



Your social security rights in Croatia



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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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Family

Child benefit

This chapter will explain your entitlement to child benefit. If you have been permanently residing in Croatia for at least 3 years, or have had the status of a foreigner with an approved permanent residence permit for at least 3 years, or asylum grantee status or a person under subsidiary protection without conditions in terms of citizenship or length of residence, and your household income is below a certain threshold, you are entitled to child benefit.

In what situation can I claim?

You can claim child benefit (*doplatak za djecu*) if your total income, earned in the previous calendar year, does not exceed 70% of the calculation base (income threshold - see Jargon busters). In other words, if the average income per member of your household does not exceed EUR 310 a month.

If you claim child benefit for three or more children, you are also entitled to birth grant, but on condition that your income is not greater than the income threshold.

Child benefit can be claimed by a parent, adoptive parent, caregiver, stepfather, stepmother, grandmother, grandfather and foster parent. The claimant may be a grown child without both parents who is in full-time education.

Child benefit, as a rule, is paid for children aged up to 15 years or 19 years old. It may be prolonged to 21 years for a child who did not finish school in the usual period of time due to illness.

For severely disabled children up to the age of 18 or while a full time student, child benefit is paid while such disability exists.

What conditions do I need to meet?

You can claim [child benefit](#) if you are a parent (married, unmarried), adoptive parent, caregiver, stepfather, stepmother, grandmother, grandfather, foster parent or grown child without both parents in full-time education. You must have been permanently resident in Croatia for at least 3 years prior to claiming.

Your [total income](#) earned in the previous calendar year may not exceed 70% of the calculation base, i.e. EUR 310 in 2023.

You are entitled if you live in a shared household with a child who is under 15 years of age, or 19 years of age for a child in secondary school. If the child is of poor health, you are entitled to child benefit until their 21st birthday at most.

If the child cannot regularly attend class due to illness, you are still entitled when the child is prevented from going to school.

What am I entitled to and how can I claim?

Child benefit

The [child benefit rate](#) is set according to the total earned income of each member of the family monthly. Based on the monthly income per family member, there are three thresholds according to which the amount of child benefit is determined.

For a child with one parent, the amount is increased by 15%. For a child without both parents and children with impaired health, the amount is increased by 25%.

For a child with severely impaired health, child benefit is paid regardless of family income. It is set at 25% of the calculation base.

In addition to the set amount of child benefit, the person claiming can also obtain a birth grant for the third and every subsequent child for whom child benefit is paid.

Child benefit rates in 2023:

Monthly income per household member	Child benefit rate
up to EUR 72	EUR 40.00
from EUR 72 to EUR 149.00	EUR 33.00
from EUR 149.00 to EUR 310	EUR 27.00

- Where child benefit is increased by 15%, it stands at EUR 46.00, EUR 38.00 or EUR 31.00;
- Where child benefit is increased by 25%, it stands at EUR 50.00, EUR 41.00 or EUR 33.00;
- Child benefit is EUR 111.00 for children with severe health impairments;

Birth grant for the 3rd child is EUR 66.00 or EUR 133.00 for the 4th child [You can claim](#) child benefit by submitting an application to your local office of the Croatian Pension Insurance Institute (HZMO).

Jargon busters

- [Permanent residence](#) is the place and address in Croatia at which a person has permanently settled for the purpose of exercising their rights and obligations associated with their life interests, such as family, professional, economic, social, cultural and other interests. [Habitual residence](#) is the term applying to people who are using the right of freedom of movement of workers in EU countries. It conveys permanence - you have been living in an EU country for some time and intend to stay there for the foreseeable future.
- **Calculation base** is the base for calculating support, benefits and severance pay, and in 2022 stood at EUR 442.00.
- **Income threshold** - the maximum amount of income per household member on the basis of which certain entitlements are received; set at 70% of the calculation base and currently standing at (EUR 310.00).

Forms you may need to fill in

- [Application for claiming child benefit](#);
- [Certificate of full-time education for all school children](#).

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Parents' rights under the Child Benefit Act](#);
- [Child Benefit Act](#).

Commission publications and websites:

- [Family benefits: Your rights as an EU citizen in other EU countries](#).

Who do you need to contact?

