



Your social security rights

in Malta

The information provided in this guide has been drafted and updated in close collaboration with the national correspondents of the Mutual Information System on Social Protection (MISSOC). More information on the MISSOC network is available at: <http://ec.europa.eu/social/main.jsp?langId=en&catId=815>

This guide provides a general description of the social security arrangements in the respective countries. Further information can be obtained through other MISSOC publications, all available at the abovementioned link. You may also contact the competent authorities and institutions listed in annex to this guide.

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Chapter I: Introduction, organisation and financing

Introduction

The Social Security Act (Cap. 318 of the Laws of Malta) provides for two basic schemes, namely the Contributory Scheme and the Non-Contributory Scheme. The basic requirement for entitlement under the Contributory Scheme is that specific contribution conditions are met.

In the Non-Contributory Scheme, the basic requirement is that the conditions of the means-test are met. The Non-Contributory Scheme, originally intended to meet the needs of persons living beneath the 'at risk of poverty' level, has evolved over the years into a comprehensive scheme with a number of provisions that are interconnected in such a way that one type of benefit supplements another. These benefits are mainly aimed at providing social and medical assistance (the latter, both in cash and in kind) to heads of household who are unemployed and either in search of employment or unable to work because of some specific illness, provided their family's financial resources fall below a certain level. Persons suffering from certain chronic illnesses may also receive free healthcare, irrespective of their family's financial resources. Any persons who qualify for social assistance will also receive rent allowance, if the head of household pays rent for his place of residence, and is also entitled to a supplementary allowance.

The Contributory Scheme may be said to cater for the other side of the coin. This 'pay as you go' scheme is universal, since it covers practically all strata of society. The contributory scheme in Malta is a system where employed and self-employed workers (persons earning more than € 1,005, if single, or € 1,470, if married, annually), or persons not in receipt of a salary (those under the age of 65 who are neither employed nor self-employed and whose income does not come from economic activity but from other sources such as rents, dividends, etc.), pay contributions on a weekly basis, in accordance with the provisions of the Social Security Act.

All employed and self-employed persons, as well as the unemployed, may be insured. It is for precisely this reason that the scheme provides for the payment of different classes and categories of contributions, as shall be explained later on. Moreover, under certain conditions, the scheme acknowledges the non-payment (crediting) of contributions in exceptional cases, and provides for contributions not paid to be credited to the insured person.

All benefits, pensions and allowances payable under the contributory scheme in accordance with the Social Security Act are subject to different contributions, depending on the type of benefit being claimed. There are two classes of contributions: Class 1 contributions, for employed persons, and Class 2 contributions, for self-employed persons and those not in receipt of a salary.

Generally speaking, any person between the age of 16 and retirement age (from age 61 for men and 60 for women to age 65) is required to pay contributions. This depends entirely on the date on which the person chooses to stop working on an employed or self-employed basis, in accordance with the Social Security Act, and claims a retirement pension.

Organisation of social protection

The compulsory contribution covers the risks of old age, death, invalidity, industrial injury and occupational disease, and pensions and supplementary benefits. It also covers children's allowance, social assistance and the services under the Health Scheme. Every person who has passed his/her sixteenth birthday, but has not yet reached retirement, shall be insured under this Act either as an employed person or as a self-employed person, or as a self-occupied person if not exempted as stipulated in the provisions of Article 6, and Article 12 (1) of the Social Security Act (Cap 318)¹. All cash benefits are administered by the Department of Social Security (*Dipartiment tas Sigurtà Soċjali*) through its Head Office in Valletta, a Back Office in the sister island of Gozo and 24 District Offices (22 in Malta and 2 in Gozo).

The Ministry for the Family and Social Solidarity (*Ministeru għall-Familja u s-Solidarjeta' Soċjali*) holds a number of relevant responsibilities. It supervises the benefits paid by the Department of Social Security. It is also charged with actively promoting, facilitating and contributing to the ongoing development of an inclusive society through the provisions of quality personalised services and by actively encouraging and assisting individuals, families and community associations to participate in fighting social exclusion and ensuring equal opportunities for all, with specific emphasis on the most vulnerable members of society. The Ministry for Health (*Ministeru tas-Sahha*) is responsible for providing health care services and the necessary monitoring and control mechanism, and for actively promoting and contributing to the well-being of elderly people and community care.

Financing

The welfare benefits system and public health care in Malta are funded through taxation and national insurance contributions from employers, employees, and self-employed persons. They operate on the principle of current income financing.

