benefits:</u> 4 months of employment during last 12 months.</p> <p><u>Medical benefits:</u> Currently employed, or pensioner.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1884.</p> <p>Current laws: 1933 (temporary disability) and 1954 (pensions).</p> <p><u>Social insurance system</u></p>	<p>Employees, apprentices, members of handicraft cooperatives, and home workers.</p> <p>Special systems for miners, railroad employees, and members of agricultural cooperatives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same. Also, whole cost of medical care.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1947.</p> <p><u>Employment-related system</u></p>	<p>Employees and social insurance beneficiaries, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same.</p>	<p><u>Family allowance:</u> Employee must be working during entire month.</p> <p>Child must be under age 16 (24 if student; no limit if invalid).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 75% of average earnings during last 12 months (or best 2 years of last 10 years) below 1,200 zlotys a month, plus 20% of those between 1,200-2,000 zlotys, plus 15% of those over 2,000 zlotys.</p> <p>Minimum and maximum pensions: 500 and 1,200 zlotys a month.</p> <p>Dependents' supplements: Same as family allowances.</p>	<p><u>Invalidity pension:</u> 65% of average earnings below 1,200 zlotys a month, plus 20% of those 1,200-2,000 zlotys, plus 15% of those over 2,000 zlotys. Minimum pension, 500 zlotys a month.</p> <p>Constant-attendance supplement: 15% of earnings below 1,200 zlotys a month.</p> <p>Partial invalidity: 45% of earnings below 1,200 zlotys a month, plus 20% of those 1,200-2,000 zlotys, plus 15% of those over 2,000 zlotys. Minimum, 260 zlotys a month.</p> <p>Increment of 10% of pension for 15-20 years of continuous employment, or 15% if over 20 years.</p> <p>Dependents' supplements: Same as family allowances.</p>	<p><u>Survivor pensions:</u> 1st survivor, 45% of average earnings of insured below 1,200 zlotys a month, plus 20% of those 1,200-2,000 zlotys, plus 15% of those over 2,000 zlotys.</p> <p>2nd survivor: 65 zlotys a month.</p> <p>3rd survivor: 1-5 zlotys a month.</p> <p>Supplement for full orphans: 10% of earnings.</p> <p>Minimum pension: 360 zlotys a month.</p> <p>Funeral grant: Lump sum of 7 weeks' earnings, or 3 months' pension on death of pensioner.</p>	<p>National Labor and Wages Committee, general supervision.</p> <p>Social Insurance Institution, administration of program through its branch offices.</p> <p>Institution and branch offices supervised by boards composed 2/5 of government representatives and 3/5 of trade-union representatives; trade unions assist in administration.</p>
<p><u>Sickness benefit:</u> 70% of earnings.</p> <p>Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks if cure probable).</p> <p><u>Maternity benefit:</u> 100% of earnings; payable for 12 weeks including 2 weeks before confinement, 8 weeks after confinement, and 2 weeks as desired by insured.</p> <p><u>Nursing allowance:</u> Cost of liter of milk a day, or milk itself, for up to 12 weeks after maternity benefit ceases. Layette also provided.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients by establishments of public health service, on behalf of social insurance system.</p> <p>General and specialist care; care in hospital or sanatorium; 70% of cost of medicines (pensioners receive full cost); dental care; and maternity care by midwife or doctor, at home or in hospital.</p> <p>Duration: No limit while working; if employment ceases, care provided for up to 26 weeks thereafter (may be extended to 39 weeks).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p> <p>Wife of insured man receives nursing allowance of 1/2 liter of milk a day.</p>	<p>National Labor and Wages Committee, general supervision.</p> <p>Social Insurance Institution, administration of cash benefits; larger employers pay benefits to own workers and deduct from contributions due.</p> <p>Ministry of Health, provision of medical benefits on behalf of social insurance system through its own clinics, preventive centers, hospitals, and sanatoria.</p>
<p><u>Temporary disability benefit (work injury):</u> 70% of earnings.</p> <p>Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks).</p>	<p><u>Permanent disability pension (work injury):</u> 80% of average earnings below 1,200 zlotys a month, plus 20% of those 1,200-2,000 zlotys, plus 15% of those over 2,000 zlotys, if totally disabled.</p> <p>Constant-attendance supplement: 20% of earnings.</p> <p>Partial disability: 65% of earnings below 1,200 zlotys, plus 20-15% of other earnings.</p> <p>Increment of 10-20% for over 15 years' continuous employment.</p> <p>Dependents' supplements: Same as family allowances.</p> <p><u>Medical benefits (work injury):</u> Full care including appliances.</p>	<p><u>Survivor pensions (work injury):</u> 1st survivor, 55% of earnings of insured below 1,200 zlotys a month, plus 20% of those 1,200-2,000 zlotys, plus 15% of those over 2,000 zlotys.</p> <p>2nd survivor: 65 zlotys a month.</p> <p>3rd survivor: 1-5 zlotys a month.</p> <p>Supplement for full orphans: 10% of earnings.</p> <p>Funeral grant: Lump sum of 7 weeks' earnings, or 3 months' pension on death of pensioner.</p>	<p>National Labor and Wages Committee, general supervision.</p> <p>Social Insurance Institution, administration of cash benefits.</p> <p>Ministry of Health, provision of medical benefits through its own clinics and hospitals.</p>
<p><u>Child allowance:</u> 65 zlotys a month for 1st child, 100 zlotys for 2nd, 130 zlotys for 3rd, and 150 zlotys for 4th and each other child.</p> <p>Allowance for wife (if not working and caring for child, age 50, or invalid): 37.50 zlotys a month.</p>			<p>National Labor and Wages Committee, general supervision.</p> <p>Social Insurance Institution, administration of program.</p> <p>Allowances usually paid by employer to own workers, and then deducted from contributions due.</p>

**PORTUGAL**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1933 (1919 legislation never operative).</p> <p>Current law: 1962.</p> <p><u>Social insurance system</u></p> <p>(1 escudo equals 3.5 U.S. cents)</p>	<p>Employees in industry and commerce.</p> <p>Exclusion: Agricultural workers (though rural people's houses authorized to provide pensions).</p> <p>Special systems for fishermen, some liberal professions, railway employees, and public employees.</p>	<p><u>Insured person:</u> 5.5% of earnings.</p> <p><u>Employer:</u> 15% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 4,000 escudos a month.</p> <p>Above contributions also finance sickness and maternity benefits and family allowances.</p>	<p><u>Old-age pension:</u> Age 65. 10 years of insurance, including 60 months of contribution. Retirement from insured employment necessary until age 70. Not payable abroad.</p> <p><u>Invalidity pension:</u> Loss of 50% of earning capacity. 5 years of insurance, including 30 months of contribution.</p> <p><u>Survivor grant:</u> Deceased had 5 years of insurance, including 30 months of contribution, or was pensioner, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1933 (1919 legislation never operative).</p> <p>Current law: 1962.</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees in industry and commerce. Pensioners also covered for medical benefits.</p> <p>Special systems for fishermen, agriculture (medical benefits mainly), some liberal professions, railway employees, and public employees.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Sickness and maternity benefits:</u> 1 year of insurance, including 8 days of contribution in last 3 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1913.</p> <p>Current law: 1936.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for benefit purposes: 100 escudos a day.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1942.</p> <p><u>Employment-related system</u></p>	<p>Employees in industry, commerce, and liberal professions, with 1 or more children or other eligible dependent.</p> <p>Special systems for fishermen and public employees.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Family allowances:</u> Child must be under age 14 (24 if student, no limit if invalid).</p> <p>Other eligible dependents: Needy mother or grandmother; and needy invalid father or grandfather.</p> <p>Employee must have 20 days of employment a month for full allowance; otherwise proportionately reduced.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Annual pension equal to 2% of total lifetime insured earnings, plus 10% of average insured earnings during highest 10 years.</p> <p>Minimum and maximum pensions: 20% and 80% of basic earnings.</p> <p>Refund of contributions, if not qualified for pension (also special assistance for needy aged workers not entitled to pension).</p>	<p><u>Invalidity pension:</u> Annual pension equal to 2% of total lifetime insured earnings, plus 10% of average insured earnings during highest 10 years.</p> <p>Minimum pension: 30% of average earnings since first insured. Maximum, 80% of basic earnings.</p> <p>Refund of contributions, if not qualified for pension (also special assistance for needy invalid workers not entitled to pension).</p>	<p><u>Survivor grant:</u> Lump sum of 6 months' earnings of insured; divided equally between spouse and children, if any, or otherwise among other heirs.</p> <p>Special assistance for needy survivors of insured workers not entitled to lump sum.</p>	<p>Ministry of Corporations and Social Welfare, general supervision through its Directorate of Social Welfare.</p> <p>National Pension Fund, national administration of program and coordination of local funds.</p> <p>Local administration by employer-employee "syndical funds" and certain other industry funds; gradual unification of functions of these existing funds with those of National Fund provided for in 1962 law.</p>
<p><u>Sickness benefit:</u> 60% of earnings (80% if tuberculosis).</p> <p>Payable after 3-day waiting period, for up to 1 year (no limit if tuberculosis).</p> <p><u>Maternity benefit:</u> 100% of earnings.</p> <p>Payable for up to 60 days during and after confinement.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients in larger population centers by clinics operated by funds or federations of funds; elsewhere, care provided in public institutions, or by physicians under contract with funds.</p> <p>General and specialist care, maternity care, hospitalization, surgery and listed medicines.</p> <p>Duration: Services provided free for 1 year, and with 50% cost-sharing by patient for up to 3 additional years.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured worker.</p>	<p>Ministry of Corporations and Social Welfare, general supervision through its Directorate of Social Welfare.</p> <p>Local administration by employer-employee "syndical funds" and certain other industry funds; gradual consolidation of these existing funds into regional social security funds and national federation of latter provided for in 1962 law.</p> <p>Some funds or federations of funds operate own medical establishments.</p>
<p><u>Temporary disability benefit (work injury):</u> 35 1/3% of earnings during first 3 days; 66 2/3% thereafter.</p> <p>Payable from 1st day of incapacity, for duration of medical care and convalescence.</p>	<p><u>Permanent disability pension (work injury):</u> 66 2/3% of earnings, if totally disabled.</p> <p>Constant-attendance supplement: 13 1/3% of earnings.</p> <p>Partial disability: Percent of full pension corresponding to degree of incapacity (converted to lump sum if pension below specified amounts).</p> <p><u>Medical benefits (work injury):</u> Medical treatment, surgery, hospitalization, medicines, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 25% of earnings of insured. Also payable to dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings for each of first 2 children under 16, and total of 40% of earnings for 3 or more children. If full orphans, 25% of earnings for 1 child, 45% for 2 children, and 60% for 3 or more children.</p> <p>Other eligible survivors (in absence of above): Relatives in ascending line; dependent natural heirs under age 16.</p> <p>Funeral grant: Lump sum of 20 days' earnings, subject to maximum.</p>	<p>Ministry of Corporations and Social Welfare, general supervision through its Directorate of Social Welfare.</p> <p>Insurance Inspectorate, enforcement of law.</p> <p>Employers may insure liability with authorized private insurance companies.</p>
<p><u>Family allowance:</u> 40 escudos a month per child if earnings of employee 600 escudos or less a month; 60 escudos if 601-1,000; 80 escudos if 1,001-2,000; and 100 escudos if earnings over 2,000 a month.</p> <p>30-60 escudos a month for each eligible adult dependent, according to earnings.</p> <p>Birth grant: 200 escudos for each birth.</p>			<p>Ministry of Corporations and Social Welfare, general supervision.</p> <p>National Family Allowance Fund, equalization of cost among local funds.</p> <p>Employer-employee "syndical funds" and certain other industry funds, administration of program in individual industries, undertakings, or regions; to be consolidated gradually into regional social security funds.</p>

**RUMANIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1912. Current law: 1959.</p> <p><u>Social insurance system</u></p> <p>(1 lei equals 8.4 U.S. cents)</p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> From 5% to 15% of payroll, according to industry.</p> <p><u>Government:</u> Pays contributions as employer.</p> <p>Above contributions also finance cash sickness, maternity, and work-injury benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women). 25 years (men) or 20 years (women) of employment; reduced pension if minimum of 10 years of employment and employed throughout last 12 months. Lower requirements for difficult or dangerous work. Retirement unnecessary.</p> <p><u>Invalidity pension:</u> Incapacity for all work (total invalidity) or for regular work (partial invalidity). 1-20 years (men) or 1-15 years (women) of employment, according to age when disabled (fewer years for difficult or dangerous work).</p> <p><u>Survivor pensions:</u> Insured was pensioner, or met employment requirements for old-age or invalidity pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1912. Current law: 1948.</p> <p><u>Dual social insurance (cash benefits) and public service (medical care) systems</u></p>	<p>Cash benefits: Employed persons.</p> <p>Medical care: Employees, members of handicraft cooperatives and collective farms, pensioners, families of preceding, all children, and pregnant women.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same. Also, whole cost of medical care.</p>	<p><u>Sickness and medical benefits:</u> No minimum qualifying period.</p> <p><u>Cash maternity benefits:</u> 3 months of employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1912. Current laws: 1948 and 1959.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same. Also, whole cost of medical care.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1944.</p> <p><u>Employment-related system</u></p>	<p>Regular employees, some members of collective farms, and social insurance beneficiaries, with 1-4 or more children according to earnings.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Child must be under age 14 (16 if partially disabled, 18 if totally disabled).</p> <p>Eligibility of first 3 children for allowances also dependent on parent's earnings; see column 5.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 60 to 90% of average earnings during last 12 months (60% applicable if earnings over 1,200 lei a month, and 90% if below 500 lei). Rates for difficult and dangerous work 5 or 10% higher.</p> <p>Increment of 1.5% of earnings per year of employment beyond qualifying period.</p> <p>Minimum and maximum pensions: 350 and 1,200 lei a month.</p> <p>Reduced pension: Proportionate to percentage of full qualifying period completed; minimum, 250 lei a month, or 200 lei in rural areas.</p> <p>(Social assistance available if ineligible for pension.)</p>	<p><u>Invalidity pension:</u> 65% of average earnings below 700 lei a month, plus 10-20% of higher earnings according to length of employment. Minimum, 300 lei a month.</p> <p>Constant-attendance supplement: 15% of earnings below 700 lei a month, plus 100 lei a month.</p> <p>Partial invalidity: 35% of earnings below 700 lei a month, plus 10-20% of higher earnings. Minimum, 200 lei a month.</p> <p>Reduced pension (if half of qualifying period completed): 200 lei a month for total invalidity; 150 lei for partial invalidity.</p> <p>Higher rates for difficult or dangerous work.</p>	<p><u>Survivor pensions:</u> 1 survivor, 50% of pension paid or payable to insured.</p> <p>2 survivors: 75% of pension of insured.</p> <p>3 or more survivors: 100% of pension of insured.</p> <p>Eligible survivors: Widow, widower, or parents of insured, if aged, invalid, or caring for child; children and brothers and sisters below 16 (20 if student, no limit if invalid).</p> <p>Funeral grant: Cost of burial.</p> <p>(Social assistance available if ineligible for pension.)</p>	<p>Ministry of Health and Social Welfare, general supervision.</p> <p>State Social Insurance Board of Central Trade-Union Council, national administration of program.</p> <p>Regional and local trade union councils, administration of pensions locally through their social insurance offices and pension committees.</p>
<p><u>Sickness benefit:</u> 50 to 90% of earnings, according to length of continuous employment in same undertaking.</p> <p>Payable from 1st day of incapacity for unlimited duration.</p> <p><u>Maternity benefit:</u> 50-90% of earnings, according to length of continuous employment in same undertaking.</p> <p>Payable for up to 112 days, including 52 days before and 60 days after confinement.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients through facilities of public health service.</p> <p>General and specialist care, hospitalization, medicines, appliances, maternity care, transport, and other services.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p> <p>All children under age 16 receive medical care in own right, as do all women in case of maternity care.</p>	<p>Ministry of Health and Social Welfare, general supervision.</p> <p>State Social Insurance Board of Central Trade-Union Council, national administration of cash benefits.</p> <p>Trade-union committees in undertakings, local administration of cash benefits which are paid directly by the undertaking.</p> <p>Medical services provided by doctors, clinics, and hospitals of Ministry of Health and Social Welfare or of undertakings.</p>
<p><u>Temporary disability benefit (work injury):</u> 90% of earnings.</p> <p>Payable until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> 85% of average earnings below 700 lei a month, plus 10-20% of higher earnings according to length of employment, if totally disabled. Minimum, 350 lei a month.</p> <p>Constant-attendance supplement: 15% of earnings below 700 lei a month, plus 200 lei a month.</p> <p>Partial disability: 50% of earnings below 700 lei a month, plus 10-20% of higher earnings. Minimum, 250 lei a month.</p> <p><u>Medical benefits (work injury):</u> Same as for ordinary sickness above.</p>	<p><u>Survivor pensions (work injury):</u> 1 survivor, 50% of pension paid or payable to insured.</p> <p>2 survivors: 75% of pension of insured.</p> <p>3 or more survivors: 100% of pension of insured.</p> <p>Eligible survivors: Widow, widower, or parents, if aged, invalid, or caring for child; children or brothers and sisters under 16 (20 if in school, no limit if invalid).</p> <p>Funeral grant: Cost of burial.</p>	<p>Ministry of Health and Social Welfare, general supervision.</p> <p>State Social Insurance Board of Central Trade-Union Council, national administration of program.</p> <p>Regional and local trade union councils, administration of pensions through their social insurance offices and pension committees.</p> <p>Trade-union committees in undertakings, administration of temporary disability benefits which are paid directly by the undertaking.</p>
<p><u>Family allowances:</u> 100 lei a month per eligible child.</p> <p>Payable from 1st child if parents' monthly earnings or pension is 1,200 lei a month or less; from 2nd child, if 1,201-1,500 lei; from 3rd child, if 1,501-2,000 lei; and from 4th child, if over 2,000 lei a month.</p> <p>Birth grant: 1,000 lei for 10th and each other birth.</p>			<p>Ministry of Health and Social Welfare, national administration of program.</p> <p>Employing undertakings, payment of allowances on behalf of Ministry.</p>

**RWANDA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1956. Current law: 1962.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 2 U.S. cents)</p>	<p>Employees in private and public employment.</p>	<p><u>Insured person</u>: 3% of earnings. <u>Employer</u>: 3% of payroll. <u>Government</u>: None.</p>	<p><u>Old-age pension</u>: Age 55. 24 months of contribution. Retirement from gainful activity. <u>Invalidity pension</u>: Incapacity for usual work. <u>Survivor grant</u>: Husband or parent insured at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Labor law requires individual employers to pay 25% of wages during up to 30 days of illness and cost of basic medical treatment.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1949. Current law: 1962.</p> <p><u>Social insurance system</u></p>	<p>Employees in private and public employment.</p>	<p><u>Insured person</u>: None. <u>Employer</u>: 2% of payroll. <u>Government</u>: None.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Annual pension equal to 10% of total lifetime employee contributions paid in plus interest.</p> <p>Pension may be commuted to lump sum in specified circumstances. Also, refund of employee and employer contributions at 55, if retired prior thereto.</p>	<p><u>Invalidity pension:</u> Annual pension equal to 10% of total lifetime employee contributions paid in plus interest.</p> <p>Pension may be commuted to lump sum in specified circumstances.</p>	<p><u>Survivor grant:</u> Lump sum equal to employee contributions and 50% of employer contributions paid in.</p> <p>Payable to surviving widow and orphans.</p>	<p>Ministry of Labor, general supervision. Social Fund, administration of program; managed by director.</p>
<p><u>Temporary disability benefit (work injury):</u> 66 2/3% of earnings.</p> <p>Payable after 30-day waiting period (during which employer must pay 2/3 of wages) until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> 80% of earnings, if totally disabled.</p> <p><u>Partial disability:</u> Percent of full pension proportionate to degree of disability, if 15% or more incapacity. Lump sum of 3 years' pension, if disability under 15%.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical care, laboratory services, drugs, hospitalization, dental care, transportation, and appliances.</p>	<p><u>Widow's pension (work injury):</u> 20% of earnings of insured. Also payable to dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings of insured for each orphan under 16 (25 if student).</p> <p><u>Maximum survivor pensions:</u> 100% of earnings of insured.</p> <p><u>Funeral grant:</u> Lump sum of 1,500 francs.</p>	<p>Ministry of Labor, general supervision. Social Fund, administration of contributions and benefits.</p>