Croatian Pension Insurance Institute

A. Žaje 44
HR-10000 Zagreb
Croatia

Tel. +385 14595500, +385 800 636363

<http://www.mirovinsko.hr/default.aspx?id=4298>

Ministry of Labour, Pension System, Family and Social Policy

Ulica grada Vukovara 78

HR-10000 Zagreb

<https://mrosp.gov.hr/>

Central State Office for Demography and Youth

Trg NevenkeTopalusic 1

HR-10000 Zagreb

Croatia

Tel. +385 1 555 7111,

+385 1 555 7013

Fax. + 385 1 555 7224

WEB: <https://demografijaimladi.gov.hr/>

e-mail: info@demografijaimladi.hr

Maternity/paternity/parental benefits

This chapter will explain your parental entitlements.

Entitlement to maternity and parental leave (*rodiljni i roditeljski dopust*) and cash benefits (*novčane naknade*) are regulated by the maternity and parental support system.

In this chapter we cover the time and cash benefits available to beneficiaries:

- **Maternity, paternity and parental leave;**
- **right to work half your working hours in order to provide your child with more care;**
- **leave for caring for a child with severe development disabilities;**
- **adoptive parent leave;**
- **foster care leave**
- **cash assistance (income-replacement benefit, lower cash benefit, cash assistance).**

In what situation can I claim?

Support for parents, mothers and fathers is regulated in several ways in Croatia. The key social benefits are maternity, paternity and parental leave, income-replacement benefit and lower cash benefits, while parenting is supported by a range of other rights.

Employed and self-employed parents, farmers and parents who earn other income are entitled to maternity and parental support. You are also entitled (if you meet special conditions) if you are outside the labour system, retired or a student.

Entitlement to maternity and parental assistance is the same for adoptive parents, caregivers of a minor child and foster parents as it is for parents of a child (married or cohabitating). Foreign nationals with permanent residence in Croatia, asylum seekers and person under subsidiary protection have the same rights as Croatian nationals.

What conditions do I need to meet?

If you are an employed or self-employed parent, in order to claim income-replacement benefit while on maternity or parental leave, you must have at least 16 months pensionable service (see Jargon busters) or at least 9 months in the last 2 years if you had interruptions in your career. If you fail to meet this condition, you are entitled to a reduced amount of income-replacement benefit.

If you are a parent with other income or a farmer outside of the value added tax or income tax system, you must have been permanently residing in Croatia for at least 3 years or have had a permanent residence permit for at least 3 years if you are a foreign national.

If you are a parent outside of the labour system, you must have Croatian citizenship and have permanently resided in Croatia for at least 5 years. Foreign nationals must have had a permanent residence permit for at least 5 years.

All categories of parent must be insured under the mandatory health insurance scheme.

If you are an unemployed parent, you must also have been registered with the [Croatian Employment Service \(HZZ\)](#) for at least 9 months without interruption or 12 months with interruptions in the past 2 years prior to the birth of the child. The [time of registration as unemployed](#) in case of termination of employment contract, completion or interruption of education is regulated differently.

What am I entitled to and how can I claim?

The maternity leave claim is based on a certificate on the expected date of birth issued by your personal gynaecologist. As a rule, cash benefits are claimed from the local office of the Croatian Health Insurance Fund (HZZO).

Maternity leave (*rodilji dopust*)

Employed and self-employed pregnant women are entitled to [maternity leave](#) 28 days prior to the expected date of birth (in case of complications, it may be taken 45 days prior to the expected date of birth) up to 70 days after the birth of the child. This is mandatory leave used by the mother, and in special circumstances it may also be used by the father (for example, if the mother dies).

Additional maternity leaves lasts until the baby is 6 months old. The mother can return to work in this period and transfer it, in full or partially, to the father.

Paternity leave (*očinski dopust*)

An employed or self-employed father has the right, after the birth of a child, to paternity leave, depending on the number of children born:

- 10 working days for one child
- 15 working days in case of birth of twins, triplets or simultaneous birth of several children

Provided that he does not use any of his maternity or parental rights, the father can use the entitlement to paternity leave regardless of the employment status of the mother until the child is 6 months old, and the right is non-transferable.

Parental leave (*roditeljski dopust*)

An employed or self-employed parent is entitled to [parental leave](#) after the child reaches the age of 6 months. Parental leave can be used until the child turns 8 (for the first and second child). This is a personal right of both parents who may take it for 4 (for the first and second child) or 15 months (for twins, third and every subsequent child) each. Two months are non-transferable and the rest can be shared between the parents.

If parental leave is used by only one parent, the duration is six months for the first and second born child and 28 months for twins, the third and each subsequent child.