National insurance contributions

For each person who is considered to be in insurable employment, three different contributions are payable: one by the employed person, one by his employer and one by the State. In accordance with the provisions of the Act, whenever a person is employed in Malta under a contract of service, he is said to be in insurable employment – accordingly, a Class 1 contribution is due. The rate for contributions by the employee and the employer is equivalent to 10% of the basic pay, subject to a minimum contribution of € 6.62 per week and to a maximum contribution of € 33.50 for those persons born on or before 31 December 1961 and € 37.85 for those persons born on or after 1 January 1962. Persons over the age of 18 working part-time and whose weekly wage is lower than the minimum wage can choose to pay 10% of their basic weekly wage instead of the flat rate contribution of € 15.35.

The state contribution is equal to the part each paid by the employer and the employee respectively. Persons under the age of 18 pay a “young person's” contribution of € 6.62 if their basic wage does not exceed the minimum wage. Where

¹ A self-occupied means a self-employed person who is engaged in any activity earning more than € 1,005 per annum.

A self-employed person is a person who has not passed his/her 65th birthday, is ordinarily resident in Malta and is neither an employed person nor a self-occupied person.

the basic wage exceeds the minimum wage, the contribution rate applicable is 10% of the basic wage. There are special contribution rates for students.

All employed persons between the ages of 16 and 65 pay contributions. Persons over the age of 65 years are not required to pay a contribution even if they remain in employment. Persons between retirement age (61 for men, 60 for women) and age 65 who remain in employment are due to pay Social Security contributions irrespective of their earnings.

Class 2 Contributions are payable by persons between the age of 16 and 65 who work on a self-employed basis. Persons who are neither employed nor 'gainfully occupied' are also considered to be self-employed workers, and are therefore required to pay a Class 2 contribution. The following are exempt from the payment of Class 2 contributions:

- persons in full-time education or training;
- married persons who are not gainfully employed;
- persons receiving a pension in respect of widowhood, invalidity or retirement, or persons in receipt of a Parent's Pension;
- persons receiving non-contributory social assistance benefits or a non-contributory pension.

Persons not in gainful employment whose total annual income does not exceed € 1,005, for unmarried persons, or € 1,470 for married persons, as well as self-employed persons whose annual income does not exceed € 910, may apply for a certificate of exemption from the payment of contributions.

The Social Security Act also provides for the obligation to pay contributions to be waived in certain exceptional cases. To ensure that the period during which contributions are not paid does not appear as a gap in the contributions record of the insured party, a credited contribution is granted. For contribution condition purposes, these credits are counted in the same way as paid contributions. These credits may be granted in the following exceptional cases:

- to persons entering the insurance scheme for the first time (i.e. pre-entry credits up to a maximum of 104 contribution weeks, depending on the date of first entry into the scheme);
- to widows, provided they are not gainfully employed;
- to ex-members of the Malta Police Force or of the Armed Forces of Malta who retire from the service on a full pension from the Government;
- to persons who go abroad on voluntary work;
- any person who, during any calendar week, is entitled to sickness benefit, injury benefit, a benefit in respect of unemployment or a pension in respect of invalidity for the whole of the week in question (from Monday to Friday).

An employee whose benefits have been exhausted may still receive these credited contributions provided that he is still unfit for work or unemployed (depending on the benefit being claimed). The same provisions apply to self-employed persons, but only for sickness benefits. In the event that a self-employed person applies for unemployment benefit s/he may be entitled to credits only.

Contributions are also credited to parents born on or after 1 January 1962 and raising a child. A maximum of two years of contributions per child can be credited in this case. This period can be extended to four years if the child is suffering from a serious disability. The period of credited contributions can be shared between the two parents,

but the total of the periods granted to the two parents cannot exceed two or four years depending on the circumstances. The basic conditions for entitlement, which also apply to adoptive parents, are that the parents must:

- be responsible for and have legal custody of a child under the age of six (or under the age of 10 if the child is suffering a serious disability) and
- have been gainfully employed for a minimum number of years equivalent to the period credited.

Chapter II: Healthcare

When are you entitled to healthcare?

Persons living in Malta and covered by Maltese social security legislation may receive public health care services in accordance with the entitlements determined by the Ministry for Health.

What is covered?

Health care in public services is generally free at the point of use.

For emergency health care that requires admission to public hospitals to receive services such as in-patient care, day care services, diagnostic services or out-patient consultations, patients from other Member States of the European Union will not be charged if they present a valid European Health Insurance Card (EHIC). The cost of all prostheses and medication prescribed for follow-up care after hospital in-patient treatment (except medication for the first three days after discharge) or as part of day care or out-patient care shall be borne in full by the person concerned.

Only acute emergency dental care is offered free of charge in hospital outpatient and health centres. Most dental care is paid for by patients themselves in private dental clinics, all of which are duly licensed by the Public Health Authorities. The health service provides free immunisation and vaccination services, free ante-natal and post-natal care and treatment, and care of the elderly free of charge in government institutions if these persons are not in receipt of a pension.