# SAUDI ARABIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1962.</p> <p><u>Social assistance system</u></p> <p>(1947 regulations require private employers to pay lump sum of up to 18 months' earnings, according to years of service, to employees ceasing employment.)</p> <p>(1 riyal equals 22.2 U.S. cents)</p>	<p>Needy aged, invalids, and survivors.</p> <p>Special contributory system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost (proceeds of 1.25% "zakah" tax on individuals and companies earmarked for social security fund).</p>	<p><u>Old-age allowance:</u> Age 60; total incapacity for work; other income below prescribed level.</p> <p><u>Invalidity allowance:</u> Total incapacity for work; other income below prescribed level.</p> <p><u>Survivor allowances:</u> Widow without support, and orphans without father; other income below prescribed level.</p>
<p><u>SICKNESS AND MATERNITY</u></p>			
<p><u>WORK INJURY</u></p> <p>First and current law: 1947.</p> <p><u>Individual employer liability system</u></p>	<p>Industrial, commercial, and agricultural employees paid by week or month.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through provision of required benefits.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organisation
<p><u>Old-age allowance (after income test):</u> Based on individual circumstances, and local conditions and cost of living.</p> <p>Minimum allowance: 360 riyals a year, plus 120 riyals each for 1 or 2 wives and for up to 4 children under age 18.</p>	<p><u>Invalidity allowance (after income test):</u> Based on individual circumstances, and local conditions and cost of living.</p> <p>Minimum allowance: 360 riyals a year, plus 120 riyals each for 1 or 2 wives and for up to 4 children under age 18.</p>	<p><u>Widow's allowance (after income test):</u> Based on individual circumstances, and local conditions; minimum 360 riyals a year.</p> <p><u>Orphans' allowances (after income test):</u> Based on individual circumstances, and local conditions. Minimum, 120 riyals a year for each of up to 4 orphans under age 18, or 360 riyals for each of up to 5 full orphans.</p>	<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Social Security Department, in Ministry, administration of allowances through district offices.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings during 1st week of disability; thereafter, 75%.</p> <p>Payable for up to 12 months.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum varying according to earnings, if totally disabled.</p> <p>Minimum and maximum grant: 12,000 and 27,000 riyals.</p> <p>Partial disability: Percent of full grant proportionate to degree of disability. Minimum and maximum grant, 130 and 18,000 riyals.</p> <p><u>Medical benefits (work injury):</u> Necessary medical treatment.</p>		<p>Ministry of Labor and Social Affairs, general supervision.</p> <p>Labor Department, in Ministry, enforcement of law.</p> <p>Individual employers must pay benefits to own employees and arrange for medical care.</p>



Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organisation
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Public Service, general supervision.</p> <p>Family Allowance and Employment Injuries Equalization Fund, administration of program; managed by tripartite board.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3 thereafter.</p> <p>Payable from day following injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 8% of earnings.</p> <p>Funeral grant: Lump sum covering cost of burial.</p>	<p>Ministry of Labor and Public Service, general supervision.</p> <p>Family Allowance and Employment Injuries Equalization Fund, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 650 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 650 francs a month for 9 months (paid in 3 installments).</p> <p><u>Birth grant:</u> Lump sum of 7,800 francs for each of first 3 births.</p>			<p>Ministry of Labor and Public Service, general supervision.</p> <p>Family Allowance and Employment Injuries Equalization Fund, administration of program.</p>

**SIERRA LEONE**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 pound or 20 shillings equals U.S. \$2.80)</p>			
<p><u>SICKNESS AND MATERNITY</u></p>			
<p><u>WORK INJURY</u> First law: 1939. Current law: 1954.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Manual workers, and nonmanual employees with earnings of 500 pounds a year or less, in private and public employment.</p> <p>Exclusions: Agricultural employees on plantations with fewer than 25 workers; domestic servants; and casual workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings; minimum and maximum benefits, 30 shillings and 16 pounds a month.</p> <p>Payable after 4-day waiting period for up to 96 months (sometimes paid as lump sum, calculated according to probable duration).</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 48 months' earnings, if totally disabled (any temporary disability benefits paid are deducted). Minimum and maximum grants, 75 and 1,000 pounds.</p> <p>Constant-attendance supplement: 25% of ordinary grant.</p> <p>Partial disability: Percent of full grant proportionate to degree of incapacity, according to schedule.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical care, hospitalization, medicines, appliances, and transport. Maximum cost, 175 pounds.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 36 months' earnings of deceased (less any temporary disability benefits paid thereto).</p> <p>Maximum grant: 700 pounds.</p> <p>Funeral grant: Lump sum covering cost of burial; maximum, 15 pounds.</p>	<p>Ministry of Labor, enforcement of law.</p> <p>Courts usually participate in adjudication of claims and decide disputed questions.</p> <p>Employers may insure liability with private insurance companies.</p>

# SOMALIA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 somalo equals 14 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Considerable free medical care available in government dispensaries and hospitals. Also 1958 labor code requires employers to pay 50% of earnings during up to 14 weeks of maternity leave, to female employees with 6 months of employment.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1935. Current law: 1951.</p> <p><u>Compulsory insurance with public carrier</u></p>	<p>Employees working with machinery in manufacturing, transportation, construction, navigation, loading and unloading, cutting and transport of plants, and other specified occupations.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through contributions varying according to risk.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for benefit purposes: 4,500 somalos a year.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit</u> (work injury): 50% of earnings.</p> <p>Payable after 4-day waiting period, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension</u> (work injury): Percent of average earnings corresponding to percentage degree of disability, according to schedule in law, if disability exceeds 60%.</p> <p>For 16-60% disability, percent of earnings corresponding to 51-60% of degree of disability.</p> <p>Constant-attendance supplement provided according to schedule in law.</p> <p><u>Medical benefits</u> (work injury): Necessary medical treatment, hospitalization, drugs, appliances, and transport.</p>	<p><u>Survivor grant</u> (work injury): Lump sum of 5 years' earnings. May be converted into pension on request, according to schedule in law.</p> <p>Payable to widow if no other survivors. Otherwise, 40% to widow and 60% to orphans; 50% to widow and 50% to parents or grandparents; or 60% to widow and 40% for young brothers and sisters.</p> <p><u>Funeral grant</u>: Lump sum of up to 180 somaloes, according to relationship of survivor.</p>	<p>Ministry of Health, Veterinary, and Labor Affairs, general supervision.</p> <p>Somalia Social Insurance Fund, administration of contributions and benefits.</p> <p>Fund operates own clinic in capital, and has some medical facilities in other parts of country.</p>



## SOUTH AFRICA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1928 (old-age), 1936 (blindness), and 1946 (invalidity).</p> <p>Current laws: 1962.</p> <p><u>Social assistance system</u></p> <p>(1 rand equals U.S. \$1.40)</p>	<p>Needy aged, invalid, and blind residents.</p> <p>Different provisions apply for different races.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Entire cost.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women). Resident at time of claim, and 5 years of residence during last 10 years (if alien, 25 years during last 30 years). Pension reduced by excess of total means including pension over 324 rands a year (White), 162 rands (Colored), 132 rands (Indian), or 24-48 rands (Bantu).</p> <p><u>Invalidity pension:</u> Permanently incapable of adequate self-support, or blind. Resident at time of claim (and if alien, 10 years during last 15 years). Same reduction of pension for other means as for old age.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Benefits are payable under unemployment insurance to qualified insured workers who are unable to work and unemployed, or earning less than 1/3 of normal wages, and who are ill or within 18 weeks of confinement if pregnant.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1914.</p> <p>Current law: 1941.</p> <p><u>Compulsory insurance with public carrier</u></p>	<p>Employees earning 1,120 rands a year or less.</p> <p>Exclusions: Agricultural workers unless using power machinery, domestic servants, casual workers, and alluvial miners unless using machinery or explosives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying with risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1937.</p> <p>Current law: 1961.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees in industry and commerce earning 2,500 rands a year or less.</p> <p>Exclusions: Agricultural employees, domestic servants, railroad employees, Natives earning less than 546 rands a year or employed in rural areas, and occasional workers.</p>	<p><u>Insured person:</u> About 0.5% of earnings, according to 12 wage classes.</p> <p><u>Employer:</u> About 0.5% of payroll, according to wage class of employee.</p> <p><u>Government:</u> 25% of contributions paid by insured persons and employers.</p>	<p><u>Unemployment benefit:</u> 6 weeks of contribution (must be during last 52 weeks, if unemployment due to pregnancy).</p> <p>Capable of and available for work, unless suffering from specific illness or pregnant.</p> <p>Registration and regular reporting at public employment exchange, unless unemployment due to illness or pregnancy.</p> <p>Unemployment not due to voluntary leaving, discharge for misconduct, trade dispute, or refusal of suitable offer (disqualification for up to 13 weeks).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1947.</p> <p>Current law: 1960.</p> <p><u>Employment-related system</u> (with means test)</p>	<p>European and Colored employees of low income, with 3 or more children.</p> <p>Exclusions: Asian and Native employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowance:</u> Family must contain 3 or more children under age 16, and be European or Colored.</p> <p>Father must be currently employed.</p> <p>Other income of family may not exceed specified levels.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u> (after means test): Up to 276 rands a year for Whites, 138 rands for Colored, 115 rands for Indians, and 40 rands for Bantu, according to means and circumstances.</p> <p>Constant-attendance supplement: Up to 48 rands a year.</p>	<p><u>Invalidity pension</u> (after means test): Up to 276 rands a year for Whites, 138 rands for Colored, 115 rands for Indians, and 40 rands for Bantu, according to means and circumstances.</p> <p>Constant-attendance supplement: Up to 48 rands a year.</p>	<p><u>Survivor pension</u>: None provided.</p> <p>(Benefits are paid under unemployment insurance to surviving dependents of worker who had 13 weeks of contribution during last 5 years before death. Paid at regular unemployment benefit rate for 26 weeks, or 1/4 of weeks of contribution if less.)</p>	<p>Department of Social Welfare and Pensions, general supervision.</p> <p>Commissioner of Pensions, administration of pensions for other than Natives through district pension officers, local offices, and local magistrates.</p> <p>Department of Bantu Administration and Development, administration of pensions for Bantu.</p>
<p><u>Temporary disability benefit</u> (work injury): 75% of earnings up to 40 rands a month, plus 60% of those 41-100 rands.</p> <p>Payable to non-Natives after 3-day waiting period, which is waived if disability lasts 2 weeks. Payable to Natives only if disability exceeds 6 days, or 13 days when employer provides board and room.</p> <p>Maximum duration: 12 months.</p>	<p><u>Permanent disability benefits</u> (work injury): For non-Natives, pension of 75% of earnings up to 40 rands a month, plus 60% of those 41-100 rands, if totally disabled.</p> <p>Natives: Lump sum of 36 months' earnings up to 40 rands a month, plus 20 months' earnings of those 41-100 rands.</p> <p>Partial disability: Percent of full benefit proportionate to degree of disability. Non-natives with 25% or less disability receive lump sum of up to 380 rands depending on degree.</p> <p><u>Medical benefits</u> (work injury): Medical, surgical, and hospital care, and appliances. Provided for maximum of 2 years.</p>	<p><u>Widow's pension</u> (work injury): For non-Natives, 40% of pension of deceased. Also payable to invalid widower.</p> <p><u>Orphans' pensions</u> (work injury): 20% of pension of deceased for each orphan under age 17.</p> <p>Maximum survivor pensions for non-Natives: 100% of pension of deceased.</p> <p>Survivors of Natives: Lump sum grant of up to 30 months' earnings below 40 rands a month, plus 20 months' of those 41-100 rands. Commissioner fixes exact amount according to number of dependents.</p> <p>Funeral grant: Lump sum of 2 months' earnings.</p>	<p>Department of Labor, general supervision.</p> <p>Workmen's Compensation Commissioner, administration of program including decision of claims and management of Accident Fund from which benefits paid.</p> <p>Department of Bantu Administration and Development, assists in administration if Bantu workmen concerned.</p> <p>Employers must normally insure liability with public Accident Fund, but in certain industries may insure with employer mutual associations.</p>
<p><u>Unemployment benefit</u>: From about 33% to 50% of earnings, according to 12 wage classes.</p> <p>Payable after 7-day waiting period, for up to 26 weeks in any 52 weeks or 1/4 of weeks of contribution if less (some administrative extension or shortening of duration authorized).</p>			<p>Department of Labor, administration of program through local claims officers and employment exchanges.</p>
<p><u>Family allowance</u> (after means test): For Whites, up to 4 rands a month for 3rd and each other child plus bonus of 11 rands per family. Reduced by other income over 10 rands a month.</p> <p>For Colored, up to 12.5 rands a month in cities and 10 rands in other areas per family, plus bonus of 3.2 rands. Reduced if allowance plus other income over 33 rands a month.</p>			<p>Department of Social Welfare and Pensions, administration of program through its local offices.</p>

**SPAIN**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1919.</p> <p>Current laws: 1939 (old age), 1947 (invalidity), 1956 (widows), and 1963 (integration of public and mutual-benefit programs).</p> <p><u>Social insurance system</u></p> <p>(1 peseta equals 1.7 U.S. cents)</p>	<p>Employees in industry and commerce.</p> <p>Special systems for agricultural employees and small farmers; fishermen; orange, hemp, timber, and resin workers; domestic servants; and public employees.</p>	<p><u>Insured person:</u> 3.9% of earnings, according to occupational scale.</p> <p><u>Employer:</u> 12.1% of payroll, according to occupational scales.</p> <p><u>Government:</u> Subsidy from national budget.</p> <p>Maximum earnings for contribution purposes: 5,600 pesetas a month.</p> <p>Above contributions also finance sickness, maternity, and unemployment benefits, and family allowances.</p>	<p><u>Old-age pension:</u> Age 65. 1,800 days of contribution. Retirement from insured employment.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of normal earning capacity. Age 50 (or age 30 if blind or has lost 2 extremities). 1,800 days of contribution.</p> <p><u>Widow's pension:</u> Age 65 or invalid. Deceased was pensioner, or had 1,800 days of contribution.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current laws: 1929 (maternity) and 1942 (sickness); also, 1963 (integration of public and mutual-benefit programs).</p> <p><u>Social insurance system (cash and medical benefits)</u></p>	<p>Employees in industry and commerce whose earnings below 66,000 pesetas a year.</p> <p>Special systems for agricultural employees and small farmers; fishermen; orange, hemp, timber, and resin workers; domestic servants; and students.</p> <p>Mutual benefit societies provide benefits in case of extended sickness, and medical benefits for pensioners.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Cash sickness benefit:</u> 6 months of contribution, and in receipt of medical care.</p> <p><u>Cash maternity benefit:</u> 9 months of contribution, including 6 months in last year.</p> <p><u>Medical benefits:</u> Currently insured.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1932.</p> <p>Current law: 1956.</p> <p><u>Compulsory insurance with public service</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through premiums varying with risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1919.</p> <p>Current law: 1961.</p>	<p>Employees in industry and commerce.</p> <p>Exclusions: Short-term and casual employees.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Unemployment benefit:</u> 6 months of insurance during last 18 months.</p> <p>Registration at employment exchange, and no refusal of suitable offer.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1938.</p> <p>Current law: 1962.</p> <p><u>Employment-related system</u></p>	<p>Employees in industry and commerce with 1 or more children.</p> <p>Special systems for agricultural employees and small farmers, domestic servants, fishermen, and public employees.</p>	<p><u>Insured person:</u> See pension contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> Same.</p>	<p><u>Family allowance:</u> Child must be under age 21 (no limit if invalid).</p> <p>Allowances also payable for wife, invalid husband, and certain other dependent relatives.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> Combination of government and mutual benefit society pensions. Minimum about 1,000 pesetas a month. (Government pension, 250-400 pesetas a month).</p>	<p><u>Invalidity pension:</u> Combination of government and mutual benefit society pensions. Minimum about 1,000 pesetas a month. (Government pension, 250-400 pesetas a month).</p>	<p><u>Widow's pension:</u> 50% of pension paid or payable to insured.</p>	<p>Ministry of Labor, general supervision.</p> <p>National Welfare Institute, administration of program through provincial and local offices; directed by tripartite council and director-general.</p> <p>Mutual benefit societies established in most industries provide part of benefits; managed by bipartite boards under government supervision. To be integrated with public system under 1963 law.</p>
<p><u>Sickness benefit:</u> 50% of earnings, or 60% with dependents.</p> <p>Payable after 4-day waiting period (during which benefit payable by employer), for up to 39 weeks in a year. Mutual benefit societies may pay benefit thereafter for up to 5 years.</p> <p><u>Maternity benefit:</u> 60% of earnings (if multiple birth, 60% for each child), payable for 6 weeks before and 6 weeks after confinement.</p> <p><u>Nursing allowance:</u> 7 pesetas a week for each child, paid for 10 weeks (if multiple birth, 15 weeks).</p>	<p><u>Medical benefits:</u> Medical services provided to patients through facilities of Institute or by doctors under contract with it.</p> <p>General and specialist care, hospitalization, medicines, dental care, maternity care, and transportation.</p> <p>Duration: 39 weeks in year (may be extended to 52 weeks), except that hospitalization limited to 12 weeks.</p>	<p><u>Medical benefits for dependents:</u> Same as for insured, except that duration limited to 26 weeks or 6 weeks in case of hospitalization.</p> <p>Wife of insured man receives same nursing allowance as insured woman.</p>	<p>Ministry of Labor, general supervision.</p> <p>National Welfare Institute, administration of program through provincial and local offices.</p> <p>Institute operates own medical establishments.</p> <p>Mutual benefit societies established in most industries provide part of benefits; managed by bipartite boards under government supervision. To be integrated with public system under 1963 law.</p>
<p><u>Temporary disability benefit (work injury):</u> 75% of earnings.</p> <p>Payable from day following injury for up to 18 months.</p>	<p><u>Permanent disability pension (work injury):</u> 75% or 100% of earnings if totally disabled for all work, according to severity of disability; minimum benefit, 1,000 pesetas a month. 55% of earnings if disabled only for usual work.</p> <p>Constant-attendance supplement: Up to 50% of earnings.</p> <p>Partial disability: 35% of earnings.</p> <p><u>Medical benefits (work injury):</u> All necessary care, appliances, and rehabilitation; no limit on duration.</p>	<p><u>Widow's pension (work injury):</u> 50% of earnings of insured. Also payable to widower.</p> <p><u>Orphan's pensions (work injury):</u> 10% of earnings for each orphan under 18 (no limit if invalid). If full orphans, 60% of earnings for 1st and 10% for each other orphan.</p> <p>Other eligible dependents (in absence of above): Dependent parents or grandparents.</p> <p>Maximum survivor pensions: 100% of earnings.</p> <p>Funeral grant: 2 months' earnings; minimum, 1,000 pesetas.</p>	<p>Ministry of Labor, general supervision.</p> <p>National Welfare Institute, administration of program through provincial and local offices.</p> <p>Employer must insure with work Accident Insurance Fund of Institute, employer mutual association, or private insurance company (from 1966, with Fund only).</p>
<p><u>Unemployment benefit:</u> 75% of earnings.</p> <p>Payable after 3-day waiting period, for up to 6 months; may be extended to 12 months in special circumstances.</p>			<p>Ministry of Labor, general supervision.</p> <p>National Welfare Institute, administration of program through provincial and local offices.</p>
<p><u>Family allowance:</u> Based on point system reflecting number of dependents and whether spouse employed. Minimum usually 120-200 pesetas a month for spouse, 40 for 1st child, 60 for 2nd, etc. (rising 20 pesetas for each additional child).</p> <p>Special grants for large families, orphans, and marriages also payable.</p>			<p>Ministry of Labor, general supervision.</p> <p>National Welfare Institute, national administration of program through a national equalization fund.</p> <p>Individual establishment funds, payment of allowances and settlement of surpluses or deficits with national fund; managed by bipartite committees.</p>