If you are farmers, or earn other income or are unemployed, you are entitled to [maternity exemption from work](#) (*rodiljna poštuda od rada*) until the child reaches 6 months. You are then entitled to **parental exemption from work** (*roditeljska poštuda od rada*) until the first or third year of the child's life.

Parents outside the labour market are entitled to [maternity and parental childcare](#) (*rodiljna I roditeljska briga o djetetu*).

Right to work half your working hours in order to provide your child with more care (*pravo na rad s polovicom radnog vremena radi pojačane njege djeteta*)

After parental leave has been used in its entirety, one of the employed or self-employed parents, , has the right to work half-time if the child needs special care due to health or developmental reasons.

The right can be used up to the third year of the child's life. The right ceases if the child is permanently or weekly placed in a health or social care institution, or in a preschool institution for more than eight hours every day.

Leave for caring for a child with severe developmental disabilities (*dopust radi njege djeteta s težim smetnjama u razvoju*)

One of the employed or self-employed parents of a child with severed physical or mental disabilities, has the right to leave for child care until the child reaches the age of eight. The right can be used to work half-time as long as the needs lasts, even after the child reaches the age of eight.

Adoptive parent leave (*posvojiteljski dopust*)

Employed or self-employed adoptive parents are entitled to take adoptive parent leave as of the day the adoption becomes legally valid and may last for 6 months for children up to the age of 18. An additional 6 months of adoptive parent leave is granted for an adopted child who is under 8 years of age.

[Adoptive parent leave](#) can be extended for 60 days in certain situations.

The second adoptive parent has the right to the leave within six months from the adoption decision, , for a continuous period of:

- 10 working days in case of adoption of one child
- 15 working days in the case of the adoption of twins or two or more children at the same time or a child whose adoption makes them the third or subsequent child in the family or a child with developmental disabilities.

The second adoptive parent can use this right regardless of the employment status of the other adoptive parent, , and on the condition that they does not use any of his maternity or parental rights .

Cash assistance (income-replacement benefit, lower cash benefits, cash assistance) (*novčana potpora*)

- **Maternity leave:** for an employed or self-employed mother who meets the insurance period conditions, it stands at **100% of the base of her wage**
- **Paternity leave:** for an employed or self-employed father who meets the insurance period conditions, it stands at **100% of the base of his wage**
- **Parental leave:** [the income-replacement benefit](#) is limited by the calculation base (see Jargon busters). The rate is **100% of the remuneration base with a ceiling of 995,44** for parental leave of 6 or 8 months
- **For the remaining parental leave** (for twins, third or every subsequent child), the income-replacement benefit is EUR 551,80;
- **Maternity and parental exemption from work:** the [lower cash benefit](#) is EUR 309,01 a month.
- **Maternity and parental childcare:** the [cash benefit](#) is EUR 309,01 a month;
- **Right to work half your working hours in order to provide more care for your child:** the [cash benefit](#) to which the parent is entitled stands at EUR 485,58
- **Leave for taking care of a child with severe developmental disabilities:** the [cash benefit](#) for the parent is 551,80 EUR. For employed or self-employed parents: If all conditions are not met then amount of maternity, paternity, parental leave is

EUR 309,01 ; if only the insurance period is not fulfilled, then they have EUR 551,80.

Adoptive parent leave: The [cash benefit](#) paid during adoptive leave is 100% of the base of the adoptive parent's wage (no with no ceiling). During parental leave, it is limited to 225,5% of the budget base, i.e. EUR 995,44

The second adoptive parent's right to leave: 100% of the salary compensation base determined according to the regulations on mandatory health insurance.

Parents, mothers and fathers may also exercise [other rights](#) such as breastfeeding breaks, leave for death of the child and suspension of employment until the child turns 3 years old.

Women, before and during pregnancy and after birth are entitled to healthcare under mandatory health insurance (see the topic Health).

Jargon busters

- **Pensionable service** - the period for which your employer, or you yourself as a self-employed person, has paid mandatory contributions for health and pension insurance.
- **Calculation base** is the base for calculating assistance, benefits and severance pay.
- [Permanent residence](#) is the place and address in Croatia at which a person has permanently settled for the purpose of exercising their rights and obligations associated with their life interests, such as family, professional, economic, social, cultural and other interests. [Habitual residence](#) is the term applying to people who are using the right of freedom of movement of workers in EU countries. It conveys permanence - you have been living in an EU country for some time and intend to stay there for the foreseeable future.
- [Temporary residence](#) is the place and address in Croatia where a person is temporarily residing, but has not permanently settled at the address. It is registered if it will last longer than 3 months.