All medicines used during in-patient treatment and for the first three days after discharge are free of charge for the patient. If an illness requires the use of medicines or medical devices at primary care level or at out-patient level, or following discharge from a day care or in-patient care facility (except the first three days for medicines), a prescription from a licensed medical practitioner is required. Medicines and medical devices can be purchased in any of the retail pharmacies in Malta (there are more than 200), and the costs are met in full by the patient, who pays for them directly. There are only two exceptions to this rule and these apply to persons living in Malta who are covered by Maltese social security legislation. In the case of these two exceptions, medicines and medical devices are exclusively dispensed by Government pharmacies or facilities:

- persons who are in the low-income group, as determined by a means test, are entitled to free medicines from a restricted list of essential medicines and to certain medical devices (subject to certain conditions and the payment of a refundable deposit);
- persons who suffer from chronic illnesses included in a specific schedule incorporated in the Social Security Act are entitled to free medicines strictly related to the chronic illness in question. This benefit is independent of financial means.

How is healthcare accessed?

The Ministry for Health is responsible for the financing and provision of publicly-funded health care services. Healthcare operates through public hospitals and health care centres. Only State-owned hospitals offer free services subsidised by the State. Access to specialists is granted upon referral by a State doctor or by the family doctor. Due to the geographic size of the country there are only a limited number of hospitals available. For instance there is only one general hospital in Malta and another one on the sister island of Gozo. There is one hospital for Mental Care and another for serious cases necessitating long-term treatment such as cancer and other malignant diseases. In addition, for elderly persons there is a hospital for rehabilitation and a residential hospital as well as eight homes.

There are also private hospitals, clinics and other facilities. Care in private facilities is funded by private insurance or paid for by the patients themselves. Practitioners in Malta are allowed to exercise their profession in both public and private health care services simultaneously. All private care facilities, apart from GP's surgeries and specialist consulting offices, must be licensed by the Public Health Authorities. All private practice in Malta is carried out exclusively in private facilities, and there are no private beds or facilities in public hospitals or health centres. The government of Malta is not responsible in any way for any treatment or care given to EU citizens in private hospitals or health centres or by practitioners in their private capacity. EU citizens resident in Malta are entitled to equivalent consideration. Their entitlement must be confirmed with and certified by the Entitlements Unit within the Health Department. This official certification, together with a personal identification document, will be enough to receive health care in public health care services. Temporary visitors from EU Member States have direct access to health care provided by publicly-funded health care services upon presentation of the European Health Insurance Card (EHIC).

Chapter III: Sickness cash benefits

When are you entitled to sickness cash benefits?

Cash sickness benefits are paid to employed and self-employed workers. In order to qualify for these benefits, an insured person needs 50 weeks of paid contributions and 20 weeks of paid or credited contributions during the two contribution years prior to the year in which the claim for benefits is made.

What is covered?

Benefit is paid in accordance with the number of days worked in a normal week up to a maximum of six days. The rates are:

- € 18.57 per day for a single parent or a married person with a dependent spouse who is not in full-time employment;
- € 12.01 per day for all other persons.

Benefits are payable from the fourth day of incapacity and for up to 156 benefit days per year, or up to a maximum of 312 benefit days per year if the person undergoes major surgery or suffers severe injury (not work-related), or is affected by a serious illness that requires a long period of treatment before the person may resume work. The total number of benefit days granted over two years cannot exceed 468. Under no circumstances may the total number of days on which this benefit is received exceed the total number of contributions paid since the person's first entry into the scheme. The employer pays the difference between the wage and the benefit, if the latter is lower.

For the unemployed, sickness benefit is paid on the basis of a six-day week in any period of sickness during unemployment.

How are sickness cash benefits accessed?

The declaration of inability to work is certified by the insured person's General Practitioner, Incapacity for work must be certified by a General Practitioner from the first day of illness. The patient is re-examined by his/her GP on a weekly basis if the period of sickness exceeds one week. When the number of sickness benefit days exceeds 60, the case is examined by the Department's medical panel.

The employer pays a full wage/salary (or half-pay) for the maximum total number of full days (or half-days) of sick leave the employee is entitled to under the labour law or the individual collective agreement. Thereafter, the benefit continues to be paid, on a weekly basis, by the government through the employer.

Chapter IV: Maternity and paternity benefits

When are you entitled to maternity or paternity benefits?

As well as benefits in kind - pre-natal and post-natal care including free confinement and hospital care - Malta offers cash benefits in the form of a Maternity benefit. This is payable to women who do not seek maternity leave from their employers. It is paid to Maltese citizens and their spouses who are insured under the social security system and ordinarily resident in Malta or, if the woman in question is not a resident, provided that the last country of insurance was Malta. If the woman in question was previously or is currently in employment, she must not be entitled to maternity leave under the Employment and Industrial Relations Act (EIRA).

What is covered?