**SUDAN**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1949 ordinance requires employers to pay employees terminated after 5 years a lump sum of 1/2 month's earnings per year of service up to 12 years and 1 month's earnings per year thereafter; maximum, 9 months' earnings, or 12 months after 20 years. Paid to survivors in case of death.)</p> <p>(1 pound equals U.S. \$2.80)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(1949 ordinance requires individual employers to pay 100% and 50% of wages during 1st and 2nd 30 days of sick leave. Medical care available free to population in government dispensaries and hospitals, under 1939 ordinance.)</p>			
<p><u>WORK INJURY</u></p> <p>First and current law: 1949.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Manual workers, and nonmanual employees earning 500 pounds a year or less.</p> <p>Exclusions: Casual workers and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings; maximum benefit, 15 pounds a month.</p> <p>Payable after 3-day waiting period (no waiting period if 4 weeks of disability).</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 42 months' earnings, if totally disabled. Maximum grant, 750 pounds.</p> <p>Partial disability: Percentage of full grant proportionate to loss of working capacity, according to schedule.</p> <p><u>Medical benefits (work injury):</u> Medical treatment and transportation.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 30 months' earnings. Maximum grant, 600 pounds.</p> <p>Distributed among widow, orphans, and other dependent survivors.</p> <p>Funeral grant (if no dependents): Lump sum of up to 15 pounds.</p>	<p>Ministry of Labor, enforcement of law.</p> <p>Employers may insure liability with private insurance companies.</p> <p>Medical care provided by public health services, and transportation by employer.</p>

**SWEDEN**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><b>OLD AGE, INVALIDITY, DEATH</b></p> <p>First law: 1913. Current law: 1962.</p> <p><u>Dual universal pension and social insurance system</u></p> <p>(1 crown equals 19.3 U.S. cents)</p>	<p>Universal pensions: All resident citizens, and aliens covered by reciprocity agreements.</p> <p>Supplementary pensions: All employees and self-employed persons earning over "base amount" (self-employed may elect not to be covered).</p> <p>"Base amount" is equal to 4,000 crowns a year, plus automatic monthly adjustments for price-level changes since 1957. Current base amount: 4,700 crowns a year.</p>	<p><u>Insured person:</u> Universal pensions--4% of income payable by all taxpayers 18-65; maximum tax, 600 crowns a year. Supplementary pensions--employees, nothing; self employed, employer contribution.</p> <p><u>Employer:</u> Universal pensions--nothing. Supplementary pensions--7% of wages of each employee between base amount and 7 1/2 times same (now 4,700-35,000 crowns a year). Rate rises 0.5% a year to 9.5% in 1969.</p> <p><u>Government:</u> Universal pensions--about 70% of cost. Supplementary pensions--nothing.</p>	<p><u>Old-age pension:</u> Both pensions--age 67 (or 63-66 with 0.6% reduction per month). Universal pension--no contribution or income test. Supplementary pension--3 years' coverage (aliens, 10 years unless treaty). Retirement unnecessary for either pension.</p> <p><u>Invalidity pension:</u> Both pensions--5/6 loss of working capacity, or 1/2 loss for partial pension. Universal pension--no contribution or income test. Supplementary pension--3 years' coverage (aliens, 5 years and reciprocity treaty).</p> <p><u>Survivor pensions:</u> Universal pension--widow or orphan of specified age. Supplementary pension--deceased was pensioner or had 3 years' coverage.</p>
<p><b>SICKNESS AND MATERNITY</b></p> <p>First laws: 1891 (cash benefits) and 1931 (medical benefits). Current law: 1962.</p> <p><u>Social insurance system</u> (cash and medical benefits).</p>	<p>Cash benefits: Gainfully occupied persons earning 1,800 crowns a year or more, and most housewives.</p> <p>Medical benefits: All residents (children under 16 covered by parents' insurance).</p>	<p><u>Insured person:</u> In Stockholm, 75 crowns a year for medical benefits; and 70-269 crowns a year for cash benefits, according to income. Elsewhere, about 1/5 less, on average. No contribution if income under 2,400 crowns a year or if pensioner. (Covers about 1/2 of cost.)</p> <p><u>Employer:</u> 1.5% of payroll, excluding wages above 22,000 crowns a year. (Covers about 1/4 of cost.)</p> <p><u>Government:</u> 50% of cost of basic cash benefits, refunds of doctors' fees, and maternity grants; most hospital costs; part of medicine costs; contributions of low-income persons; and other subsidies. (Covers about 1/4 of cost.)</p>	<p><u>Sickness and medical benefits and maternity grant:</u> No minimum qualifying period.</p> <p><u>Cash maternity benefit:</u> Insured for 9 months prior to confinement at earnings rate of 2,600 crowns a year or more.</p>
<p><b>WORK INJURY</b></p> <p>First law: 1901. Current law: 1954 (benefits during 1st 90 days provided under 1962 social insurance law).</p> <p><u>Compulsory insurance with public or private carrier</u></p>	<p>Employees in private and public employment.</p> <p>Exclusions: Family labor, and public employees with equivalent protection.</p>	<p><u>Insured person:</u> None (though contributes to sickness insurance which provides benefits for 1st 90 days).</p> <p><u>Employer:</u> Whole cost, through insurance premiums varying with risk (plus contributions to sickness insurance).</p> <p><u>Government:</u> None (though provides subsidies to sickness insurance).</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><b>UNEMPLOYMENT</b></p> <p>First law: 1934. Current law: 1956.</p> <p><u>Subsidized voluntary insurance system</u></p>	<p>Employees belonging to approved unemployment funds established voluntarily by trade unions.</p> <p>Membership in fund usually compulsory for union members, but must also be open to voluntary affiliation of any employee in industry concerned; over half of all employees now belong to funds.</p> <p>Ineligible for membership: Employees under 15 or over maximum age fixed by fund; persons unfit for employment; family labor; and employees in industries where no fund exists.</p>	<p><u>Insured person:</u> Varies with fund; flat contribution in some cases, and wage-class contributions in others (covers about 1/3 of cost).</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Subsidies to unemployment funds as follows--Up to 5 crowns per day of unemployment for which benefit paid, grant varying with each fund's incidence of unemployment, and subsidy toward each dependent's supplement paid (covers about 2/3 of cost).</p>	<p><u>Unemployment benefit:</u> Membership in and contributions to unemployment fund for 52 weeks of employment, including 20 weeks in last 12 months.</p> <p>Capable of work, not prevented from undertaking work, and registration at public employment office.</p> <p>Unemployment not due to voluntary leaving, misconduct, involvement in labor dispute, or refusal of suitable offer (disqualification usually 4 weeks).</p>
<p><b>FAMILY ALLOWANCES</b></p> <p>First and current law: 1947.</p> <p><u>Universal public system</u></p>	<p>All residents, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Child must be under age 16 (19 if student).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Universal old-age pension:</u> 4,230 crowns a year (90% of current base amount). Wife's supplement: 50% of pension if age 67 or invalid, or after income test if 60-66. Child's supplement: 27.8% of pension per child under 16. Housing supplement (after income test): Up to 2,100 crowns a year. Increment of 0.6% of pension per month pension deferred till age 70. Pensions vary with price changes.</p> <p><u>Supplementary old-age pension:</u> 3% of average earnings between 4,700-35,000 crowns during coverage or best 15 years, times years of coverage (2% after 1990); maximum, 60%. Increment of 0.6% of pension per month pension deferred till age 70. Past earnings and pensions in force adjusted for price changes.</p>	<p><u>Universal invalidity pension:</u> 4,230 crowns a year (90% of current base amount). Wife's supplement: 50% of pension if age 67 or invalid, or after income test if 60-66. Child's supplement: 27.8% of pension per child under 16. Housing supplement (after income test): Up to 2,100 crowns a year. Partial invalidity: 2/3 of pension for 67-83% invalidity, 1/3 for 50-66%. Pensions vary with price changes.</p> <p><u>Supplementary invalidity pension:</u> 3% of average earnings between 4,700-35,000 crowns, times years of coverage if had worked to 65; maximum, 60% of earnings. Partial invalidity: 2/3 of pension for 67-83% invalidity, 1/3 for 50-66%. Earnings and pensions adjusted for price changes.</p>	<p><u>Universal widow's pension:</u> 4,230 crowns a year, if has child under 16 or was age 50 at husband's death. Varies automatically with prices. Reduced pension (age 36-49 and no child): Full pension reduced by 1/15 for each year under age 50. Housing supplement (after income test): Up to 1,400 crowns a year.</p> <p><u>Universal orphan's pension:</u> 1,175 crowns a year per orphan under 16, or 1,645 crowns if full orphan.</p> <p><u>Supplementary survivor pensions:</u> Widow--40% of pension of insured, or 35% if children. Orphans--15% for 1st (40% if full orphan), 10% for each other orphan. Adjusted for price changes.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Social Insurance Board, administration of program through regional and local social insurance bodies.</p> <p>Contributions for universal system and from self-employed collected by local tax authorities; those of employers by National Social Insurance Board.</p> <p>Fund for supplementary pensions managed by 3 tripartite boards for public employment, private employment by large firms, and private employment by small firms and self employment.</p>
<p><u>Sickness benefit:</u> 5 crowns a day (all covered persons), plus supplement of 1-23 crowns a day according to 13 income classes (for persons earning at least 2,600 crowns a year). Child's supplements: 1 crown a day for 1-2 children under 16, 2 crowns for 3-4, and 3 crowns for 5 or more. Payable after 3-day waiting period, for duration of illness.</p> <p><u>Maternity benefit:</u> 1-23 crowns a day, according to 13 income-classes, payable for up to 180 days.</p> <p><u>Maternity grant:</u> Lump sum of 900 crowns.</p>	<p><u>Medical benefits:</u> Cash refunds of part of medical expenses, and some service benefits.</p> <p>Refund of 75% of doctors' and outpatient fees, according to schedule, and of travel costs; free hospitalization in ward of public hospital; free medicines for some chronic diseases, and other medicines at half price; cost of confinement, including care in maternity ward; limited dental care, including free care for school children; and specified appliances.</p> <p><u>Duration:</u> No limit, except 180 days for hospitalization if age 67.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p> <p><u>Maternity grant:</u> Lump sum of 900 crowns.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Social Insurance Board, administration of program through regional and local social insurance bodies.</p> <p>Contributions of insured persons paid with income tax.</p>
<p><u>Temporary disability benefit (work injury):</u> 5-28 crowns a day, according to income class.</p> <p>Child's supplements: 1 crown a day for 1-2 children, 2 crowns for 3-4, and 3 crowns for 5 or more.</p> <p>Payable after 3-day waiting period, until recovery or certification of permanent incapacity (paid by sickness insurance for first 90 days, and under work-injuries insurance thereafter).</p>	<p><u>Permanent disability pension (work injury):</u> 11/12 of earnings, if totally disabled (compensable earnings include first 7,200 crowns a year, 75% of next 7,200-10,800, and 50% of other earnings below 15,000 crowns). Maximum pension, 11,000 crowns a year. Constant-attendance supplement: Up to 1,800 crowns a year. Wife's supplement: 1,440 crowns. Partial disability: Percent of full pension proportionate to degree of disability, if exceeds 10%.</p> <p><u>Medical benefit (work injury):</u> Same as for ordinary sickness (provided by sickness insurance for first 90 days).</p>	<p><u>Widow's pension (work injury):</u> 33 1/3% of compensable earnings of insured, or 25% after age 67. Dependent widower may receive same pension, as a maximum.</p> <p><u>Orphans' pensions (work injury):</u> 16 2/3% of earnings for each orphan under 16 (21, if invalid).</p> <p>Parents: 16 2/3% of earnings, if dependent and if other pensions below maximum.</p> <p><u>Maximum survivor pensions:</u> 83 1/3% of compensable earnings.</p> <p><u>Funeral grant:</u> 600 crowns.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>National Social Insurance Board, administration of program through regional and local bodies.</p> <p>Employers must insure liability either with Board or with private insurance company.</p>
<p><u>Unemployment benefit:</u> Up to 20 crowns a day, according to fund and wage class of employee.</p> <p>Dependents' supplements: 2 crowns a day for spouse and each child under 16.</p> <p>Payable after 6-day waiting period, for up to 156 days.</p> <p>(Unemployment relief or assistance may be provided to needy persons exhausting benefit rights.)</p>			<p>National Labor Market Board, supervision of application of law.</p> <p>Trade-union unemployment funds, administration of program in individual industries and trades throughout country, after approval by Board; funds managed by governing bodies composed of union officials and a government representative (about 50 funds in operation).</p> <p>Local branches of funds, collection of contributions along with union dues, and administration of benefits in close collaboration with local employment offices.</p>
<p><u>Family allowance:</u> 500 crowns a year for each eligible child, or 600 crowns if student age 16-18.</p>			<p>National Social Welfare Board, national administration of program.</p> <p>Local social welfare offices and child-welfare boards, administration of allowances locally.</p>



**SWITZERLAND**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current laws: 1946 (old-age and survivors) and 1959 (invalidity).</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 23.4 U.S. cents)</p>	<p>All residents (nonworking wives, widows, and children exempt from contributions).</p> <p>Exclusions: Diplomats, alien employees of international organizations, aliens under equivalent foreign system if inclusion unreasonable burden, and temporarily resident aliens.</p> <p>Voluntary coverage of citizens residing abroad.</p>	<p><u>Insured person:</u> Employee, 2.2% of earnings. Self-employed, 4.4% of annual income (if below 9,000 frs., rate decreases by steps to 2.2%; minimum contribution, 13.20 frs. a year). Non-employed, 12-660 frs. a year, according to income and property. (1/11 of above for invalidity insurance.)</p> <p><u>Employer:</u> 2.2% of payroll (including 0.2% for invalidity insurance).</p> <p><u>Government:</u> Subsidies of 460 million frs. a year, including 50% of cost of invalidity benefits (3/4 of subsidies from national government, 1/4 from cantons).</p> <p><u>Maximum earnings for benefit purposes:</u> 15,000 francs a year.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 62 (women). For full pension, contributions in all years since 1948 (or age 21); for partial pension, at least 1 year of contribution. Retirement unnecessary. Aliens must have 10 years of contribution and reside in country for pension, unless reciprocal agreement.</p> <p><u>Invalidity pension:</u> Loss of 66 2/3% of earnings capacity (half pension for 50-66% loss, or 40% in hardship cases). For full pension, contributions in all years since 1948 (or age 21); for partial pension, at least 1 year of contribution. Aliens need 10 years of contribution, or 15 years residence.</p> <p><u>Survivor pension:</u> For full pension, contributions by deceased in all years since 1948 (or age 21); for partial pension, 1 year of contribution.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current Federal law: 1911 (subsidies and minimum standards).</p> <p>Cantonal laws govern program in each Canton, subject to minimum standards of Federal law.</p> <p><u>Mixed compulsory and voluntary social insurance system (mainly medical benefits)</u></p>	<p>Members of approved sickness insurance funds (providing medical benefits mainly). Funds may fix age and health requirements for membership. Family members must join fund individually to be covered.</p> <p>Membership in fund compulsory in whole Canton or some cities in over half of Cantons, usually for residents with income below specified limit; elsewhere, membership voluntary (no Canton makes insurance compulsory for cash benefits).</p> <p>Over 80% of population now belong to sickness fund.</p>	<p><u>Insured person:</u> Membership fees vary among funds, and according to benefits for which insured; cover almost 90% of cost, on average.</p> <p><u>Employer:</u> None, by law (some collective agreements require employer to share employees' membership fees).</p> <p><u>Government:</u> Federal subsidies to all approved funds, based on membership and benefits provided; special subsidies for prolonged benefits, maternity, tuberculosis, mountain residents, and indigents. Also, some Cantonal and communal subsidies.</p>	<p><u>Sickness benefits:</u> 3 months of membership in fund.</p> <p><u>Maternity benefits:</u> 9 months of membership in fund, without interruption of more than 3 months.</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1911.</p> <p><u>Compulsory insurance with public carrier</u></p>	<p>Employees of industrial, construction, and transportation firms and those in other specified hazardous occupations.</p> <p>Special system for agricultural employees.</p>	<p><u>Insured person:</u> None, for work injuries (pays 7/8 of cost of insurance against nonoccupational accident).</p> <p><u>Employer:</u> Whole cost, at contribution rates varying with risk of each undertaking.</p> <p><u>Government:</u> None, for work injuries (pays 1/8 of cost of insurance against nonoccupational accidents).</p> <p><u>Maximum earnings for benefit purposes:</u> 12,000 francs a year.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period. Benefits payable in case of both occupational and non-occupational accidents.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First Federal law: 1924.</p> <p>Current Federal law: 1951 (subsidies and minimum standards).</p> <p>Cantonal laws govern program in each Canton, subject to minimum standards of Federal law.</p> <p><u>Mixed compulsory and voluntary insurance system</u></p>	<p>Employees who are members of approved unemployment funds (majority of Cantons make membership compulsory throughout Canton, some empower communes to make it compulsory, and a few have voluntary insurance only).</p> <p>Ineligible for membership: Employees under 16 and over 60, persons unfit for employment, persons employed less than 150 days a year, Federal employees, and family labor.</p> <p>Agricultural employees not compulsorily covered in any Canton; some also exempt domestic servants, hotel and restaurant employees, Cantonal employees, or married women.</p>	<p><u>Insured person:</u> Percent-of-wage contributions, at rates varying from 14-75 frs. a year according to fund; average annual contribution, about 40 frs.</p> <p><u>Employer:</u> None, except for "Joint funds" to which employer pays at least 1/3 of contributions of his employees.</p> <p><u>Government:</u> Federal government pays subsidies to funds meeting minimum standards that vary between 0 and 40% of benefits paid, depending on proportion of membership receiving benefit in year. Cantons also pay subsidies equal to Federal subsidy.</p> <p><u>Maximum earnings for contribution and benefit purposes:</u> 32 francs a day.</p>	<p><u>Unemployment benefit:</u> Member of unemployment fund throughout last 6 months.</p> <p>150 days of employment in last 365 days.</p> <p>Capable of work (less than 30% incapacity), and registration at communal employment office.</p> <p>Unemployment not due to voluntary leaving, discharge due to attitude or violation of employment contract, labor dispute at undertaking, refusal of suitable offer, or refusal to undergo training (disqualification for 1-48 days according to gravity of fault).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current Federal law: 1952 (agricultural employees and small self-employed farmers only).</p> <p>Cantonal laws: Most Cantons have laws, enacted in or after 1943.</p> <p><u>Mixed universal and employment-related systems</u></p>	<p>Federal program: All agricultural employees and small self-employed farmers, with 1 or more children (family allowance) or who are married (household-allowance) or who are married (household-allowance) or who are married (household-allowance).</p> <p>Cantonal programs: Nonagricultural employees with 1-3 or more children, according to Canton; several also cover some self-employed. Every employer must join family allowance fund.</p> <p>Special systems for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Agricultural employers, 1.3% of payroll (Federal program). Nonagricultural employers, whole cost, at contribution rates varying from about 1 to 3.5% according to Canton and fund (Cantonal programs).</p> <p><u>Government:</u> Federal and Cantonal Governments share residual cost for agricultural employees, and whole cost for small farmers. No contribution to Cantonal programs.</p>	<p><u>Family allowances:</u> Child must be under 16, or 20 if student or invalid (Federal program); or under 15-18, or 20 if student or invalid (most Cantonal programs).</p> <p>Self-employed farmers must have income below 3,500 francs a year, plus 700 francs per child.</p>