The benefit is paid at a flat-rate of € 79.20 per week for 14 weeks' maternity leave. At least six weeks have to be taken after delivery of a child. The benefit is paid either in full after confinement, or in two instalments before and after confinement. There is no statutory continuation of payment by the employer.

Malta offers no statutory paternity benefits.

How are maternity and paternity benefits accessed?

Maternity benefit is paid directly to the applicant through a bank account.

Chapter V: Invalidity benefits

When are you entitled to invalidity benefits?

Invalidity pension is paid to any insured person (who was employed or self-employed immediately before the claim was submitted) who is certified by the Department of Social Security's medical panel as suffering either:

- incapacity for suitable full-time or regular part-time employment or self-occupation as a result of a serious disease or bodily or mental impairment; or
- incapacity which is considered to be of a permanent nature or, if its permanency cannot be conclusively established, is considered as prohibiting such person from suitable full-time or regular part-time employment or self-occupation. The minimum length for incapacity for work is no less than one year from the date of claim.

To qualify for this pension, the insured person needs to have paid 250 weeks of contributions as an employed or self-employed worker, with an annual average of 50 weeks of paid or credited contributions. The pension is paid at a reduced rate if the contribution average is between 20-49 weeks per annum.

What is covered?

The amount paid varies according to the number of contributions made and whether the insured person (if male) is married and supporting a spouse, rather than according to the degree of invalidity. Rates are adjusted each year in accordance with changes in the cost of living and, in some cases, in wages. The married pension rate is payable even if the spouse is employed. There are no supplements for children.

Minimum awards range from € 94.05 for married couples to € 89.66 per week for single persons. The maximum pension for married persons is € 131.52 per week, and for a single person, € 113.25 per week.

The rates paid also vary depending upon whether a service pension is payable. When a pensioner is in receipt of a service pension (*Pensjoni tas-Servizz*) and has the maximum contribution average of 50, the basic pension (*Pensjoni Bażika*) may be reduced - for married persons to not less than € 88.72 per week, and for single persons to not less than € 75.56 per week.

How are invalidity benefits accessed?

All cash benefits are administered by the Department of Social Security (*Dipartiment tas- Sigurtà Soċjali*). One may apply for any benefit through any of the Department's 24 district offices (22 in Malta and two on the sister island of Gozo). Cases are reviewed periodically depending on the advice of the Medical Board.

Chapter VI: Old-age pensions and benefits

When are you entitled to old-age benefits?

The pension reform provisions provide for a gradual increase in pensionable age:

- for persons born on or before 31 December 1951 the pensionable age will remain the same as it is today, i.e. 61 for men and 60 for women. (Women in this age group have the option of retiring at age 61, and their employer may not dismiss them in this case);
- for persons born from 1952 to 1955 inclusive, the pensionable age will be 62;
- for persons born from 1956 to 1958 inclusive, the pensionable age will be 63;
- for persons born from 1959 to 1961 inclusive, the pensionable age will be 64;
- for persons born on or before 1 January 1962, the pensionable age will be 65.

The contribution conditions are 156 weeks of paid contributions, with an annual average of 50 weeks paid or credited over the insured person's insurable life. The pension is paid at a reduced rate if the annual contribution average is between 20-49 weeks per annum under the flat-rate pension scheme or 15-49 weeks under the two-thirds earnings-related scheme.

Persons receiving a Retirement Pension may also be in employment or self-employment while in receipt of their pension. The rates paid depend upon whether:

- contributions were paid before or after January 22, 1979, when an earnings-related pension was introduced;
- a service pension is payable by the employer, which reduces the social security pension payable;
- the person is married and maintaining the spouse.

Earnings-related pension is equivalent to two-thirds of the annual average of:

- for employees born before 1952, the highest basic salaries in three consecutive years out of the ten years preceding retirement,
- for employees born between 1952 and 1955, the highest basic salaries in three consecutive years out of the eleven years preceding retirement,
- for employees born between 1956 and 1958, the highest basic salaries in three consecutive years out of the twelve years preceding retirement,
- for employees born between 1959 and 1961, the highest basic salaries in three consecutive years out of the thirteen years preceding retirement,
- for employees born in or after 1962, the highest basic salaries in ten years out of 40 years,
- for self-employed workers born between 1952 and 1961, the net profit in the last ten consecutive years preceding retirement and
- for self-employed workers born in or after 1962, the highest net profit in ten years out of 40 years.

The Pension Reform provisions include a clause allowing workers to take early retirement. This clause states that a person who has reached the age of 61 but has not reached retirement age can take retirement at the age of 61 provided that he has accumulated the following since age 18:

- 2,080 paid or credited contributions if the person was born on or after 1 January 1962, or
- 1,820 paid or credited contributions if the person was born between 1952 and 1961 inclusive.

Persons who take early retirement may not engage in gainful activity until they reach their statutory retirement age.

What is covered?

The minimum rates for retirement pension are:

- € 131.52 per week for married persons.
- € 113.25 per week for single persons.

There is a maximum pension which currently stands at € 223.31 per week. This increases by cost of living adjustments every year.

All pensioners are entitled to a Government Bonus of € 135.10 in June and December of every year and an additional bonus of € 3.12 per week. There is also a cumulative cost of living bonus for pensioners which amount varies from when the pension is awarded. Current rates vary from € 48.36 to € 333.32 per annum.

How are old-age benefits accessed?

All cash benefits are administered by the Department of Social Security (*Dipartiment tas- Sigurtà Soċjali*). One may apply for any benefit through any of the Department's 24 district offices (22 in Malta and two on the sister island of Gozo).

Chapter VII: Survivors' benefits

When are you entitled to survivors' benefits?

Survivors' benefits are available to:

- surviving spouses;
- divorced spouses, if being maintained, or legally entitled to maintenance, by deceased spouse;
- surviving partners;
- children;
- any person who cares for an orphan child if at least one of the parents was an insured person at the time of his/her death. An Orphan's Allowance (*Allowance ta' Ltim*) is paid in respect of each child.

For widow(er)s, the conditions of entitlement of survivors benefits are 156 weeks of contributions paid by the deceased, with an annual average of 50 weeks paid or credited. The pension is paid at a reduced rate if the contribution average is between 20-49 weeks per annum under the flat-rate pension scheme or 15-49 weeks under the two-thirds earnings-related scheme.

Earned income for persons in receipt of a survivor's pension must not exceed the minimum wage. Widow(er)s under the age of 60 with children below a certain age and in full-time education qualify for their pension regardless of their income.

Orphans must have both parents deceased. One parent must have been an insured person and have paid at least one week of contributions at the time of death. No specific benefit is provided for in the event of the death of one parent, as in this case the spouse is entitled to claim a survivor's pension.

What is covered?

The current maximum survivor's pension (*Pensjoni ta' Superstiti*) is € 186.43 per week. This increases by cost of living adjustments every year. For widow(er)s the pension rates vary depending upon whether a service pension is payable by the spouse's employer and/or whether contributions were paid before or after 22 January 1979 (date of introduction of the pensions system). The pension system introduces the concept of earnings-related contributions and, consequently, of earnings-related pensions. The earnings-related pension is equivalent to five-ninths of the annual average of:

- for employees born before 1952, the highest basic salaries in three consecutive years out of the ten years preceding the death or retirement on grounds of age or for medical reasons of the spouse,
- for employees born between 1952 and 1955, the highest basic salaries in three consecutive years out of the eleven years preceding the death or retirement on grounds of age or for medical reasons of the spouse,
- for employees born between 1956 and 1958, the highest basic salaries in three consecutive years out of the twelve years preceding the death or retirement on grounds of age or for medical reasons of the spouse,

- for employees born between 1959 and 1961, the highest basic salaries in three consecutive years out of the thirteen years preceding the death or retirement on grounds of age or for medical reasons of the spouse,
- for employees born in or after 1962, the highest basic salaries in ten years out of 40 years (or less) preceding the death or retirement on grounds of age or for medical reasons of the spouse,
- for self-employed workers born between 1952 and 1961, the net profit in the last ten consecutive years preceding the death or retirement on grounds of age or for medical reasons of the spouse, and
- for self-employed workers born in or after 1962, the highest net profit in ten years out of 40 years (or less) preceding the death or retirement on grounds of age or for medical reasons of the spouse.

The rates of the widower's pension range from a minimum of € 86.55 to € 110.14 per week. These rates are adjusted each year in accordance with changes in wages and the cost of living.

Widow(er)s who re-marry are entitled to keep their pension, but at the national minimum pension rate applicable.

Benefits for orphans are awarded at a flat rate. For orphans who have lost both parents, the Orphan's Allowance (*Allowance ta' Ltim*) is € 51.99 per week per child. The Orphans' Supplementary Allowance is € 94.34 per week for each orphan under the age of 16 and € 95.12 for each orphan between the ages of 16 and 21, provided they are not gainfully employed. If the orphan is gainfully employed, but his gross earnings are less than the National Minimum Wage (€ 158.11 per week), the allowance is reduced so that the total of such allowance and the gross earnings do not exceed the National Minimum Wage. Rates are adjusted each year in accordance with changes in the cost of living.

How are survivors' benefits accessed?

All cash benefits are administered by the Department of Social Security (*Dipartiment tas- Sigurtà Soċjali*). One may apply for any benefit through any of the Department's 24 district offices (22 in Malta and two on the sister island of Gozo).

Chapter VIII: Benefits in respect of accidents at work and occupational diseases

When are you entitled to benefits in respect of accidents at work and occupational diseases?