SWITZERLAND

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 1,000 francs a year, plus 4 times first 400 francs of average annual contribution and 2 times next 300 francs (pre-1964 contributions raised 1/3 in computation). Minimum and maximum pensions: 1,500 and 3,200 francs a year. Wife's supplement: 60% of pension if age 60 or invalid, or 40% if 45-59.  Partial pension: Percent of full pension equal to percent of years age class could contribute since 1948 in which pensioner contributed.  Extraordinary assistance pension payable, after means test (unless born before 1893), to aged citizen whose ordinary pension inadequate.</p>	<p><u>Invalidity pension:</u> 1,000 francs a year, plus 4 times first 400 francs of average annual contribution and 2 times next 300 francs (average contribution raised 5-40% if under age 50 and by 1/3 for pre-1964 contributions). Minimum and maximum, 1,500 and 3,200 francs a year. Dependents' supplements: 40% of pension for wife and each child (60% for wife if 60 or invalid). Constant-attendance supplement: 500-1,500 francs a year. Partial pension: Percent of full pension equal to percent of years age class could contribute since 1948 in which pensioner contributed. Extraordinary assistance pension payable, after means test (unless invalid before 21), to invalid citizen whose ordinary pension inadequate.</p>	<p><u>Widow's pension:</u> 80% of pension of insured, if age 40 or mother; minimum and maximum, 1,200 and 2,560 francs a year. <u>Widow's grant</u> (if ineligible for pension): Lump sum of 3 years' pension if under age 40, 4 years if above 40.  <u>Orphans' pensions:</u> 40% of pension of insured for each orphan under age 18 (25 if student); minimum and maximum, 600 and 1,280 francs a year. Each full orphan, 60% of pension, 900-1,920 francs a year.  Extraordinary assistance pension payable, after means test (unless born before 1893), to widowed or orphaned citizen whose ordinary pension inadequate.</p>	<p>Federal Department of Interior, general supervision.  Federal Office of Social Insurance, in Department, national administration of program.  Collection of contributions and payment of benefits carried out by decentralized network of about 25 Cantons, 80 industry, and 2 Federal old-age and survivors insurance equalization funds.</p>
<p><u>Sickness benefit</u> (provided by some funds only): Varies among funds and according to benefit rate for which insured; Federal minimum, 1 fr. a day.  Payable by most funds after 1-day waiting period (Federal maximum, 2 days) for up to 360 days within 540 consecutive days (Federal minimum, 180 days in 360 days).  <u>Maternity benefit</u> (provided by some funds only): Varies among funds and according to benefit rate for which insured; Federal minimum, 1 fr. a day. Payable for at least 6 weeks (Federal minimum).  <u>Nursing allowance:</u> Up to 20 frs., payable over period of 10 weeks.</p>	<p><u>Medical benefits:</u> Service benefits, ordinarily provided by doctors, druggists, etc., under contract with and paid directly by fund. Compulsory benefits (Federal minimum) for all funds providing medical benefits: 75% of cost of medical treatment and specified medicines. Optional benefits provided by many funds: up to 90% of cost of medical treatment; additional medicines; 3-20 frs. a day toward hospital maintenance (according to rate for which insured); specific dental treatments; and part of appliance costs. Duration: Varies among funds from 270 days in each 360 days (Federal minimum), to unlimited period (medical treatment) or 360 days in 540 days (hospitalization limit of most funds). For tuberculosis, 1,800 days in 7 years.</p>	<p><u>Medical benefits for dependents:</u> Receive same benefits in own right if member of fund; otherwise, no benefit even if family head insured.</p>	<p>Federal Office of Social Insurance, in Department of Interior, supervision of sickness funds and their compliance with Federal standards for purpose of subsidies.  Approved sickness insurance funds, administration of contributions and benefits for members. Funds number about 1,100 of which about 1/3 are public funds operated by Cantons or communes and open to all qualified residents; remainder are either private cooperatives open to all, or associations limited to a particular industry or establishment.</p>
<p><u>Temporary disability benefit</u> (work injury): 80% of earnings; maximum benefit, 32 francs a day.  Payable after 2-day waiting period, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension</u> (work injury): 70% of earnings, if totally disabled; maximum, 700 frs. a month. Constant-attendance supplement: 30% of earnings.  Partial disability: Percent of full pension corresponding to degree of incapacity.  <u>Medical benefits</u> (work injury): Medical, hospital, and pharmaceutical treatment, other necessary care, and travel expenses. No limit on duration.</p>	<p><u>Widow's pension</u> (work injury): 30% of earnings of insured. Also payable to invalid widower.  <u>Orphans' pension</u> (work injury): 15% of earnings for each orphan under 18 (21 if student), or 25% if full orphan.  Other eligible survivors (if above pensions less than maximum): Parents, grandparents, brothers, and sisters receive total of 20% of earnings. Maximum survivor pensions: 60% of earnings.  Funeral grant: Lump sum of 250 francs.</p>	<p>Federal Office of Social Insurance, in Department of Interior, general supervision.  Swiss National Accident Insurance Institute, administration of program; autonomous agency with regional and local offices.</p>
<p><u>Unemployment benefit:</u> 60% of earnings, or 65% if 1 or more dependents. Rate reduced 1% for each 1 franc by which worker's average earnings exceed 17 frs. a day.  Dependents' supplements: 1.60 frs. a day for 1st dependent, 0.70 frs. for each other dependent.  Payable after 1-day waiting period (in last 14 days) for up to 90 days in calendar year, or 315 days in 4 years (some Cantons provide assistance after benefits exhausted).</p>			<p>Federal Office of Industry, Trade, and Labor, approval and supervision of unemployment funds, in collaboration with Cantonal employment offices.  Cantonal and communal unemployment funds, public funds administering program for Canton or commune (about 60).  Trade union unemployment funds, private funds set up by trade unions that administer program for union members (about 35).  Joint funds, private funds set up jointly by employer associations and workers that administer program for individual industries or undertakings (about 100).</p>
<p><u>Family allowance:</u> Federal program, 20 frs. (mountains) or 13 frs. (elsewhere) a month for 1st and each additional child; also, household allowance of 50 frs. for every married employee.  Cantonal programs: Minimum of between 10 and 35 frs. a month for 1st, 2nd or 3rd, and each additional child, according to Canton, required by Cantonal laws; funds often pay larger allowances than legal minimum. Some Cantons also pay birth grants.</p>			<p>Federal program: Cantonal old-age and survivors insurance funds collect contributions and pay allowances.  Cantonal programs: Administered by numerous family allowance funds, including approved private funds usually managed by private CASI funds, and public funds for employers not joining private funds; funds supervised by Cantonal governments. Employers usually pay allowances with wages, and settle only surplus or deficit with fund.</p>

**SYRIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1959.</p> <p><u>Social insurance system</u></p> <p>(1 pound equals 26.2 U.S. cents)</p>	<p>Employees in industry and commerce.</p> <p>Exclusions: Agricultural workers, domestic servants, temporary and casual employees, and family labor.</p> <p>Coverage being extended gradually to different regions and smaller firms.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> 7% of earnings.</p> <p><u>Employer:</u> 14% of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Old-age pension:</u> Age 60. 240 months of contribution (some prior service credited). Pension reduced by excess of pension plus current earnings over prior earnings. Payments abroad discretionary with Institute.</p> <p><u>Invalidity pension:</u> Loss of 90% of working capacity. Contributions throughout last 12 months, or for 24 months including the last 3 months.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or met contribution conditions for invalidity pension, at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>(1959 social insurance law provided for gradual introduction of sickness insurance.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1943.</p> <p>Current law: 1959.</p> <p><u>Social insurance system</u></p>	<p>Employees in industry and commerce, and agricultural employees using machinery.</p> <p>Exclusions: Most agricultural employees, domestic servants, and public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.5% to 3.0% of payroll, according to risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>(1959 social insurance law provided for gradual introduction of unemployment insurance.)</p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 2% of average earnings during last 3 years times years of service.</p> <p><u>Minimum pension:</u> 36 pounds a month; maximum, 100 pounds a month, or 75% of earnings if less.</p> <p><u>Lump sum (if ineligible for pension):</u> 11-15% of total covered earnings.</p>	<p><u>Invalidity pension:</u> 40% of average earnings during last 3 years, or during period of contribution if shorter.</p> <p><u>Minimum pension:</u> 36 pounds a month.</p>	<p><u>Widow's pension:</u> 37 1/2% of invalidity pension of insured. Payable to widow of any age, or invalid widower.</p> <p><u>Orphans' pensions:</u> 25% of pension for 1st orphan, or 37 1/2% if full orphan; 12 1/2% for 2nd orphan.</p> <p><u>Parents:</u> 12 1/2% of pension each.</p> <p><u>Maximum survivor pensions:</u> 75% of invalidity pension.</p> <p><u>Funeral grant:</u> Lump sum of 1 month's earnings; maximum, 100 pounds.</p>	<p>Ministry of Social Affairs and Labor, general supervision.</p> <p>Social Insurance Institute, administration of program through regional and district offices; managed by tripartite council and director-general.</p>
<p><u>Temporary disability benefit (work injury):</u> 70% of earnings during first 90 days; thereafter, 80%.</p> <p><u>Minimum benefit:</u> Statutory minimum wage, or full wages if below minimum wage.</p> <p><u>Payable from 1st day after injury,</u> for up to 12 months.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of average earnings, if totally disabled.</p> <p><u>Minimum pension:</u> 36 pounds a month.</p> <p><u>Partial disability:</u> Percent of full pension proportionate to degree of disability, if latter 35-89%. Lump sum of 5 1/2 years' pension, if under 35% disability.</p> <p><u>Medical benefits (work injury):</u> General and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.</p>	<p><u>Survivor pension (work injury):</u> 50% of earnings of insured, divided among eligible survivors.</p> <p><u>Minimum pension:</u> 36 pounds a month.</p> <p><u>Pension divided 1/2 to widow and 1/2 to orphans; or if dependent parent, 1/5 to parent, 2/5 to widow, and 2/5 to orphans; etc.</u></p> <p><u>Funeral grant:</u> Lump sum of 1 month's earnings; maximum, 100 pounds.</p>	<p>Ministry of Social Affairs and Labor, general supervision.</p> <p>Social Insurance Institute, administration of contributions and benefits.</p> <p>Larger employers may provide medical care and temporary disability benefits themselves, with reduced contribution rate.</p>

**TANGANYIKA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 pound equals U.S. \$2.80)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Limited free medical care available in government dispensaries and hospitals. Also, 1955 law requires larger employers to provide some medical care.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1948. Current law: 1949.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons.</p> <p>Exclusions: Non-manual employees earning over 840 pounds a year; casual workers; family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>(1962 law requires employers to pay severance indemnity of 15 days' wages per year of service since 1952.)</p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings loss. Maximum, 27 pounds.</p> <p>Payable after 3-day waiting period, for up to 96 months.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 48 months' earnings, if totally disabled. Maximum, 1,700 pounds.</p> <p>Constant-attendance supplement: 25% of grant.</p> <p><u>Partial disability:</u> Percent of full grant proportionate to degree of disability, according to schedule.</p> <p><u>Medical benefits (work injury):</u> Medical, surgical, hospital, and nursing expenses, and medicines, up to 200 pounds. Also, appliance expenses up to 100 pounds, and transport expenses up to 50 pounds.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 36 months' earnings, less any disability benefits paid. Maximum, 1,200 pounds.</p> <p>Payable to dependent survivors or, if none, in reduced amount to partial dependents.</p> <p><u>Funeral grant (if no eligible survivor):</u> Up to 15 pounds.</p>	<p>Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.</p> <p>Employers may insure liability with private insurance companies.</p>

**THAILAND**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(Social insurance act of 1954 providing old age, invalidity and death benefits never came into force, and was abrogated in 1958.)</p> <p>(1 baht equals 4.8 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Social insurance act of 1954 providing sickness and maternity benefits never came into force, and was abrogated in 1958.)</p> <p>(Ministerial decree of 1958 requires individual employers to pay 50% of wages during sickness of employees, and 100% of wages during 30-90 days of maternity leave.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1956 (labor act, subsequently suspended).</p> <p>Current law: 1958 (ministerial decree).</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employees in industry and commerce.</p> <p>Exclusion: Employees of firms with less than 10 workers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>(Social insurance act of 1954 providing family allowances never came into force, and was abrogated in 1958.)</p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings.</p> <p>Payable after 7-day waiting period (paid for retroactively if incapacity lasts 21 days), for up to 52 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of last month's earnings, if totally disabled. Payable for maximum of 5 years.</p> <p>Partial disability: 50% of last month's earnings. Payable for from 2 to 49 months, according to degree of injury.</p> <p><u>Medical benefits (work injury):</u> Necessary medical, surgical, and hospital services. Maximum limit on cost, 10,000 bahts.</p>	<p><u>Survivor pensions (work injury):</u> 40-60% of last month's earnings, according to number and type of survivors. Payable for maximum of 5 years.</p> <p>Funeral grant: Lump sum of 3 months' earnings; maximum, 5,000 bahts.</p>	<p>Ministry of Interior, general supervision.</p> <p>Department of Social Welfare, in Ministry, administration of program through its Labor Division and district officials.</p> <p>Employers may insure liability with private insurance companies.</p>



TOGO

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952.</p> <p>Current law: 1956.</p> <p><u>Social insurance system</u> (maternity benefits only)</p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.2% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution purposes: 30,000 francs a month.</p>	<p><u>Sickness benefits:</u> None under insurance.</p> <p><u>Maternity benefits:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1957.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1956.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 5 percent of payroll.</p> <p><u>Government:</u> Part of yield of import tax and any deficit.</p> <p>Maximum earnings for contribution purposes: 30,000 francs a month.</p>	<p><u>Family allowances:</u> Child must be under age 16 (21 if student or invalid).</p> <p>Parent must have had 6 months of employment and be currently working 18 days or 120 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings. Payable for up to 8 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Social Affairs, general supervision.</p> <p>Family Allowances Equalization Fund, administration of program; managed by tripartite council and director.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter. Payable from day after injury until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%. <u>Constant-attendance supplement:</u> 40% of pension. <u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured. <u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan. <u>Dependent parents and grandparents:</u> 10% of earnings each. <u>Maximum survivor pensions:</u> 85% of earnings. <u>Funeral grant:</u> Cost of burial.</p>	<p>Ministry of Labor, enforcement of law. Employers may insure liability with private insurance company.</p>
<p><u>Family allowance:</u> 450 francs a month for 1st and each other child. <u>Prenatal allowance:</u> 450 francs a month for 9 months (paid in 3 installments), and layette. <u>Birth grant:</u> Lump sum of 5,400 francs for each of first 3 births.</p>			<p>Ministry of Social Affairs, general supervision. Family Allowances Equalization Fund, administration of program.</p>

**TRINIDAD AND TOBAGO**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current laws: 1950 (old-age and blind pensions) and 1951 (public assistance).</p> <p><u>Social assistance system</u></p> <p>(1 dollar equals 58 U.S. cents)</p>	<p>Needy residents.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Old-age pension:</u> Age 65. Residence during last 20 years. Income not over \$13 a month.</p> <p><u>Blind pension:</u> Age 40. Blind and incapable of work. Residence during last 20 years. Income from other than work not over \$13 a month.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Medical care available in public hospitals and health offices and centers, at cost scaled to income. Also, public assistance payable to some persons destitute due to illness.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1926.</p> <p>Current law: 1943.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employees in industry and commerce, and of farms of 30 or more acres or using machinery.</p> <p>Exclusions: Salaried employees earning above \$1,200 a year, employees of small farms, domestic servants in private homes, casual workers, and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for benefit purposes: \$90 a month.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension</u> (after means test): Up to \$10 a month.</p>	<p><u>Blind pension</u> (after means test): Up to \$10 a month.</p> <p>(Public assistance provided to some other destitute invalids.)</p>	<p><u>Survivor pensions</u>: None provided.</p> <p>(Public assistance provided to some destitute orphans.)</p>	<p>Ministry of Home Affairs, general supervision.</p> <p>Social Welfare Division, in Ministry, national administration of program; managed by central board and director.</p> <p>District public assistance boards, local administration of program.</p>
<p><u>Temporary disability benefit</u> (work injury): 50% of earnings.</p> <p>Payable after 3-day waiting period, for up to 5 years.</p>	<p><u>Permanent disability grant</u> (work injury): Lump sum of 42 months' earnings, if totally disabled; maximum, \$2,520. Temporary disability benefits received deducted from grant.</p> <p>Partial disability: Percent of full grant proportionate to degree of disability, according to schedule.</p> <p><u>Medical benefits</u> (work injury): None required.</p>	<p><u>Survivor grant</u> (work injury): Lump sum of 30 months' earnings; maximum, \$1,800.</p> <p>Temporary disability benefits received by deceased deducted from grant.</p> <p>Paid to designated survivors.</p>	<p>Ministry of Labor, enforcement of law.</p> <p>Employers may insure liability with private insurance companies.</p>

**TUNISIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p> <p>(1960 law authorizes pension system, but not yet implemented.)</p> <p>(1 dinar equals U.S. \$2.38)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1960.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees in industry, commerce, transport, construction, liberal professions, agricultural processing, and agricultural cooperatives.</p> <p>Exclusions: Most agricultural workers, and domestic servants.</p>	<p><u>Insured person:</u> 5% of earnings.</p> <p><u>Employer:</u> 15% of payroll.</p> <p><u>Government:</u> None.</p> <p>Above contributions also finance family allowances.</p>	<p><u>Sickness benefit:</u> 50 days of insured employment during last 2 calendar quarters, and enrollment with Fund during last 6 months (if disability due to accident or wound, only requirement is enrollment at time of same).</p> <p><u>Maternity benefits:</u> 120 days of insured employment during last 4 calendar quarters, and enrollment with Fund during last year.</p> <p><u>Medical benefits:</u> Enrollment with Fund during last 6 months. For hospitalization, also 90 days of insured employment during last 2 calendar quarters.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1921.</p> <p>Current law: 1957.</p> <p><u>Compulsory insurance with private carrier</u></p>	<p>Employed persons.</p> <p>Self-employed workers may insure voluntarily.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 2 to 5% of payroll, according to risk.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1944.</p> <p>Current law: 1960.</p> <p><u>Employment-related system</u></p>	<p>Employees and social insurance beneficiaries with 1 or more children in industry, commerce, transport construction, liberal professions, agricultural processing, and agricultural cooperatives.</p> <p>Exclusions: Most agricultural workers, and domestic servants.</p> <p>Special system for public employees.</p>	<p><u>Insured person:</u> See sickness insurance contribution above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> None.</p>	<p><u>Family allowances:</u> Child must be under age 14 (18 if apprentice; 20 if student, or daughter replacing mother in care of brothers and sisters; no limit if invalid).</p> <p>Allowances not payable in respect of 5th and additional children (unless awarded before 1960 law).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
		Funeral grant: Lump sum equal to 180 days' sickness benefit of insured, paid under sickness insurance program.	
<p><u>Sickness benefit:</u> 50% of earnings for first 7 weeks, 66 2/3% thereafter. Maximum benefit, 52 dinars a month.</p> <p>Payable after 10-day waiting period (3 days for listed long illnesses), for up to 170 days for one illness or 300 days in any 24 months.</p> <p><u>Maternity benefit:</u> 50% of earnings; maximum, 39 dinars a month.</p> <p>Payable for up to 12 weeks.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients by government health and hospital establishments, under contract between Fund and health department.</p> <p>Outpatient consultations, and free hospitalization (including surgery, specialist care, laboratory services, and medicines).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured.</p>	<p>Department of Public Health and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of contributions and cash benefits through regional offices; managed by tripartite governing body and director-general.</p> <p>Above Department provides medical services in return for annual lump-sum payment by Fund.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for up to 42 days; thereafter, 66 2/3%. Maximum benefit, 52 dinars a month.</p> <p>Payable after 3-day waiting period, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percentage of average earnings corresponding to percentage degree of disability reduced by 2 1/2%.</p> <p>Lump sum of 3 years' pension for 5-15% disability.</p> <p><u>Medical benefits (work injury):</u> Necessary medical and surgical care, hospitalization, medicines, and appliances, up to specified maximum cost.</p>	<p><u>Widow's pension (work injury):</u> 25% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% to 45% of earnings, for 1-4 or more orphans under 16; or 20 to 60% for 1-3 or more full orphans.</p> <p>Other eligible survivors: Dependent grandchildren, parents, grandparents. Maximum survivor pensions: 75% of earnings of insured.</p> <p>Funeral grant: 50 hours' earnings.</p>	<p>Department of Public Health and Social Affairs, enforcement of law.</p> <p>Employers required to insure liability with private insurance company.</p>
<p><u>Family allowance:</u> 15% of earnings of insured worker for each of first 4 eligible children in family.</p> <p>Maximum allowance per child: 2.625 dinars a month.</p>			<p>Department of Public Health and Social Affairs, general supervision.</p> <p>National Social Security Fund, administration of program through regional offices.</p>