Occupational Injury Benefit is paid to employed and self-employed persons who have paid at least one week of contributions and whose claim is submitted not later than 10 days after an injury. There is no such time-limit for submitting a claim in the case of occupational diseases. There are no statutory death grants under Maltese law.

What is covered?

The insured victim is entitled to have one year's injury leave on full pay from his/her employer and has to refund the amount received from the Department of Social Security to his/her employer. The employed person is entitled to full pay as long as the duration of incapacity does not exceed one year from the date of injury.

Benefits are paid at a flat-rate, unrelated to previous earnings. Occupational Injury Benefit is paid at € 27.87 per day for a single parent or married person with a dependent spouse not in full-time employment, and at € 20.97 per day for other persons. It is payable from the fourth day of injury and for a maximum of 12 months. The employer pays the difference between the wage and the benefit (if the latter is lower).

For work-related disabilities of 90% or more, a full **Invalidity Pension** is paid, regardless of the number of contributions paid or credited. For disabilities between 20% and 89%, the pension paid ranges from € 14.74 to € 65.61 per week. For disabilities between 1% and 19%, a lump sum benefit is paid which ranges from € 227.62 to € 4,324.24.

Work-related deaths offer a survivor's pension – treated as if the deceased had paid the maximum amount of contributions. This is paid to the widow/er and children of the deceased.

How are benefits in respect of accidents at work and occupational diseases accessed?

All cash benefits are administered by the Department of Social Security (*Dipartiment tas- Sigurtà Soċjali*). One may apply for any benefit through any of the Department's 24 district offices (22 in Malta and two on the sister island of Gozo).

For occupational Injury Benefit, the work-related injury or disease is certified by the general practitioner, is usually accepted as such by the employer and is corroborated by witnesses. When inability to work exceeds 10 days, the case is assessed by the Department of Social Security's medical panel.

The first three days of injury or disease are not covered by the Department of Social Security, but rather by the employer. The social security benefit is paid directly to the insured person but s/he has to refund this amount to his/her employer. In the case of self-occupied persons, the amount is paid to the claimant and kept by the claimant.

Chapter IX: Family benefits

When are you entitled to family benefits?

Children's Allowance, Disabled Children's Allowance, and Foster Care Allowance are classified as family benefits. The first two benefits are paid to residents of Malta, subject to a means test.

Children's Allowance is paid to all households with children under the age of 16, if the income of both parents did not exceed € 24,225.32 in the year before the submission of the claim. Children aged 16 and over must either be in full-time education and not receiving income for their studies or be registered as unemployed. In all cases, they may not be gainfully employed or entitled to receive any other social benefits.

Disabled Children's Allowance is paid to all households with a physically or mentally disabled child and that are not receiving any other social security pension for this disability.

Foster Care Allowance is paid for a child who is certified by a recognised welfare institution as being fostered.

What is covered?

The minimum child allowance payable is € 350 per annum per child, and the following maxima apply:

- One child: € 96.32 per month;
- Two children: € 192.64 per month;
- Three children: € 288.96 per month;
- Four children: € 385.28 per month;
- Additional children: € 96.32 per month (maximum for each child).

Provided that the total parental income does not exceed € 24,225.32 per annum, the annual benefit payable is equivalent to a percentage (depending on the number of children) of € 24,225.32 minus the total income of parents (net of social security contributions paid). There is a minimum income threshold of € 4,960.32, meaning any income falling under this threshold would be considered as € 4,960.32. The difference deriving from € 24,225.32 minus the reckonable income is multiplied by 6% for each child.

Disabled Child Allowance (*Allowance għal Tfal b'Diżabilità*) is paid at € 16.31 per week to the parents of a disabled child as a supplement to child allowance. It is paid irrespective of parent's income.

How are family benefits accessed?

All cash benefits are administered by the Department of Social Security (*Dipartiment tas- Sigurtà Soċjali*). One may apply for any benefit through any of the Department's 24 district offices (22 in Malta and two on the sister island of Gozo).

Chapter X: Unemployment

When are you entitled to unemployment benefits?

Unemployment Benefits are paid under both the contributory and non-contributory scheme. Unemployment Benefit is paid to any unemployed person with 50 weeks of paid contributions and 20 weeks of paid or credited contributions during the year preceding the one in which the claim is submitted.

For the non-contributory schemes, a Special Unemployment Benefit is paid to the head of household in lieu of unemployment benefit, subject to a means test.

Unemployment Assistance is payable to the head of household, subject to a means test.

What is covered?

Unemployment benefit is paid at a flat rate of € 11.26 per day for a single parent or for a married person with a dependent spouse who is not in full-time employment and € 7.37 per day for other persons. It is payable from the first day of unemployment, and for up to 156 benefit days. After that, the person no longer qualifies for this benefit unless he takes up employment again for at least 13 weeks.