**TURKEY**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1949.</p> <p>Current law: 1957.</p> <p><u>Social insurance system</u></p> <p>(1 Turkish pound equals 11.1 U.S. cents)</p>	<p>Employees in industry and commerce (coverage being extended gradually to small firms with less than 10 workers).</p> <p>Exclusions: Agricultural, domestic, and temporary employees. Coverage optional for aliens.</p> <p>Special systems for railroad and public employees.</p>	<p><u>Insured person:</u> 5% of earnings (up to 6.75% in arduous occupations).</p> <p><u>Employer:</u> 6% of payroll (up to 8.1% in arduous occupations).</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 100 pounds a day.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women). If born before 1915, 200 days of contribution a year since first insured. Otherwise, 25 years of insurance and 5,000 days of contribution (reduced pension if 15 years of insurance with average of 120 days of contribution a year). Lower age and qualifying periods for arduous work. Retirement from covered employment. Payable abroad through agent.</p> <p><u>Invalidity pension:</u> Loss of 2/3 of working capacity. 15 years of insurance and 1,800 days of contribution (reduced pension if 5 years with average of 120 days of contribution per year).</p> <p><u>Survivor pensions:</u> Deceased was pensioner or met invalidity pension contribution requirements at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1945 (maternity benefits only).</p> <p>Current law: 1950.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees in industry and commerce (coverage being extended gradually to small firms with less than 10 workers).</p> <p>Exclusions: Agricultural, domestic, and temporary employees. Coverage optional for aliens.</p> <p>Special systems for railroad and public employees.</p>	<p><u>Insured person:</u> 4% of earnings.</p> <p><u>Employer:</u> 4% of payroll.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 100 pounds a day.</p>	<p><u>Cash benefits:</u> 120 days of contribution during last 12 months.</p> <p><u>Medical benefits:</u> Currently insured (90 days of contribution during last 12 months for maternity care, or 120 days for wife of insured worker).</p>
<p><u>WORK INJURY</u></p> <p>First and current law: 1945.</p> <p><u>Social insurance system</u></p>	<p>Employees in industry and commerce (coverage being extended gradually to small firms with less than 10 workers).</p> <p>Exclusions: Agricultural and domestic employees.</p> <p>Special systems for railroad and public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.3 to 5.2% of payroll, according to risk.</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: 100 pounds a day.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>(Labor code requires employer to pay dismissal indemnity of 15 days' wages per year of service, after 3 years.)</p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 35% of average earnings during whole period of insurance, or 50% if 1 or more dependents.</p> <p>Reduced pension: Full pension reduced by 0.75% for each year by which insurance is less than 35 years.</p> <p>Increment of 1% of pension for each year of insurance beyond age 60.</p> <p>Minimum pension: 200 pounds a month, or 250 pounds if have a dependent.</p> <p>Lump sum (if not qualified for pension): Refund of employee and employer contributions.</p>	<p><u>Invalidity pension:</u> 35% of average earnings while insured, or 50% if 1 or more dependents. If constant attendance needed, 60% of earnings.</p> <p>Reduced pension: Full pension reduced by 1% for each year by which insurance is less than 20 years.</p> <p>Minimum pension: 200 pounds a month, or 250 pounds if have a dependent.</p> <p>Lump sum (if not qualified for pension): Refund of employee and employer contributions.</p>	<p><u>Widow's pension:</u> 66 2/3% of pension paid or payable to insured, payable to a widow of any age. Also payable to invalid widower.</p> <p><u>Orphans' pensions:</u> 25% of pension of insured, or 40% if full orphan, for each orphan under 18 (25 if student, no limit if invalid).</p> <p>Parents: 25% of pension of insured, if other pensions do not exceed latter. Minimum pension: 200 pounds a month; maximum, 100% of pension of insured.</p> <p>Lump sum (if not qualified for pension): Refund of employee and employer contributions.</p> <p>Funeral grant: Lump sum of 200 pounds.</p>	<p>Ministry of Labor, general supervision.</p> <p>Workers' Insurance Institute, administration of program through branch offices; managed by tripartite governing body and director-general.</p>
<p><u>Sickness benefit:</u> 50% of earnings, or 66 2/3% if 1 or more dependents.</p> <p>Payable after 3-day waiting period (waived if incapacity exceeds 1 week), for up to 18 months.</p> <p><u>Maternity benefit:</u> 66 2/3% of earnings, payable for up to 6 weeks before and 6 weeks after confinement.</p> <p>Nursing grant: 150 pounds (100 pounds if hospitalized).</p>	<p><u>Medical benefits:</u> Medical services ordinarily provided directly to patients through facilities of Institute.</p> <p>General and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.</p> <p>Maximum duration: 6 months (may be extended up to 18 months if will reduce disability).</p>	<p><u>Medical benefits for dependents:</u> Wife of insured man receives same maternity care as insured woman; also receives nursing grant.</p> <p>Other medical services to be made available to dependents gradually, as facilities available.</p>	<p>Ministry of Labor, general supervision.</p> <p>Workers' Insurance Institute, administration of program through branch offices.</p> <p>Institute operates own dispensaries, hospitals, sanatoria, and pharmacies.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings, or 66 2/3% if 1 or more dependents.</p> <p>Payable from first day of incapacity for up to 18 months.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of earnings, if totally disabled. Minimum pension, 200 pounds a month.</p> <p>Constant-attendance supplement: 30% of earnings.</p> <p>Partial disability: Percentage of full pension proportionate to degree of disability, if latter more than 10%; converted to lump sum if pension below 20 pounds a month.</p> <p><u>Medical benefits (work injury):</u> Necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, and transportation; provided for maximum of 20 months.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured. Also payable to invalid widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings, or 25% if full orphan, for each orphan under 18 (25 if student, no limit if invalid).</p> <p>Other eligible survivors (if above pensions below maximum): Parents, brothers, and sisters.</p> <p>Maximum survivor pensions: 60% of earnings of insured.</p> <p>Funeral grant: Lump sum of 200 pounds.</p>	<p>Ministry of Labor, general supervision.</p> <p>Workers' Insurance Institute, administration of program through its branch offices and medical facilities.</p>



**UGANDA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> Special system for public employees only.</p> <p>(1 pound equals U.S. \$2.80)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>(Free medical and maternity care available in government dispensaries and hospitals. Also, employers must furnish medical care to employees earning below 7 1/2 pounds a month.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1946. Current law: 1949.</p> <p><u>Voluntary insurance with private carrier</u></p>	<p>Employed persons.</p> <p>Exclusions: Non-manual employees earning over 840 pounds a year; casual workers; and family labor.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Temporary disability benefit</u> (work injury): 50% of earnings loss. Maximum, 27 pounds.</p> <p>Payable after 3-day waiting period (waived if disability exceeds 3 days).</p>	<p><u>Permanent disability grant</u> (work injury): Lump sum of 48 months' earnings, if totally disabled. Maximum grant, 1,700 pounds.</p> <p>Constant-attendance supplement: 25% of grant.</p> <p>Partial disability: Percent of full grant proportionate to degree of disability, according to schedule.</p> <p><u>Medical benefits</u> (work injury): Medical, surgical, hospital, and nursing expenses, and medicines, up to 200 pounds. Also, appliance expenses up to 100 pounds, and transport expenses up to 50 pounds.</p>	<p><u>Survivor grant</u> (work injury): Lump sum of 36 months' earnings, less any disability benefits paid. Maximum grant, 1,200 pounds.</p> <p>Payable to dependent survivors or, if none, in reduced amount to partial dependents.</p> <p>Funeral grant: Cost of burial, subject to maximum.</p>	<p>Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.</p> <p>Employers may insure liability with private insurance companies.</p>

**UNION OF SOVIET SOCIALIST REPUBLICS**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1922.</p> <p>Current law: 1956.</p> <p><u>Social insurance system</u></p> <p>(1 ruble equals U. S. \$1.11)</p>	<p>Employed persons, students, and persons disabled in public duties.</p> <p>Exclusion: Members of collective farms (some covered by mutual-aid societies).</p> <p>Special provisions for teachers, scientists, doctors, artists, aviators, etc.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> About 4.4 to 9.0% of payroll, according to industry.</p> <p><u>Government:</u> Excess of expenditure over share of employer contributions allocated to pensions (roughly 50% of cost).</p> <p>Above contributions also finance cash sickness, maternity, and work-injury benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women), and 25 years (men) or 20 years (women) of work; reduced pension if 5 years' work, with 3 immediately before claim (age and work requirements 5-10 years less for difficult or dangerous work, mothers of 5 children, and blind). Pension reduced by one-half if pensioner continues to work in covered employment. Payable abroad.</p> <p><u>Invalidity pension:</u> Incapacity for any work (total invalidity) or usual work (partial invalidity). 2-20 years of work (men) or 1-15 years (women and dangerous work), according to age; reduced pension if fewer years.</p> <p><u>Survivor pensions:</u> Insured had 2-20 years of work (men) or 1-15 years (women or dangerous work), according to age at death; reduced pension if fewer years.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1912.</p> <p>Current law: 1936 (labor code).</p> <p><u>Dual social insurance (cash benefits) and public service (medical care) systems</u></p>	<p>Cash benefits: Employed persons and students (members of collective farms excluded, though some covered by mutual-aid societies).</p> <p>Medical care: Residents.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same; also most of cost of medical care (sanatoria and rest homes also financed in part through social insurance).</p>	<p><u>Sickness, maternity, and medical benefits:</u> No minimum qualifying period.</p> <p>6 months of employment in new job necessary for cash benefits, if left old job voluntarily and did not begin new job within 1 month.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1912.</p> <p>Current laws: 1936 (labor code) and 1956 (pensions).</p> <p><u>Social insurance system</u></p>	<p>Employed persons and students.</p> <p>Exclusion: Workers on collective farms (some covered by mutual-aid societies).</p> <p>Medical care available to all residents.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Same; also cost of medical care.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1944.</p> <p><u>Public system for large families</u></p>	<p>Residents, with 4 or more children (family allowances) or 3 or more (birth grants).</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Eligible children must be 1 year old but under age 5.</p> <p><u>Birth grant:</u> Payable only in respect of 3rd and subsequent births in family.</p>

**UNION OF SOVIET SOCIALIST REPUBLICS**

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 50% of average earnings in last 12 months (or best 5 consecutive years in last 10 years) if earnings above 100 rubles a month; 80-100, 55%; 60-80, 6%; 50-60, 75%; 35-50, 85%; under 35, 100% (rates 5% higher for dangerous work).</p> <p>Increment of 10% of pension for 15 years' work for last employer, or for total work 10 years beyond qualifying period. Supplement of 10% of pension for 1 dependent, 15% for 2 or more.</p> <p>Minimum and maximum pensions: 30 and 120 rubles a month, or 100% of earnings.</p> <p>Pensions 15% lower in rural areas, if pensioner in agriculture.</p> <p>Reduced pension: Proportionate to years of work; minimum, 25% of full pension.</p>	<p><u>Invalidity pension:</u> 65% of earnings up to 30 rubles a month, plus 10% of the rest, if totally disabled. Minimum and maximum, 23 and 60 rubles.</p> <p><u>Constant-attendance pension:</u> 85% of earnings up to 50 rubles, plus 10% of the rest; minimum and maximum, 30 and 90 rubles a month.</p> <p>Supplements to above: 10 or 15% of pension for 10 or 15 years' work for last employer. 10% for 1 dependent, 15% for 2 or more. 15% for attendant. Maximum supplements, 30% of pension.</p> <p><u>Partial invalidity:</u> 45% of earnings up to 40 rubles, plus 10% of the rest. Minimum and maximum, 16 and 40 rubles. Higher rates for difficult or dangerous work.</p> <p>Pensions 15% lower in rural areas.</p>	<p><u>Survivor pensions:</u> 1 survivor, 45% of earnings up to 40 rubles a month (full orphans, 65%), plus 10% of rest; minimum and maximum, 16 and 40 rubles (full orphans, 45).</p> <p>2 survivors: 65% of earnings up to 45 rubles (full orphans, 90%), plus 10% of rest; minimum and maximum, 23 and 60 rubles (full orphans, 90).</p> <p>3 or more survivors: 85% of earnings up to 50 rubles (full orphans, 100%), plus 10% of rest; minimum and maximum, 30 and 90 rubles (full orphans, 120).</p> <p>Eligible survivors: Widow 55, invalid, or caring for child; widower 60 or invalid; children; grandchildren; dependent parents.</p> <p>Increment of 10 or 15% for 10 or 15 years' work for last employer.</p> <p>Higher rates for difficult or dangerous work.</p> <p>Pensions 15% lower in rural areas.</p>	<p>Republic Ministries of Social Security, general administration of program in each Republic.</p> <p>District offices of Ministries (social security department of local governments), local administration including receipt and processing of claims and payment of pensions.</p> <p>Local pension committees, decision of claims; consist of manager of district office, representative of Ministry of Finance, and trade-union representative.</p> <p>Trade unions, registration of enterprises, collection of contributions, and other administrative and consultative functions.</p>
<p><u>Sickness benefit:</u> 50% of earnings, if less than 3 years' work in same undertaking; 60%, if 3-5 years; 70%, if 5-8 years; 80%, if 8-12 years; or 90%, if over 12 years. Maximum benefit, 10 rubles a day.</p> <p>Benefits 10% lower in rural areas, and 50% lower for nonunion members.</p> <p>Payable from 1st day of incapacity, until recovery or pension.</p> <p><u>Maternity benefit:</u> 66 2/3% of earnings. Or, 66 2/3% for 20 days and 100% thereafter, if 1 year with undertaking; 7% for 20 days and 100% thereafter, if 2 years with undertaking; 100% if 2 years in undertaking and 3 years' total work (nonunion members, 66 2/3% in all cases). Maximum benefit, 10 rubles a day.</p> <p>Payable for 8 weeks before and 8 weeks after confinement.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients by governmental health agencies.</p> <p>General and specialist care, hospitalization, laboratory services, dental care, maternity care, appliances, and transportation.</p> <p>Medicines paid for by patients unless provided with hospitalization. Patient ordinarily pays part of cost of appliances.</p> <p>Also, care in sanatoria and rest homes, preference being given to special classes of workers who may pay part of cost.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p> <p>Grant of 12 rubles for layette and 18 rubles for infant's food for births in families where total earnings of family below 50 rubles a month (if one parent employed during last 3 months).</p>	<p>Cash benefits: All-Union Central Council of Trade Unions, general supervision through regional trade-union councils. Factory or local trade-union committees, collection of contributions and decision of claims. Employing enterprise, payment of benefits with wages.</p> <p>Medical care: Ministry of Health of U.S.S.R., Republic Ministries of Health, and local health departments, provision of medical services through clinics, hospitals, maternity homes, and other facilities operated by them.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings; minimum benefit, 30 rubles a month, or 27 rubles in rural areas.</p> <p>Payable from first day of incapacity, until recovery or award of pension.</p>	<p><u>Permanent disability pension (work injury):</u> 90% of earnings up to 45 rubles a month, plus 10% of rest, for total disability. Minimum and maximum, 28 and 90 rubles a month.</p> <p><u>Constant-attendance pension:</u> 100% of earnings up to 50 rubles, plus 10% of rest. Minimum and maximum, 36 and 120 rubles.</p> <p>Supplements to above: 10% of pension for 1 dependent, 15% for 2 or more; and 15% for attendant.</p> <p><u>Partial disability:</u> 65% of earnings up to 40 rubles, plus 10% of rest. Minimum and maximum, 21 and 45 rubles. Higher rates for persons in difficult or dangerous work.</p> <p><u>Medical benefits (work injury):</u> Full care, including appliances.</p>	<p><u>Survivor benefits (work injury):</u> 1 survivor, 65% of earnings up to 40 rubles a month, plus 10% of the rest. Minimum and maximum 16 and 45 rubles a month.</p> <p>2 survivors: 90% of earnings up to 45 rubles, plus 10% of rest. Minimum and maximum, 23 and 90 rubles a month.</p> <p>3 or more survivors: 100% of earnings up to 50 rubles, plus 10% of rest, plus 15% of preceding. Minimum and maximum, 30 and 120 rubles.</p> <p>Eligible survivors: Widow 55, invalid, or caring for child; widower 60 or invalid; children; parents.</p> <p>Higher rates for difficult or dangerous work.</p> <p>Pensions 15% lower in rural areas.</p>	<p>Temporary disability benefits: Administered by national, regional, and local trade-union bodies, with enterprises paying benefits to own employees.</p> <p>Pensions: Administered by Ministries, district offices, pension committees and trade unions that administer ordinary pensions.</p> <p>Medical care: Provided by governmental health agencies furnishing care to population generally.</p>
<p><u>Family allowance:</u> 4 rubles a month for 4th child, rising progressively to 15 rubles for 11th and each additional child (rank based on all living children rather than those under 5).</p> <p><u>Birth grant:</u> Lump sum of 20 rubles on birth of 3d child, rising progressively to 250 rubles for 11th and each additional child.</p>			<p>Republic Ministries of Finance, general administration of program.</p> <p>Republic Ministries of Social Security, adjudication of claims and certification of payments.</p>

**UNITED ARAB REPUBLIC**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1950 (social assistance) and 1955 (provident and insurance fund). Current law: 1959.</p> <p><u>Social insurance system</u></p> <p>(1 pound equals U.S. \$2.30)</p>	<p>Employees in industry and commerce.</p> <p>Exclusions: Agricultural workers, domestic servants, temporary and casual employees, and family labor.</p> <p>Special system for public employees.</p>	<p><u>Insured person</u>: 7% of earnings.</p> <p><u>Employer</u>: 14% of payroll.</p> <p><u>Government</u>: None.</p>	<p><u>Old-age pension</u>: Age 60. 240 months of contribution (some prior service credited). Pension reduced by excess of pension plus current earnings over prior earnings. Payments abroad discretionary with Institute.</p> <p><u>Invalidity pension</u>: Loss of 90% of working capacity. Contributions throughout last 12 months, or for 24 months including the last 3 months.</p> <p><u>Survivor pensions</u>: Deceased was pensioner, or met contribution conditions for invalidity pension at death.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>(1959 social insurance law provides for gradual introduction of sickness insurance; labor code now requires employers to provide sick and maternity leave at part pay, and some medical care.)</p>			
<p><u>WORK INJURY</u></p> <p>First law: 1936. Current law: 1959.</p> <p><u>Social insurance system</u></p>	<p>Employees in industry and commerce, and agricultural employees using machinery.</p> <p>Exclusions: Most agricultural employees, domestic servants, and public employees.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 0.5 to 3% of payroll, according to risk.</p> <p><u>Government</u>: None.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>(1959 social insurance law provides for gradual introduction of unemployment insurance; labor code now requires employers to pay severance indemnity of 15 days' wages for each of first 5 years of employment and 1 month's wages for each additional year.)</p>			
<p><u>FAMILY ALLOWANCES</u></p>			

UNITED ARAB REPUBLIC

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organisation
<p><u>Old-age pension:</u> 2% of average earnings during last 3 years times years of service.</p> <p>Minimum and maximum pensions: 3.6 pounds a month; and 10 pounds a month (or 75% of earnings if less).</p> <p>Lump sum (if ineligible for pension): 11-15% of total covered earnings in last 3 years.</p>	<p><u>Invalidity pension:</u> 40% of average earnings during last 3 years, or during period of contribution if shorter.</p> <p>Minimum pension: 3.6 pounds a month.</p>	<p><u>Widow's pension:</u> 3/8 of invalidity pension of insured; payable to widow of any age or invalid widower.</p> <p><u>Orphan's pensions:</u> 1/4 of pension for 1st child, 1/8 for 2nd (3/8 for first full orphan, 1/8 for 2nd). Payable to sons under 21 (25 if student, no limit if invalid), and unmarried daughters.</p> <p>Parents: 1/8 of pension each. Maximum survivor pensions: 3/4 of invalidity pension.</p> <p>Funeral grant: 1 month's earnings; maximum, 10 pounds.</p>	<p>President of country, general supervision.</p> <p>Social Insurance Institute, administration of program through regional and district offices; managed by tripartite council and director-general.</p>
<p><u>Temporary disability benefit (work injury):</u> 70% of earnings during first 90 days; thereafter, 80%.</p> <p>Minimum benefit: Statutory minimum wage, or full wages if below minimum wage.</p> <p>Payable from 1st day after injury, for up to 12 months.</p>	<p><u>Permanent disability pension (work injury):</u> 60% of average earnings, if totally disabled.</p> <p>Minimum pension: 3.6 pounds a month.</p> <p>Partial disability: Percent of full pension proportionate to degree of disability, if latter 35-89%. Lump sum of 5.5 years' pension, if less than 35% disability.</p> <p><u>Medical benefits (work injury):</u> General and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.</p>	<p><u>Survivor pension (work injury):</u> 50% of earnings of insured, distributed among eligible survivors. Minimum pension: 3.6 pounds a month.</p> <p>Pension divided 1/2 to widow and 1/2 to orphans; or if dependent parent, 1/5 to parent, 2/5 to widow, and 2/5 to orphans; etc.</p> <p>Funeral grant: Lump sum of 1 month's earnings; maximum, 10 pounds.</p>	<p>President of country, general supervision.</p> <p>Social Insurance Institute, administration of program through regional and district offices.</p> <p>Larger employers may provide medical care and temporary disability benefits themselves, with up to 25% reduction in contribution rate.</p>

UNITED KINGDOM

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1908 (old-age pensions), 1911 (invalidity insurance), and 1925 (old-age and survivors insurance).</p> <p>Current laws: 1946 (national insurance) and 1948 (national assistance).</p> <p><u>Social insurance system</u></p> <p>(1d equals U.S. \$2.80; 1s. equals 14 cents; 1d. equals about 1 cent)</p>	<p>All residents (coverage optional for married women, and for self-employed and nonemployed persons whose income below £208 a year).</p> <p>Graduated provisions cover only employees whose wages are above £9 a week (contracting out from graduated provisions permitted if private plan provides equivalent benefits).</p>	<p><u>Insured person:</u> Employee, 8s3 1/2d (men) or 7s2 1/2d (women) a week, plus 4 1/4% of weekly wages between £9-18 (contracted-out man, 10s8 1/2d; women, 8s8 1/2d). Self-employed, 13s4d (men) or 11s (women). Non-employed, 10s2d (men) or 7s10d (women).</p> <p><u>Employer:</u> 8s3 1/2d (men) or 7s2 1/2d (women) a week, plus 4 1/4% of weekly wages between £9-18 (contracted-out men, 10s8 1/2d; women, 8s8 1/2d).</p> <p><u>Government:</u> Amount equal to 1/4 of above flat contributions (1/3 for self and non-employed); lump-sum subsidy; and full cost of national assistance.</p> <p>Above flat and government contributions also finance cash sickness, maternity, and unemployment benefits.</p>	<p><u>Old-age pension:</u> Age 65 (men) or 60 (women). 156 weeks of paid contributions, and annual average of 50 weeks paid or credited (reduced pension if 13-49 weeks). Retirement necessary until age 70 (men) or 65 (women); pension reduced by earnings over £5 5s. a week. Payable abroad, except later increases.</p> <p><u>Invalidity pension:</u> Incapacity for work. 156 weeks of paid contributions as employee or self-employed, and 50 weeks paid or credited in last year.</p> <p><u>Survivor pensions:</u> 156 weeks of paid contributions, and annual average of 50 weeks paid or credited (reduced pension if 13-49 weeks). For full orphans, 1 parent insured (no minimum contribution period).</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1911.</p> <p>Current laws: 1946 (national insurance and national health service laws).</p> <p><u>Dual social insurance (cash benefits) and national health service (medical care) systems</u></p>	<p>Cash sickness and maternity benefits: Employed and self-employed persons (coverage optional for married women, and for self-employed persons whose income below £208 a year).</p> <p>Maternity grants: All mothers.</p> <p>Medical care: All residents.</p>	<p><u>Insured person:</u> For cash benefits, see flat pension contributions above. For national health service, 2s8 1/2d a week (male employee), 2s0 1/2d (female employee), 2s10d (other men), or 2s2d (other women).</p> <p><u>Employer:</u> For cash benefits, see flat pension contributions above. For national health service, 7 1/2d per employee a week.</p> <p><u>Government:</u> For cash benefits, see pension contributions and subsidy above. For national health service, about 80% of total cost.</p>	<p><u>Cash sickness benefit:</u> 26 weeks of paid contributions as employee or self-employed, and 50 weeks paid or credited in last year (reduced benefit if 26-49 weeks).</p> <p><u>Cash maternity benefit:</u> 26 weeks of paid contributions in last year as employee or self-employed, and 50 weeks paid or credited (reduced benefit if 26-49 weeks).</p> <p><u>Maternity grants:</u> 26 weeks of paid contributions by woman or husband, and 26 weeks paid or credited in last year.</p> <p><u>Medical care:</u> Residence in country (no other conditions).</p>
<p><u>WORK INJURY</u></p> <p>First law: 1897.</p> <p>Current law: 1946.</p> <p><u>Social insurance system</u></p>	<p>All employees.</p> <p>Special system of supplementary benefits for miners.</p>	<p><u>Insured person:</u> 8d. a week (men) or 5d. (women).</p> <p><u>Employer:</u> 9d. a week (men) or 6d. (women)</p> <p><u>Government:</u> Contribution equal to 1/5 of total contributions paid by employees and employers.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1911.</p> <p>Current laws: 1946 (national insurance) and 1948 (national assistance).</p> <p><u>Compulsory insurance system</u></p>	<p>All employees (coverage optional for married women).</p>	<p><u>Insured person:</u> See flat pension contributions above.</p> <p><u>Employer:</u> Same.</p> <p><u>Government:</u> See pension contributions and subsidy above; also, full cost of national assistance.</p>	<p><u>Unemployment benefit:</u> 26 weeks of paid contributions as employee, and 50 weeks paid or credited in last year (reduced benefit if 26-49 weeks).</p> <p>Capable of and available for work, and registration at employment exchange.</p> <p>Unemployment not due to voluntary leaving, industrial misconduct, direct participation in trade dispute, refusal of suitable job offer, or failure to follow up job or training opportunity (disqualification up to 6 weeks).</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1945.</p> <p><u>Universal public system</u></p>	<p>Residents, with 2 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> None.</p> <p><u>Government:</u> Whole cost.</p>	<p><u>Family allowances:</u> Child must be under age 15 (16 if invalid, 19 if student).</p> <p>26 weeks of residence in last 12 months (aliens must have, in addition, 156 weeks of residence in last 4 years).</p>

UNITED KINGDOM

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Flat old-age pension:</u> £3 7s.6d. a week.</p> <p>Dependents' supplements: £2 1s.6d. for noninsured wife over 60; £1 for 1st child; and 12s. for each other child.</p> <p>Increment for deferred retirement: 1s. a week for each 12 weeks of contribution after pensionable age (1s.6d. if noninsured wife over 60).</p> <p><u>Graduated old-age pension</u> (if not contracted-out): 6d. a week for every £7 10s. (man) or £9 (woman) of graduated employee contributions paid during lifetime (payable in addition to flat pension).</p> <p>(National assistance payable to aged persons whose resources below needs.)</p>	<p><u>Invalidity pension:</u> £3 7s.6d. a week (represents ordinary sickness benefit, whose duration unlimited if qualifying conditions met--there is no invalidity benefit as such).</p> <p>Dependents' supplements: £2 1s.6d. for 1 adult dependent; £1 for 1st child; and 12s. for each other child.</p> <p>Reduced rates for married women and youths.</p> <p>(National assistance payable to invalids whose resources below needs; special rates for tuberculous and blind.)</p>	<p><u>Temporary widow's benefit</u> (1st 13 weeks for all widows): £4 15s. a week plus £1 10s. for 1st child and £1 2s. for each other child.</p> <p><u>Widowed mother's benefit</u> (if child in care): £4 17s.6d. a week, plus £1 2s. for 2nd and each other child.</p> <p><u>Widow's pension</u> (if age 50 at husband's death or when last child ineligible): £3 7s.6d. a week.</p> <p><u>Full orphans</u> (guardian's benefit): £1 17s.6d. a week-per child.</p> <p>Funeral grant: £25.</p> <p><u>Graduated widow's pension</u> (if not contracted-out): 50% of graduated pension earned by husband before death, payable at age 60.</p> <p>(National assistance payable to survivors whose resources below needs.)</p>	<p>Ministry of Pensions and National Insurance, administration of flat contributions and flat and graduated pensions through its regional and local offices.</p> <p>Inland Revenue Department, collection of graduated contributions.</p> <p>Registrar of Non-Participating employments, certification of contracted-out plans (plans must provide equivalent pensions, preserve pension rights if employment ends, and be financially sound).</p> <p>National Assistance Board, administration of assistance through its regional and area offices.</p>
<p><u>Sickness benefit:</u> £3 7s.6d. a week, plus £2 1s.6d. for 1 adult dependent, £1 for 1st child, and 12s. for each other child.</p> <p>Payable after 3-day waiting period (no waiting period if 12 days lost within 13 weeks), for up to 52 weeks; duration unlimited after 156 weeks of contribution.</p> <p><u>Maternity benefits:</u> £3 7s.6d. a week, plus £2 1s.6d. for 1 adult dependent, £1 for 1st child, and 12s. for each other child; payable for 11 weeks before and 7 weeks after confinement.</p> <p>Also, lump-sum maternity grant of £16, plus an additional £6 if confinement in home or at own expense.</p>	<p><u>Medical benefits:</u> Medical services provided by doctors and druggists under contract with and paid directly by national health service, and by public hospitals.</p> <p>General practitioner care, specialist services, hospitalization, maternity care, dental care, medicines, appliances, and home nursing.</p> <p>Patients pay 1s. for each prescription item, £1 for each dental treatment (except children and expectant or new mothers), 10s. for each spectacle lens, and about 50% of cost of dentures.</p> <p>Duration: No limit.</p>	<p><u>Medical benefits for dependents:</u> Same as for family head.</p> <p>Wife also receives same lump-sum maternity grants as working woman.</p>	<p>Ministry of Pensions and National Insurance, administration of contributions and cash benefits through its regional and local offices.</p> <p>Ministry of Health, general administration of medical services through national health service.</p> <p>Medical services administered locally by Executive Council for each local health authority area (general medical, dental, and pharmaceutical services); about 15 Regional Hospital Boards; and local health authorities (home nursing, midwifery, etc.)</p>
<p><u>Temporary disability benefit</u> (work injury): £5 15s. a week.</p> <p>Dependents' supplements: £2 1s.6d. for 1 adult dependent; £1 for 1st child; and 12s. for each other child.</p> <p>Reduced rates for married women and youths.</p> <p>Payable after 3-day waiting period (no waiting period if 12 days of incapacity), for up to 26 weeks.</p>	<p><u>Permanent disability pension</u> (work injury): £5 15s. a week for 100% disablement.</p> <p>Unemployability supplement of £3 7s.6d. a week, and dependents' supplements, payable if total incapacity permanent.</p> <p>Constant-attendance supplement: Up to £2 10s. (in exceptional cases, £5).</p> <p>Partial disablement: From 23s. a week for 20% to £5 3s.6d. for 90% disablement (lump sum of up to £380 for 1-19%). Special hardship supplement of up to £2 6s. if change in occupation necessary.</p> <p><u>Medical benefits</u> (work injury): Provided under national health service.</p>	<p><u>Widow's pension</u> (work injury): £4 15s. a week for 13 weeks. Thereafter, £3 15s. if caring for child, invalid, age 50 at husband's death, or age 40 when children reach age limit.</p> <p><u>Widower's pension</u> (work injury): £3 15s. a week, if invalid and dependent.</p> <p><u>Orphans' pensions</u> (work injury): £1 10s. a week for 1st child, £1 2s. for each other child (£1 and 12s., if not in widow's care).</p> <p>Other eligible survivors: Parents (first priority) and other relatives previously dependent on insured.</p>	<p>Ministry of Pensions and National Insurance, administration of cash benefits through its regional and local offices.</p> <p>Ministry of Health, administration of medical benefits through national health service.</p>
<p><u>Unemployment benefit:</u> £3 7s.6d. a week. Dependents' supplements: £2 1s.6d. for 1 adult dependent; £1 for 1st child; and 12s. for each other child.</p> <p>Reduced rates for married women and youths.</p> <p>Payable after 3-day waiting period (unless 12 days lost within 13 weeks), for up to 180 days for one spell. After 5 years of insurance, extended 3 days for each 5 weeks of contribution in last 10 years, minus 1/10 of benefit days in last 4 years; overall maximum duration, 492 days.</p> <p>(National assistance payable to unemployed whose resources below needs.)</p>			<p>Ministry of Pensions and National Insurance, administration of contributions and records.</p> <p>Ministry of Labor, administration of benefits through its regional offices and employment exchanges; includes receipt, decision, and payment of claims.</p> <p>National Assistance Board, administration of assistance through its regional and area offices.</p>
<p><u>Family allowance:</u> 8s. a week for 2nd child, and 10s. for 3rd and each other child.</p>			<p>Ministry of Pensions and National Insurance, administration of program through its regional and local offices.</p>