Special Unemployment Benefit is paid at € 18.92 per day for a single parent or for a married person with a dependent spouse who is not in full-time employment and € 12.35 per day for other persons. It is payable from the first day of unemployment, and for up to 156 benefit days. After that, the person no longer qualifies for this benefit unless he takes up employment again for at least 13 weeks. Under no circumstances may the total number of benefit days exceed the total number of contributions paid by the individual since his entry into the social security scheme.

Unemployment Assistance is paid at a rate that can vary in accordance with the means test, and in particular varies with household composition.

How are unemployment benefits accessed?

All cash benefits are administered by the Department of Social Security (*Dipartiment tas- Sigurtà Soċjali*). One may apply for any benefit through any of the Department's 24 district offices (22 in Malta and two on the sister island of Gozo).

The claimant must be registered as unemployed, capable, and readily available for work. Benefit paid covers six days entitlement in every week.

Chapter XI : Minimum resources

When are you entitled to benefits regarding minimum resources?

Social Assistance is payable to the head of household, subject to a means test.

What is covered?

Single Parents are treated as a family in their own right and are entitled to Social Assistance (*Għajnuna Soċjali*) as well as Child Allowance (*Allowance tat-Tfal*). Social assistance is paid at the rate of € 95.43 per week for one person plus an additional € 8.15 for each additional member in the household. Child allowance is paid at maximum rate.

The benefit varies according to the means level and number of persons in the household. However if there are children who are employed or self-occupied, these are not considered as part of the household for benefit entitlement. The income threshold corresponds to the abovementioned Social Assistance rates. As case examples, the monthly amounts for households with no other income would be:

- Single person: € 413.53;
- Couple without children: € 448.85;
- Couple with 1 child: € 484.17;
- Couple with 2 children: € 519.48;
- Couple with 3 children: € 554.80;
- Single parent, 1 child: € 448.85;
- Single parent, 2 children: € 484.17.

The duration of benefit is unlimited as long as the stipulated conditions are satisfied. Other means-tested benefits are paid under social assistance, according to the different social needs, including assistance with housing and utility costs.

How are minimum resources benefits accessed?

All cash benefits are administered by the Department of Social Security (*Dipartiment tas- Sigurtà Soċjali*). One may apply for any benefit through any of the Department's 24 district offices (22 in Malta and two on the sister island of Gozo).

Chapter XII: Long-term care

When are you entitled to long-term care?

There is no concrete definition of long-term care. However a person must primarily be over 60 years and/or have a disability that leaves him/her unable to cope with living in his/her own home in order to be eligible for one of the elderly institutions that cater for permanent residents. Those who are not engaged in any social activities, and persons suffering from medical conditions who could be at risk when spending long hours on their own, are also given priority. The same rules apply for entrance to the elderly day care centres, although priority is usually granted to those persons who are mobile and independent. Need and the type of disease are pre-requisites for persons using psychiatric institutions and the other institutions/hospitals. For all cases, eligibility is determined by a medical evaluation.

What is covered?

There is no specific scheme for long-term care. Rather coverage is provided through various schemes, which offer cash benefits and benefits in kind. These are organised at central level but also provided at community level. They are partly means-tested, partly needs-based.

There are a number of community services which support older persons and persons with special needs who are living in the community. The aim of such services are to allow the recipients of such services to continue living in their community as independently as possible, improve their quality of life and also provide respite and support for informal carers. Ultimately, these services help to avert or delay the demand for long-stay residential care by providing the required support in the client's own home.

- **Meals on Wheels Service:** the scope of the Meals on Wheels is to support elderly persons and others who are still living in their own home but who are unable to prepare a decent meal. The Maltese Cross Corps (a non-governmental organisation) in collaboration with the Department for the Elderly and Community Care provide these individuals with a cooked meal at a subsidised cost.
- **Handyman Service:** the objective is to help older adults and persons with special needs to continue living as independently as possible in their own home. It offers a range of around 70 types of job that vary from electricity repairs to plumbing, carpentry and transportation of items. The service is normally requested by phone.
- **Home Care Help Service:** this service offers non nursing, personal help and light domestic work to older adults and to persons with special needs.
- **Incontinence Service:** the aim of this service is to alleviate the psychological problem(s) to which a person may, as a result of incontinence, be subjected. Moreover, through the supply of heavily subsidised diapers, this service helps to decrease the physical and financial strain exerted on those families who have members with incontinence problems. The Incontinence Service, thus, supports

and encourages incontinent disabled persons and older adults to continue living in their community.

- **Community Nurse Service:** this service comprises a multi-professional team approach, who works closely with health and social departments, other professionals, entities and agencies. The team aspires to coordinate care in a person-centred holistic manner around people's needs and to work in collaboration with patients and their relatives/carer, to promote health, self-care and maximise the health potential and independence through education, enablement and support. The team regulates the delivery of domiciliary care services and in partnership with the service providers ventures to promote a high quality community care service.
- **Telecare Service:** Telecare Service enables the subscriber to call for assistance when required. It aims to provide peace of mind to the older adults, disabled persons and those with special needs, thus encouraging them to continue living in their own home. Telecare is also a source of reassurance for the subscriber's carers and relatives.
- **Day Centre Service:** the purpose of this service is to help prevent social isolation and the feeling of loneliness, and to reduce the social-interaction difficulties which older persons tend to encounter. It also aims to motivate the elderly by encouraging them to participate in the planning of Day Centre activities. By enabling older persons and persons with disabilities to remain as independent and socially integrated as possible, it also provides respite for their relatives and carers.

In terms of residential care, there is one central institution for permanent elderly residents, supplemented by eight regional residences, all of which are state-run. There are also private residential homes. In addition, there is a state-run central psychiatric institution that provides treatment and care for mentally impaired persons. Another central and state-run institution/hospital provides long-term care for cancer patients and other malignant diseases. There are also 18 state-run day care centres that are open daily from 8.30am to 4.00pm, offering semi-residential care occupational therapy.

Persons in receipt of benefits in kind are expected to make a contribution to the costs of goods or services. For home care help:

- € 2.33 per week if single and without meals;
- € 3.49 per week if single and with meals;
- € 3.49 per week if couple and without meals;
- € 5.24 per week if couple and with meals;
- Meals on wheels: € 2.21 per meal;
- handyman service: rates vary according to job, and the clients should provide materials;
- Incontinence: normal and extra absorbent nappies from € 0.19 to € 0.29 according to size.

Users of semi-residential care pay a nominal fee that ranges from € 2.33 to € 5.82 per month. Residents of the elderly homes contribute 60% of their total income (this includes the pension from the Social Services Department, bonuses, foreign pensions, bank interests, rents etc). Residents at St. Vincent de Paul contribute 80% of their income, provided that they are not left with less than € 1,400 per year at their disposal.

How is long-term care accessed?

Long-term care is accessed through the Ministry for Health which is responsible for the provision of benefits in kind in respect of long-term care.

Annex: Useful addresses and websites

The Ministry for the Family and Social Solidarity is responsible for the supervision of the benefits paid by the Department of Social Security, while the Ministry for Health is responsible for the provision of health care services and the necessary monitoring and control mechanism through the Health Department.

For social security issues concerning more than one EU country, you may search for a contact institution in Europe on the Institutions' directory maintained by the European Commission and available at: <http://ec.europa.eu/social-security-directory>

Maltese E-Government Portal
<http://www.mygov.mt>

Ministry for the Family and Social Solidarity
Ministeru għall-Familja u s-Solidarjeta' Soċjali
Palazzo Ferreria
Republic Street
Valletta VLT 2000
Tel.: +356 2590 3100
Fax: +356 2590 3121
<http://www.socialpolicy.gov.mt>

Ministry for Health
Ministeru tas-Sahha
Palazzo Castellanìa
15, Merchants Street
Valletta
Tel.: +356 2122 4071-7
Fax: +356 2299 2655
<https://ehealth.gov.mt>

Department of Social Security
Dipartiment tas-Sigurtà Soċjali
38, Ordnance Street
Valletta
Tel.: +356 2590 3000
Fax: +356 2590 3121
<http://www.socialsecurity.gov.mt>

Housing Authority
Awtorità għad-Djar
22, Triq Pietro Floriani
Floriana
Tel.: +356 22991000
Fax: +356 22991001
<http://www.socialpolicy.gov.mt>

Department for the Elderly & Community Services
Dipartiment għall-Anzjani u s-Servizzi fil-Komunità
Ċentru Ħidma Soċjali
469, St. Joseph High Road
Sta. Venera
Tel.: +356 22788300
Fax: +356 22788330
<https://ehealth.gov.mt>

National Commission Persons with Disability
Kummissjoni Nazzjonali Persuni b'Dizabilita'
469, St Joseph High Road
Sta. Venera
Tel.: +356 2148 7789
Fax: +356 2148 4609
<http://www.knpd.org>

Department of Social Welfare Standards
Dipartiment tal-Istandards fil-Harsien Soċjali
469, St Joseph High Road
Sta. Venera
<http://www.socialpolicy.gov.mt>

National Commission for the Family
Kummissjoni Nazzjonali għall-Familja
Ministry for the Family and Social Solidarity
Palazzo Ferreria
Republic Street
Valletta
<http://www.socialpolicy.gov.mt>

Department of Health Information and Research
Dipartiment tal-Infommazzjoni dwar is-Sahha u r-Ricerka
95, G'Mangia Hill
G'Mangia
<https://ehealth.gov.mt>