UNITED STATES OF AMERICA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><b>OLD AGE, INVALIDITY, DEATH</b></p> <p>First and current law: 1935.</p> <p><u>Social insurance system</u></p>	<p>Gainfully occupied persons, including self-employed.</p> <p>Exclusions: Brief agricultural and domestic employment; minor self-employment (when annual net income below \$400); and self-employed doctors of medicine.</p> <p>Voluntary coverage for employees of non-profit institutions and State and local governments, and for clergymen.</p> <p>Applies in U.S., Puerto Rico, Virgin Islands, Guam, and Samoa, and to citizens employed abroad by U.S. employers.</p> <p>Special systems for railroad employees, Federal employees, and many other public employees.</p>	<p><u>Insured person:</u> 3.625% of earnings (4.125% in 1966 and 4.625% in 1968). Self-employed, 5.4% (6.2% in 1966 and 6.9% in 1968).</p> <p><u>Employer:</u> 3.625% of payroll (4.125% in 1966 and 4.625% in 1968).</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: \$4,800 a year.</p> <p>0.5% of earnings out of total employee-employer contributions and 0.375% out of self-employed contribution for invalidity benefits; remainder for old-age and survivor benefits.</p>	<p><u>Old-age pension:</u> Age 65, or 62 with 5/9 of 1% reduction per month under 65. Coverage for 1/4 of calendar quarters since 1950, or 40 quarters. Pension reduced by earnings over \$1,700 a year, and half of those \$1,200-1,700, until age 72. Not paid to aliens abroad over 6 months unless 10 years' coverage or residence, or reciprocity.</p> <p><u>Invalidity pension:</u> Incapacity for substantial gainful activity due to long or incurable impairment. Coverage for 1/4 of quarters since 1950, or 40 quarters; and in 20 of last 40 quarters. 6-month waiting period.</p> <p><u>Survivor pensions:</u> Deceased was pensioner, or covered in 6 of last 13 quarters, 1/4 of quarters since 1950, or 40 quarters (widowed mother and orphans); 1/4 of quarters since 1950, or 40 quarters (aged widow and parent). Pensions reduced by earnings, as above.</p>
<p><b>SICKNESS AND MATERNITY</b></p> <p>Four State laws only: Rhode Island, 1942; California, 1946; New Jersey, 1948; and New York, 1949.</p> <p><u>Limited social insurance system</u> (cash sickness benefits mainly)</p>	<p>Employees in industry and commerce in California, New Jersey, New York, and Rhode Island.</p> <p>Exclusions: Agricultural employees (except California); domestic employees; employees of nonprofit institutions; and employees of firms with 3 or less workers (New Jersey).</p> <p>Three States (excluding Rhode Island) permit employer to substitute equivalent private plan or self-insurance for State coverage.</p> <p>Special national systems for railroad employees (cash benefits) and Federal employees (medical expenses); and Federal-State system for aged persons of limited means (medical expenses).</p>	<p><u>Insured person:</u> 1% of earnings (California and Rhode Island), or 0.5% (New Jersey and New York).</p> <p><u>Employer:</u> None (California and Rhode Island); 0.1-0.75% of payroll, according to risk (New Jersey); and any benefit costs above 0.5% of earnings (New York).</p> <p><u>Government:</u> None.</p> <p>Maximum earnings for contribution and benefit purposes: \$3,000 a year (New Jersey and New York); \$3,600 (Rhode Island); and \$5,600 (California).</p>	<p><u>Sickness benefit:</u> \$300 of insured earnings in last year (California); 17 weeks of employment in last year (New Jersey); employment during last 4 weeks (New York); and 20 weeks of employment in last year (Rhode Island).</p> <p><u>Medical and maternity benefits:</u> Same as above, where provided (provided only on limited scale).</p>
<p><b>WORK INJURY</b></p> <p>First laws: 1908 (Federal employees) and 1911 (ten State laws).</p> <p>Current laws: 50 State laws, Puerto Rico law, and 3 Federal laws (Federal employees, longshoreman and harbor workers, and private employees in District of Columbia); 45 of these laws first enacted during 1911-20.</p> <p><u>Compulsory or elective insurance with public or private carrier</u> (according to State)</p>	<p>Employees in industry and commerce generally, and most public employees.</p> <p>Common exclusions: Agricultural employees (2/3 of States), domestic servants (9/10 of States), casual employees (4/5 of States), employees of firms with 2-14 employees (3/5 of States), and employees in nonhazardous occupations (1/4 of States).</p> <p>Coverage compulsory in about 1/2 of States and elective in others.</p>	<p><u>Insured person:</u> Minor contributions in a few States.</p> <p><u>Employer:</u> Whole cost in most States, and most of cost in others, through insurance premiums varying with risk or self-insurance.</p> <p><u>Government:</u> None, except for own employees.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><b>UNEMPLOYMENT</b></p> <p>Federal law: 1935 (imposes tax on employers, with offset for contributions to approved State programs; grants to States for administration of programs and minimum administrative standards).</p> <p>State laws: All 50 States, Puerto Rico, and District of Columbia have separate laws creating own programs; State laws first enacted between 1932 and 1937.</p> <p><u>Compulsory insurance system</u></p>	<p>Federal law: Employees of firms in industry and commerce with 4 or more workers.</p> <p>State programs: Employees covered by Federal law; about half of States also cover employees of firms with 1-3 workers.</p> <p><u>Common exclusions:</u> Agricultural employees, domestic servants, employees of nonprofit institutions, State and local government employees (2/5 of States), casual employees, and family labor.</p> <p>Special Federal programs for railroad employees, Federal civilian employees, and ex-servicemen.</p>	<p><u>Insured person:</u> None, except in Alabama (0.25-0.5%), Alaska (0.3-0.9%), and New Jersey (0.25% of earnings).</p> <p><u>Employer:</u> Federal tax, 0.4% of payroll (3.1% basic rate less 2.7% offset for contributions to State programs). State programs, basic rate of 2.7% of payroll, with actual rates varying from 0 to 7% according to individual employer's unemployment experience; average rate, about 2.4%.</p> <p><u>Government:</u> Federal government pays cost of administration of State programs from above Federal tax (balance set aside for loans to States or returned to them).</p> <p>Maximum earnings for contribution and benefit purposes: \$3,000 a year under Federal tax and most State programs.</p>	<p><u>Unemployment benefit:</u> Most State programs require minimum earnings in preceding base year equal to specified multiple (typically 30) of weekly benefit or specified total amount (e.g., \$300). A few States require a specified number of weeks of employment (e.g., 20 weeks).</p> <p>Ability to work, availability and readiness for work, and registration.</p> <p>Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer (length of disqualification varies among States).</p>
<p><b>FAMILY ALLOWANCES</b></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 58.85% of first \$110 of average monthly earnings after 1950 (excluding 5 lowest years), plus 21.4% of next \$290. Minimum and maximum pension, \$40 and \$127 a month.</p> <p>Dependents' supplements: 50% of pension each for aged wife, or wife caring for child; aged dependent husband; and each child under 18 or invalid.</p> <p>Maximum total pension: \$254 a month or, if less, greater of 80% of earnings and 150% of basic pension.</p> <p>(Old-age assistance payable to needy aged, after needs test, under Federal-State program.)</p>	<p><u>Invalidity pension:</u> 58.85% of first \$110 of average monthly earnings after 1950 (excluding 5 lowest years), plus 21.4% of next \$290. Minimum and maximum pension, \$40 and \$127 a month.</p> <p>Dependents' supplements: 50% of pension each for aged wife, or wife caring for child; aged dependent husband; and each child under 18 or invalid.</p> <p>Maximum total pension: \$254 a month or, if less, greater of 80% of earnings and 150% of basic pension.</p> <p>(Assistance payable to needy disabled persons, after needs test, under Federal-State program.)</p>	<p><u>Widow's pension:</u> 82.5% of basic pension of insured if age 62 (same for aged dependent widower), or 75% if below 62 and caring for child of insured.</p> <p><u>Orphans' pensions:</u> 75% of basic pension of insured for each half or full orphan under 18 or invalid.</p> <p>Parent: 82.5% of pension of insured for 1 dependent aged parent, or 150% for 2 parents.</p> <p>Maximum survivor pensions: \$254 a month, or 80% of earnings if less.</p> <p>Funeral grant: Lump sum of 3 months' basic pension of insured; maximum, \$255.</p> <p>(Assistance payable to needy orphans and relatives with whom living, after needs test, under Federal-State program.)</p>	<p>U.S. Department of Health, Education, and Welfare, general supervision.</p> <p>Social Security Administration, in Department, administration of benefits through its area and district offices.</p> <p>U.S. Treasury Department, collection of contributions through its Internal Revenue Service, payment of benefits, and management of reserves.</p>
<p><u>Sickness benefit:</u> 50% of weekly earnings (New York), 55% (Rhode Island), or 61-67% (New Jersey); or 4-7% of quarterly earnings a week (California). Supplement of \$1 a week per child for up to 4 children payable in Rhode Island only.</p> <p>Payable after 7-day waiting period (none in California when hospitalized), for up to 26 weeks.</p> <p><u>Maternity benefit:</u> In Rhode Island, 55% of earnings payable for up to 14 weeks. In New Jersey, 61-67% of earnings payable for up to 8 weeks. Other States, none.</p>	<p><u>Medical benefits:</u> In California, cash refund of \$12 a day toward hospital expenses for up to 20 days. In New York, medical benefits may be provided under a private plan in lieu of cash sickness benefits up to prescribed maximum.</p> <p>Other States: No medical benefits provided.</p> <p>(Medical services provided to aged persons unable to pay for own care in about 30 States under Federal-State program.)</p>	<p><u>Medical benefits for dependents:</u> None provided.</p>	<p>Departments of State Governments administering unemployment insurance, administration of program in 3 States (California Department of Employment, New Jersey Department of Labor and Industry, and Rhode Island Department of Employment Security).</p> <p>Workmen's Compensation Board, administration of program in New York.</p>
<p><u>Temporary disability benefit (work injury):</u> 60-66 2/3% of earnings, in most States. About 1/3 of States provide supplements for dependents.</p> <p>Maximum benefit: \$30-150 a week, according to State; about 1/2 of States have maximums of \$50 a week or more.</p> <p>Payable after 7-day waiting period in majority of States, and after 3-5 days in most others.</p>	<p><u>Permanent disability pension (work injury):</u> 60-66 2/3% of earnings in most States, if totally disabled. Constant-attendance and dependents' supplements provided in some States. Maximum pension: \$30-150 a week, according to State.</p> <p>Payable for life or throughout disability in about 3/5 of States, but only for 330-550 weeks or up to \$10,000-30,000 in remainder.</p> <p>Partial disability: Proportionate to wage loss, or full rate for fewer weeks in case of scheduled injuries.</p> <p><u>Medical benefits (work injury):</u> Medical services provided for as long as required in 3/4 of States, and for a specified period or up to a maximum total cost in others.</p>	<p><u>Survivor pensions (work injury):</u> 35-66 2/3% of earnings of insured for widow, in most States; 60-80% for widow plus children.</p> <p>Maximum pension: \$30-70 a week under most laws (payable for only 300-600 weeks or up to specified aggregate amount under about 4/5 of laws).</p> <p>Other eligible survivors (some laws only): Dependent parents, brothers and sisters.</p> <p>Funeral grant: Lump sum of \$200-1,000, according to State.</p>	<p>State Workmen's Compensation Agencies, administration of program in about 1/2 of States, State Departments of Labor in about 1/3 of them, and courts in 5 States.</p> <p>Governmental workmen's compensation funds exist in about 1/3 of States.</p> <p>Employers must insure with State fund in 8 States; may insure with State fund or private carrier, or self-insure, in 11 States; and may insure with private carrier or self-insure in remainder.</p>
<p><u>Unemployment benefit:</u> About 50% of earnings, according to diverse State formulas. Minimum benefit \$3-25, and maximum benefit \$16-55 a week, according to State. Average benefit, \$35 a week.</p> <p>Dependents' supplements: About 1/5 of States provide \$1-5 a week per child and sometimes for other dependents.</p> <p>Payable after 1-week waiting period in most States, for up to 6-39 weeks according to State; average duration is about 13 weeks.</p> <p>(Assistance available to some needy unemployed exhausting benefit rights.)</p>			<p>U.S. Department of Labor, administration of program nationally through its Bureau of Employment Security.</p> <p>State Employment Security Agencies, administration of individual State programs through their local employment offices; agencies are either a department of State government, or a board or commission.</p>

UPPER VOLTA

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First and current law: 1960.</p> <p><u>Social insurance system</u></p> <p>(1 franc equals 0.4 of 1 U.S. cent)</p>	<p>Employed persons.</p> <p>Exclusions: Temporary workers and temporary aliens covered elsewhere.</p> <p>Special system for public employees.</p>	<p><u>Insured person</u>: 1.8% of earnings.</p> <p><u>Employer</u>: 2.7% of payroll.</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Old-age pension</u>: Age 55 (payable at age 50, subject to 5% reduction for each year under 55). 5 years of contribution. Retirement from gainful employment necessary. Payable abroad.</p> <p><u>Invalidity pension</u>: Incapacity for any work. Age 50. 5 years of contribution.</p> <p><u>Survivor pensions</u>: Deceased was pensioner at death, or had 5 years of contribution.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1952.</p> <p>Current law: 1955.</p> <p><u>Social insurance system (maternity benefits only)</u></p> <p>(Labor code requires employers to provide sick leave and certain medical services.)</p>	<p>Employed women.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 0.3% of payroll.</p> <p><u>Government</u>: None.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Sickness benefits</u>: None under insurance.</p> <p><u>Maternity benefits</u>: Women in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1932.</p> <p>Current law: 1957.</p> <p><u>Social insurance system</u></p>	<p>Employed persons.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 0.8 to 4% of payroll, according to risk in establishment.</p> <p><u>Government</u>: None.</p>	<p><u>Work-injury benefits</u>: No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1955.</p> <p><u>Employment-related system</u></p>	<p>Employees with 1 or more children.</p> <p>Special system for public employees.</p>	<p><u>Insured person</u>: None.</p> <p><u>Employer</u>: 4.7% of payroll.</p> <p><u>Government</u>: Yield from part of turnover tax.</p> <p>Maximum earnings for contribution purposes: 50,000 francs a month.</p>	<p><u>Family allowance</u>: Child must be under age 14 (18 if apprentice, 21 if student or invalid).</p> <p>Parent must have had 3 months of employment, and be currently working 18 days or 120 hours a month (or be widow of recipient).</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 1.33% of base earnings times years of insurance (latter include periods of employment before law enacted, and periods of incapacity), according to point system. Maximum years counted, 30 years.</p> <p>Child's supplement: 10% of pension for each of first 3 children.</p> <p>Former workers with 10 years of prior employment who are ineligible for pension receive old-age allowance equal to 30% of current minimum wage.</p>	<p><u>Invalidity pension:</u> 1.33% of base earnings times years of insurance (latter include periods of employment before law enacted and periods of incapacity), according to point system. Maximum years counted, 30 years.</p> <p>Child's supplement: 10% of pension for each of first 3 children.</p> <p>Former workers with 10 years of prior employment receive invalidity allowance equal to 30% of current minimum wage.</p>	<p><u>Widow's pension:</u> 50% of pension of insured, payable to widow age 50 or caring for 2 or more children.</p> <p><u>Orphans' pensions:</u> 20% of pension of insured for each full orphan. Maximum, 100% of pension of insured.</p>	<p>Ministry of Labor and Civil Service, general supervision.</p> <p>Social Welfare Fund, administration of program.</p>
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Working women receive part of cost of medical care during pregnancy and confinement.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Ministry of Labor and Civil Service, general supervision.</p> <p>Social Welfare Fund, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings for first 28 days of disability; 66 2/3% thereafter.</p> <p>Payable from day after injury, until recovery or certification of permanent disability.</p>	<p><u>Permanent disability pension (work injury):</u> Percent of earnings equal to percentage of disability reduced by 1/2 for that under 50% and increased by 1/2 for that over 50%.</p> <p>Constant-attendance supplement: 40% of pension.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical expenses, hospitalization, drugs, appliances, and transport.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.</p> <p>Dependent parents and grandparents: 10% of earnings each.</p> <p>Maximum survivor pensions: 85% of earnings.</p> <p>Funeral grant: Cost of burial.</p>	<p>Ministry of Labor and Civil Service, general supervision.</p> <p>Social Welfare Fund, administration of contributions and benefits.</p>
<p><u>Family allowance:</u> 700 francs a month for 1st and each other child.</p> <p><u>Prenatal allowance:</u> 700 francs a month for 9 months (paid in 3 installments).</p> <p><u>Birth grant:</u> Lump sum of 8,400 francs for each birth.</p>			<p>Ministry of Labor and Civil Service, general supervision.</p> <p>Social Welfare Fund, administration of program.</p>

**URUGUAY**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First laws: 1919 (public utilities and services, and noncontributory pensions), 1928 (industry and commerce), 1942 (domestic service), and 1943 (rural workers).</p> <p>Current law: 1948.</p> <p><u>Social insurance system</u></p> <p>(1 peso equals 5.8 U.S. cents)</p>	<p>Employees and self-employed persons in industry and commerce.</p> <p>Special systems for rural workers and domestic servants, bank employees, notaries, members of liberal professions, and public employees and teachers.</p>	<p><u>Insured person:</u> 12-17% of earnings, according to level of latter and age when first covered.</p> <p><u>Employer:</u> 19% of payroll.</p> <p><u>Government:</u> Allocations from proceeds of various taxes, including those on income and bank checks.</p>	<p><u>Old-age pension:</u> Age 50, and 30 years (men) or 25 years (women) of work. Reduced pension: Age 60 (men) or 55 (women), and 10 years of work; age 40, 10 years of work, unemployed, and registered; or woman with 10 years of work and now caring for child. Retirement unnecessary. Not payable abroad permanently.</p> <p><u>Invalidity pension:</u> Inability to continue previous employment. 10 years of work.</p> <p><u>Survivor pension:</u> Deceased was pensioner, or had 10 years of work (lump-sum grant, if fewer than 10 years).</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First and current law: 1958.</p> <p><u>Social insurance system (maternity benefits only)</u></p>	<p>Employed women.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.5% of payroll.</p> <p><u>Government:</u> None.</p>	<p><u>Sickness benefits:</u> None provided.</p> <p><u>Maternity benefits:</u> No minimum qualifying period.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1914.</p> <p>Current law: 1941.</p> <p><u>Voluntary insurance with public carrier</u></p>	<p>Wage earners, salaried employees in industry and commerce, agricultural workers, domestic servants, and public employees.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, through direct provision of benefits or insurance premiums varying with risk.</p> <p><u>Government:</u> None</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First laws: 1944 (meatpacking industry) and 1945 (wool and hide industry).</p> <p>Current law: 1958.</p> <p><u>Compulsory insurance system</u></p>	<p>Employees in industry and commerce.</p> <p>Special systems for meat-packing and wool industries.</p>	<p><u>Insured person:</u> 1% of earnings.</p> <p><u>Employer:</u> 1% of payroll.</p> <p><u>Government:</u> Proceeds of special taxes and excises.</p>	<p><u>Unemployment benefits:</u> 6 months of contribution, and 2 years of residence.</p> <p>Able and willing to work, and income below specified levels.</p> <p>Unemployment not due to voluntary leaving or direct participation in strike.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First and current law: 1943.</p> <p><u>Employment-related system</u></p>	<p>Employees, self-employed persons and employers, and social insurance beneficiaries, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 5% of payroll, or 6% in agriculture.</p> <p><u>Government:</u> None.</p>	<p><u>Family allowances:</u> Child must be under 14 (16 if student, 18 if orphan or invalid).</p> <p>Income of parent must be less than 2,500 pesos a month.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Old-age pension:</u> 100% of average earnings in last 5 years, less 5% of earnings for each 50 pesos by which average exceeds 500 pesos a month; minimum pension, 300 pesos a month.</p> <p><u>Reduced pension:</u> 1/30 (men) or 1/25 (women) of full pension times years of credited employment.</p> <p>Pensions adjusted every 2 years for wage and price changes.</p> <p>(Noncontributory pensions payable to needy aged persons not eligible for insurance pension.)</p>	<p><u>Invalidity pension:</u> 1/30 (men) or 1/25 (women) of full old-age pension times years of credited employment. Minimum pension, 300 pesos a month.</p> <p>Pensions adjusted every 2 years for wage and price changes.</p> <p>(Noncontributory pensions payable to needy invalids not eligible for insurance pension.)</p>	<p><u>Survivor pension:</u> 1 survivor, 50% of pension of insured; 2 or more survivors, 66 2/3% of pension. Minimum pension, 250 pesos a month.</p> <p>Eligible survivors: Widow, invalid dependent widower, sons under 18, daughters under 24, parents, and unmarried sisters.</p> <p>Pensions adjusted every 2 years for wage and price changes.</p> <p><u>Lump-sum grant</u> (if no pension payable): Final monthly earnings times years of employment.</p> <p><u>Funeral grant:</u> 3 month's pension or wages.</p>	<p>Ministry of Public Instruction and Social Welfare, general supervision.</p> <p>Retirement and Survivors Pension Fund for Industry and Commerce, administration of program; managed by bipartisan board.</p>
<p><u>Sickness benefit:</u> None provided.</p> <p><u>Maternity benefit:</u> 100% of earnings. Payable for up to 6 weeks before, and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> None provided for ordinary sickness.</p> <p>Maternity care provided for working women.</p>	<p><u>Medical benefits for dependents:</u> None provided, except pediatric care for infants of working women.</p>	<p>Ministry of Industry and Labor, general supervision.</p> <p>Central and Provincial Family Allowance Equalization Funds, administration of program; managed by tripartite boards.</p> <p>Funds operate own maternity care facilities in Montevideo, and contract for maternity care elsewhere.</p>
<p><u>Temporary disability benefit</u> (work injury): 50% of earnings, for first 30 days; thereafter, 66 2/3%. Minimum benefit, 3 pesos a day.</p> <p>Payable from 1st day following incapacity for work.</p>	<p><u>Permanent disability pension</u> (work injury): 85% of earnings, if totally disabled.</p> <p>Partial disability: Percentage of earnings corresponding to percent of wage loss, minus 15% of earnings. No pension if incapacity 10% or less.</p> <p><u>Medical benefit:</u> Medical and surgical care, hospitalization, medicines, and appliances.</p>	<p><u>Widow's pension</u> (work injury): 30% of earnings of insured. Also payable to invalid widower.</p> <p><u>Orphans' pension</u> (work injury): 20% of earnings for 1 child, 25% for 2, 45% for 3, and 55% for 4 or more orphans under 16 (no age limit if invalid). If full orphans, 30% of earnings each.</p> <p>Other eligible survivors (in absence of above): Parents, grandparents.</p> <p>Maximum survivor pensions: 66 2/3% of earnings of insured.</p> <p>Funeral grant: Lump sum of up to 300 pesos.</p>	<p>State Insurance Bank, administration of program (cooperative administration of benefits by Bank and Pension Fund for Industry and Commerce, if insured also covered by Fund).</p> <p>Employers may insure with Bank; insurance compulsory for forest and peat bog employers and public employers.</p> <p>Bank operates own traumatological hospital, but Ministry of Public Health provides medical care in some cases.</p> <p>Agreements between employers and workers subject to approval of National Labor Institute.</p>
<p><u>Unemployment benefit:</u> 50% of earnings. Maximum benefit, 180 pesos a month.</p> <p><u>Wife's supplement:</u> 20% of benefit.</p> <p>Payable for up to 120 days a year (may be extended to 180 days).</p>			<p>Ministry of Public Instruction and Social Welfare, general supervision.</p> <p>Retirement and Survivors Pension Fund for Industry and Commerce, administration of program.</p>
<p><u>Family allowance:</u> 30 pesos per month per child if 1 or 2 children; 35 pesos if 3 or 4 children; and 40 pesos if 5 or more children.</p>			<p>Ministry of Industry and Labor, general supervision.</p> <p>Central and Provincial Family Allowance Equalization Funds, administration of allowances.</p>

**VENEZUELA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>(1 bolivar equals about 22 U.S. cents)</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1940.</p> <p>Current law: 1951.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees in industry and commerce with earnings of 24,000 bolivars or less a year.</p> <p>Exclusions: Agricultural, domestic, public, and temporary employees; family labor; and homeworkers.</p> <p>Coverage being extended gradually to different regions; operative in Caracas and over 40 other centers.</p>	<p><u>Insured person:</u> About 2.9% of earnings, according to 8 wage classes.</p> <p><u>Employer:</u> About 2.9% of payroll, according to wage classes of employees.</p> <p><u>Government:</u> Cost of administration and of establishing hospitals and other facilities. (Meets 12-15% of total operating cost.)</p> <p><u>Maximum earnings for contribution and benefit purposes:</u> 252 bolivars a week.</p>	<p><u>Cash sickness and medical benefits:</u> Current coverage (39 weeks of contribution in last 12 months required for extension of duration to 52 weeks).</p> <p><u>Cash maternity benefit:</u> 13 weeks of contribution in last 12 months.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1923.</p> <p>Current law: 1951 (1947 labor code provisions still apply in regions and occupations not yet under social insurance; provisions not shown).</p> <p><u>Social insurance system</u></p>	<p>Employees in industry and commerce.</p> <p>Exclusions: Agricultural, domestic, public, and temporary employees; family labor; and homeworkers.</p> <p>Coverage of social insurance being extended gradually to different regions; operative in Caracas and over 40 other centers.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> 0.6 to 3.5% of payroll, according to wage class and degree of risk.</p> <p><u>Government:</u> Cost of administration and of establishing hospitals and other facilities.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
		(Funeral grant of 500 bolivars payable under sickness insurance.)	
<p><u>Sickness benefit:</u> Approximately 66 2/3% of average earnings in last 10 weeks, according to 8 wage classes.</p> <p>Payable after 3-day waiting period, for up to 26 weeks (may be extended to 52 weeks).</p> <p><u>Maternity benefit:</u> 66 2/3% of earnings, payable for up to 6 weeks before and 6 weeks after confinement.</p>	<p><u>Medical benefits:</u> Medical services provided directly to patients by medical facilities of Institute.</p> <p>General and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.</p> <p>Duration: 26 weeks (may be extended to 52 weeks).</p>	<p><u>Medical benefits for dependents:</u> Same as for insured person.</p> <p>Eligible dependents: Wife, invalid husband, children under 15 or in school, dependent mother, and dependent invalid father.</p>	<p>Ministry of Labor, general supervision.</p> <p>Venezuelan Social Insurance Institute, administration of program; managed by tripartite board and director-general.</p> <p>Institute operates own clinics and hospitals, and has other facilities under contract.</p>
<p><u>Temporary disability benefit (work injury):</u> Approximately 66 2/3% of average earnings in last 10 weeks, according to 9 wage classes.</p> <p>Payable after 3-day waiting period, for up to 52 weeks.</p>	<p><u>Permanent disability pension (work injury):</u> Approximately 66 2/3% of average earnings, according to 9 wage classes, for total incapacity.</p> <p>Constant-attendance supplement: 50% of pension.</p> <p>Minimum and maximum pension: 600 and 2,400 bolivars a year.</p> <p>Partial disability: 66 2/3% of wage loss, or lump sum if incapacity 5-9%.</p> <p><u>Medical benefits (work injury):</u> General and specialist care, hospitalization, medicines, laboratory services, appliances, and rehabilitation services.</p>	<p><u>Widow's pension (work injury):</u> 30% of earnings of insured, if age 65 or invalid; otherwise 25%. Also payable to invalid dependent widower.</p> <p><u>Orphans' pensions (work injury):</u> 15% of earnings for each child under 15, or 25% if full orphan.</p> <p>Other eligible survivors (in absence of above): Brothers and sisters, 15% each; parents, 20% each.</p> <p>Maximum survivor pensions: Permanent disability pension of insured.</p> <p>Funeral grant: 500 bolivars.</p>	<p>Ministry of Labor, general supervision.</p> <p>Venezuelan Social Insurance Institute, administration of program.</p> <p>Institute operates own clinics and hospitals.</p>



**VIET-NAM (SOUTH)**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>Special system for public employees only.</p>			
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1944. Current law: 1953.</p> <p><u>Social insurance system</u> (cash maternity benefit only).</p> <p>(Labor code requires individual employers including larger plantations to provide sick leave and specified medical services.)</p>	<p>Employed women. Program operative only in part of country.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> See family allowance contribution below. <u>Government:</u> None.</p>	<p><u>Sickness benefit:</u> None under insurance. <u>Maternity benefit:</u> Woman in insured employment.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1943. Current law: 1952.</p> <p><u>Individual employer liability system</u></p>	<p>Employed persons and apprentices.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Whole cost, through provision of benefits prescribed by law. <u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1944. Current law: 1953.</p> <p><u>Employment-related system</u></p>	<p>Employees with wife or 1 or more children. Program operative only in part of country. Special systems for public and plantation employees.</p>	<p><u>Insured person:</u> None. <u>Employer:</u> Usually 8 to 24% of payroll, according to wage category of employees. <u>Government:</u> None. Above contributions also finance cash maternity benefits.</p>	<p><u>Family allowance:</u> Child must be under age 16 (18 if apprentice, 21 if student or female child caring for 2 younger children). Allowance also payable for dependent wife.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><u>Sickness benefit:</u> None.</p> <p><u>Maternity benefit:</u> 50% of earnings.</p> <p>Payable for up to 8 weeks before and after confinement.</p>	<p><u>Medical benefits:</u> None.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Department of Labor, general supervision.</p> <p>Occupational and regional family allowance equalization funds, administration of program.</p>
<p><u>Temporary disability benefit (work injury):</u> 50% of earnings.</p> <p>Payable after 3-day waiting period, during duration of medical treatment.</p>	<p><u>Permanent disability grant (work injury):</u> Lump sum of 1 year's earnings, if totally disabled.</p> <p>Partial disability: Lump sum as determined by civil courts.</p> <p><u>Medical benefits (work injury):</u> Medical treatment, hospitalization (ordinarily in government hospital), medicines, and appliances.</p>	<p><u>Survivor grant (work injury):</u> Lump sum of 1 year's earnings.</p> <p>Funeral grant: Lump sum of 1 month's earnings.</p>	<p>Department of Labor, general supervision.</p> <p>Inspectorate of Labor and Social Security in Department, enforcement of law.</p> <p>Individual employers pay compensation and arrange for medical care.</p>
<p><u>Family allowance:</u> 6% of "base wage" of employee's wage category for each of first 5 children; 3% thereof for 6th and each additional child.</p> <p>15% of base wage for wife.</p> <p>Allowances for agricultural employees paid by employers partly in form of rice.</p>			<p>Department of Labor, general supervision.</p> <p>Occupational and regional equalization funds, administration of program; managed by representatives of employers belonging to funds.</p>

**VIET-NAM (NORTH)**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u> First and current law: 1961.</p> <p><u>Social insurance system</u></p> <p>(1 dong equals about 25 U.S. cents)</p>	<p>Employees of government and all governmental enterprises.</p> <p>Exclusions: Temporary and seasonal employees.</p> <p>Present extent of coverage not known.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Percent of payroll as fixed by Government Council.</p> <p><u>Government:</u> None.</p> <p>Above employer contribution also to finance sickness and work-injury benefits.</p>	<p><u>Old-age pension:</u> Age 60 (men) or 55 (women). 25 years (men) or 20 years (women) of employment, including 5 continuous years. Lower conditions for arduous work. Retirement from gainful employment.</p> <p><u>Invalidity pension:</u> Permanent disablement; and 5 continuous years of employment (lump-sum grant if fewer).</p> <p><u>Survivor pensions:</u> Deceased had 5 continuous years of employment (lump-sum grant if fewer); 60% decrease in family income.</p>
<p><u>SICKNESS AND MATERNITY</u> First and current law: 1961.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees of government and all governmental enterprises.</p> <p>Exclusions: Temporary and seasonal employees.</p> <p>Present extent of coverage not known.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Cost of medical care.</p>	<p><u>Sickness, maternity, and medical benefits:</u> No minimum qualifying period.</p>
<p><u>WORK INJURY</u> First law: 1944. Current law: 1961.</p> <p><u>Social insurance system</u></p>	<p>Employees of government and all governmental enterprises.</p> <p>Present extent of coverage not known.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> Cost of medical care.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p>			
<p><u>FAMILY ALLOWANCES</u> (Employer pays first allowance for 3rd and additional children of employee.)</p>			

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organisation
<p><u>Old-age pension:</u> 45% of final earnings.</p> <p>Increment of 1% of earnings per year of continuous work between 6-10 years, and 2% per year after 10 years.</p>	<p><u>Invalidity pension:</u> 35% of earnings.</p> <p>Increment of 1% of earnings per year of continuous work between 6-10 years, and 2% per year after 10 years; maximum increment, 30% of earnings.</p> <p>Constant-attendance supplement: 10% of earnings.</p>	<p><u>Survivor pension:</u> 9 dong a month for 1, 16 for 2, 21 for 3, and 24 dong for 4 or more dependent survivors.</p> <p>Increment of 10% of pension if 10 years of continuous work.</p> <p>Funeral grant: Uniform lump sum.</p>	<p>Trade Union Federation, national administration of program.</p> <p>Trade union committees, administration of program within each undertaking.</p>
<p><u>Sickness benefit:</u> 70% of earnings, or 80-100% if over 3 years' continuous work.</p> <p>Payable until recovery or pension, but reduced 10% of earnings after 3 months.</p> <p><u>Maternity benefits:</u> 100% of earnings, payable for up to 20 days before and 45 days after confinement.</p> <p>Also, flat-rate nursing allowance for 10 months, and layette of 8 dong.</p>	<p><u>Medical benefits:</u> Medical care and hospitalization in public hospital.</p>	<p><u>Medical benefits for dependents:</u> None.</p>	<p>Trade Union Federation, national administration of program.</p> <p>Trade union committees, administration of program within each undertaking.</p>
<p><u>Temporary disability benefit (work injury):</u> 100% of earnings.</p> <p>Payable until recovery or award of pension.</p>	<p><u>Permanent disability pension (work injury):</u> 70% of earnings, if totally disabled.</p> <p>Constant-attendance supplement: 10% of earnings.</p> <p>Partial disability: 7-60% of earnings for disability of 31-90%; lump sum of 1-4 months' earnings for 5-30% disability.</p> <p><u>Medical benefits (work injury):</u> Medical and surgical care, hospitalization, transport, and appliances.</p>	<p><u>Survivor pension (work injury):</u> 110% of ordinary survivor pension, as shown above.</p> <p>Funeral grant: Cost of funeral.</p>	<p>Trade Union Federation, national administration of program.</p> <p>Trade union committees, administration of program within each undertaking.</p>

**YUGOSLAVIA**

Dates of Basic Laws and Types of Programs	Coverage	Source of Funds	Qualifying Conditions
<p><u>OLD AGE, INVALIDITY, DEATH</u></p> <p>First law: 1922 (effective in 1937).</p> <p>Current laws: 1957 (old-age and survivor pensions) and 1958 (invalidity pensions).</p> <p><u>Social insurance system</u></p> <p>(1 dinar equals 0.13 of 1 U.S. cent)</p>	<p>Employees, members of handicraft and fishery cooperatives, and elected officials.</p> <p>Special systems for liberal professions and artists.</p>	<p><u>Insured person:</u> None (except for contributions by self-employed).</p> <p><u>Employer:</u> Whole cost, at contribution rates varying among Republics and local districts, subject to statutory maxima. Usually, between 20% and 30% of payroll.</p> <p><u>Government:</u> Pays contribution as employer.</p> <p>Above contributions also finance all other social security benefits except family allowances.</p> <p><u>Maximum earnings for benefit purposes:</u> 140,000 dinars a month.</p>	<p><u>Old-age pension:</u> Age 55 and 35 years of work (men), or age 50 and 30 years (women). Reduced pension at age 65 (men) or 55 (women), with 15 years' work including 2/3 of each of last 5 years. Lower requirements for arduous or unhealthy work. Pension reduced 50% if no retirement. Payable abroad if reciprocity.</p> <p><u>Invalidity pension:</u> Permanent loss or reduction of working capacity. Coverage during 2/3 of last 5 years, plus 5 years' total work if under 46 rising to 10 years' work if over 50; or 30 years' (men) and 25 years' (women) total work.</p> <p><u>Survivor pensions:</u> Insured was pensioner, or had 5 years' work, including 2/3 of each of last 5 years or 50 months in last 5 years.</p>
<p><u>SICKNESS AND MATERNITY</u></p> <p>First law: 1922.</p> <p>Current law: 1962.</p> <p><u>Social insurance system</u> (cash and medical benefits)</p>	<p>Employees, members of handicraft and fishery cooperatives, elected officials, students, certain liberal professions, and artists. Pensioners also covered for medical benefits.</p> <p>Special system for agricultural workers.</p>	<p><u>Insured person:</u> None (except by self-employed).</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> None.</p>	<p><u>Sickness and maternity benefits:</u> No minimum qualifying period.</p> <p>Larger cash benefits payable, however, if following conditions met during last 2 years: sickness benefit, 9 continuous or 18 total months of insurance; and maternity benefit, 6 continuous or 12 total months of insurance.</p>
<p><u>WORK INJURY</u></p> <p>First law: 1922.</p> <p>Current laws: 1957 (survivors), 1958 (permanent disability), and 1962 (temporary disability).</p> <p><u>Social insurance system</u></p>	<p>Employees, members of handicraft and fishery cooperatives, and elected officials.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> None.</p>	<p><u>Work-injury benefits:</u> No minimum qualifying period.</p>
<p><u>UNEMPLOYMENT</u></p> <p>First law: 1927.</p> <p>Current law: 1952.</p> <p><u>Unemployment assistance</u></p>	<p>Employees, and members of handicraft and fishery cooperatives.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> See pension contribution above.</p> <p><u>Government:</u> None.</p>	<p><u>Unemployment benefits:</u> Employment throughout past 12 months, or 18 months of employment in last 2 years.</p> <p>Ability to work, and registration at employment office.</p> <p>Unemployment not due to voluntary leaving, discharge for misconduct, or unjustified refusal of suitable offer.</p> <p>Total income from employment of claimant's household not in excess of specified amount per month.</p>
<p><u>FAMILY ALLOWANCES</u></p> <p>First law: 1949.</p> <p>Current law: 1951.</p> <p><u>Employment-related system</u></p>	<p>Employees, members of some liberal professions, artists, and social insurance beneficiaries, with limited income, with 1 or more children.</p>	<p><u>Insured person:</u> None.</p> <p><u>Employer:</u> Whole cost, at contribution rates varying among Republics.</p> <p><u>Government:</u> None.</p>	<p><u>Family allowances:</u> Child must be under age 15 (26, if student; no limit if invalid).</p> <p>Taxable income of household must be below specified amount a month.</p>

Cash Benefits for Insured Workers (except permanent disability)	Permanent Disability and Medical Benefits for Insured Workers	Survivor Benefits and Medical Benefits for Dependents	Administrative Organization
<p><b>Old-age pension:</b> From about 68 to 80% of average earnings during last 3 years (or highest 5 years), according to 20 wage classes.</p> <p><b>Reduced pension:</b> 40% of full pension, plus 3% (men) or 4% (women) of full pension for each year of employment beyond 15 years.</p> <p><b>Increment of 1% of pension per year of employment after pensionable age.</b></p> <p>(Supplementary allowances available after income test.)</p>	<p><b>Invalidity pension:</b> From about 34 to 40% of average earnings, according to wage class, plus about 1.5% of earnings per year of coverage between 11-25 years, and about 3% per year beyond 25 years.</p> <p>Pension proportionately reduced if covered less than 2/3 of time since age 21, or if over pensionable age.</p> <p><b>Constant-attendance supplement:</b> 80% of earnings of lowest wage class.</p> <p><b>Partial invalidity:</b> Percent of full pension corresponding to degree of incapacity, if latter at least 30%.</p>	<p><b>Survivor pensions:</b> 1 survivor, 60% of old-age pension paid or payable to insured, or 40% if child. 2 survivors: 75% of pension, or 5% if both children. 3 survivors: 90% of pension, or 70% if all children. 4 or more survivors: 100% of pension.</p> <p><b>Eligible survivors:</b> Widow age 45, invalid or caring for child; widower age 60 or invalid, and dependent; child under 15 (26 if student, no limit if invalid); dependent mother age 45 and father age 60; dependent grandchildren, brothers, sisters.</p> <p><b>Funeral grant:</b> Burial expenses, plus 1 month's earnings or pension.</p>	<p>Federal Social Security Institute, general supervision and reinsurance of Republic pension programs, with assistance of National Social Security Society.</p> <p>Republic Social Security Institutes (6 in number), administration of pensions with assistance of regional social security societies.</p> <p>District Social Security Institutes (100 in number), collection of contributions and processing of claims with assistance of local social security societies; managed by elected representatives of insured persons.</p>
<p><b>Sickness benefit:</b> 60% of earnings for first 7 days, 70% for next 53 days, and 100% thereafter. Benefit 20% of earnings larger during first 60 days, if special qualifying period met.</p> <p>Payable from 1st day of incapacity until recovery or award of invalidity pension.</p> <p><b>Maternity benefit:</b> 80% of earnings, or 100% if special qualifying period met. Payable for up to 105 days, including 45 days before confinement.</p> <p><b>Maternity grant of 8,000 dinars</b> also provided, or a layette.</p>	<p><b>Medical benefits:</b> Medical services provided directly to patients through facilities of governmental health service, on basis of contracts with local social security societies.</p> <p>General and specialist care, hospitalization, laboratory services, medicines and supplies, limited dental treatment, maternity care, essential spa treatment, and necessary transportation.</p> <p><b>Duration:</b> No limit.</p>	<p><b>Medical benefits for dependents:</b> Same as for insured person.</p> <p>Wife of insured person receives same maternity grant or layette as insured woman (if husband covered during last 6 months or in 12 of last 24 months).</p>	<p>Federal Social Security Institute, general supervision with assistance of national society.</p> <p>Republic Social Security Institutes, reinsurance of district programs with assistance of regional societies.</p> <p>District Social Security Institutes, administration of contributions, benefits, and contracts with public health service for medical services; assisted by local societies.</p> <p>Employers must provide benefits during first 30 days, deducting cost from contributions due.</p>
<p><b>Temporary disability benefit (work injury):</b> 100% of earnings, according to wage class.</p> <p>Payable from 1st day of incapacity, until recovery or permanent disability pension awarded.</p>	<p><b>Permanent disability pension (work injury):</b> 100% of earnings according to wage class, if totally disabled. Constant-attendance supplement: 80% of earnings of lowest wage class.</p> <p><b>Partial disability:</b> 12-40% of earnings of lowest wage class, according to degree of injury, according to schedule in law.</p> <p>(Supplementary allowance available after income test if pension below specified level).</p> <p><b>Medical benefits (work injury):</b> Medical treatment, surgery, hospitalization, medicines and appliances, dental treatment, transportation and rehabilitation.</p>	<p><b>Survivor pensions (work injury):</b> 1 survivor, 60% of earnings of deceased, or 40% if child. 2 survivors: 75% of earnings, or 5% if both children. 3 survivors: 90% of earnings, or 70% if all children. 4 or more survivors: 100% of earnings.</p> <p><b>Eligible survivors in addition to spouse and children:</b> Grandchildren, brothers, sisters, dependent aged parents.</p> <p><b>Funeral grant:</b> Burial expenses, plus 1 month's earnings or pension.</p>	<p>Federal, Republic, and District Social Security Institutes, administration of pensions, temporary disability benefits, and medical benefits as described above, with assistance of national, regional, and local social security societies.</p> <p>Institutes administer all work-injury benefits from 1st day of incapacity.</p>
<p><b>Unemployment benefit:</b> 50% of earnings (12 1/2 to 37 1/2% of earnings, according to income of household, if member of agricultural household).</p> <p>Removal expenses paid, if job obtained in new locality.</p> <p>Payable during duration of unemployment, (although after 6 months temporary employment not corresponding to skills may be provided in place of benefit).</p>			<p>Labor Secretariat of Federal Executive Board, coordination of program at national level.</p> <p>Republic Employment Offices, supervision of local offices; directed by committees of representatives of government and trade unions.</p> <p>Local employment offices, receipt and payment of claims and operation of employment service; managed by trade-union representatives of people's committees of communes.</p>
<p><b>Family allowance:</b> 25-100% of following scale of allowances, according to taxable income of household: 3,240 dinars a month for 1st child, 3,070 for 2nd, 2,650 for 3rd, 2,230 for 4th, and 1,730 for 5th and each other eligible child.</p>			<p>Federal Social Security Institute, general supervision.</p> <p>Republic Social Security Institutes, supervision of district institutes and equalization between districts.</p> <p>District Social Security Institutes, collection of contribution and equalization between employers. Allowances usually paid with wages or benefits.</p>