Forms you may need to fill in

Complaint form

<http://www.hzzo.hr/wp-content/uploads/2016/10/obrazac-zalba.doc?831c2f>

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Maternity and Parental Assistance Act](#);
- [Outline of the maternity and parental assistance system](#);
- [Family Act](#) ;
- [Mandatory Health Insurance Act](#).

Commission publications and websites:

- [Family benefits: your rights as an EU citizen in other EU countries](#).

Who do I need to contact?

Croatian Health Insurance Fund

Margaretska 3
HR-10000 Zagreb
Croatia
<http://www.hzzo.hr/>

Tel. +385 800 7979 (mandatory health insurance)

Tel. +385 800 7989 (supplementary health insurance)

Ministry of Labour, Pension System, Family and Social Policy

Ulica grada Vukovara 78
HR-10000 Zagreb
<https://mrosp.gov.hr/>

Central State Office for Demography and Youth

Trg Nevenke Topalušić 1
HR-10000 Zagreb
Croatia
Tel. +385 1 555 7111
+385 1 555 7013
Fax. + 385 1 555 7224
web: <https://demografijaimladi.gov.hr/>
e-mail: info@demografijaimladi.hr

Other family benefits

This chapter explains the one-time cash assistance for new-borns (*jednokratna novčana naknada za novorođeno dijete*) in Croatia.

In what situation can I claim?

You are entitled to one-time cash assistance for a new-born if you are an employed or self-employed parent, a parent receiving other income, or a farmer outside the profit or income tax system. You are also entitled if you are an unemployed parent or parent outside of the labour market.

If you have adopted a child, you may also receive one-time cash assistance for a new-born child, but only if that assistance has not been previously paid for another beneficiary.

What conditions do I need to meet?

If you are an employed or self-employed parent, an adoptive parent, a parent earning [other income](#), or a farmer outside of the profit and income tax system, you must have Croatian citizenship and have resided in Croatia for at least 12 uninterrupted months on the date of birth of the child. A foreign parent must have at least 12 months of permanent residence in Croatia.

If you are parent outside of the labour market: you must have Croatian citizenship and have resided in Croatia for at least 5 uninterrupted years on the date of birth of the child.

To receive [one-time cash assistance for a new-born](#), you must have health insurance under the regulations on mandatory health insurance (see the topic Health).

If you are a parent outside of the labour system, you may receive cash assistance provided you are a Croatian national with a permanent residence or a foreign national who has resided in Croatia for at least 5 uninterrupted years.

The child for whom support is being claimed needs to be registered in the register of births (See Jargon busters), must be registered as a member of the household and have health insurance under the regulations on mandatory health insurance.

What am I entitled to and how can I claim?

One-time cash assistance for a new-born

The amount of the one-time cash grant for a new-born is 70% of the calculation base, i.e. EUR 310.00.

You claim one-time cash assistance through the [regional offices of the Croatian Health Insurance Fund \(HZZO\)](#). You can claim within a period of 6 months of the date of the child's birth.

An adoptive parent may claim the assistance within 30 days of the date of adoption of the child.

Jargon busters

- The [register of births](#) is a database in which all births in Croatia are registered, as well as all new-born Croatian nationals abroad.
- The **calculation base** is the base for calculating assistance, benefits and severance pay in 2015, and stands at EUR 442.00.
- [Permanent residence](#) is the place and address in Croatia at which a person is permanently settled for the purpose of exercising their rights and obligations related to life interests, such as family, professional, economic, social, cultural and other interests.

Forms you may need to fill in

Complaint form

<http://www.hzzo.hr/wp-content/uploads/2016/10/obrazac-zalba.doc?831c2f>

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Maternity and Parental Assistance Act](#)
- [Outline of maternity and parental assistance](#);
- [Family Act](#).

Commission publications and websites:

- [Family benefits: your rights as an EU citizen in other EU countries](#).

Who do you need to contact?

Croatian Health Insurance Fund

Margaretska 3
HR-10000 Zagreb
Croatia

<http://www.hzzo.hr/en/>

Tel. +385 8007979

Ministry of Labour, Pension System, Family and Social Policy

Ulica grada Vukovara 78

HR-10000 Zagreb

<https://mrosp.gov.hr/>

Central State Office for Demography and Youth

Trg Nevenke Topalušić 1

HR-10000 Zagreb

Croatia

Tel. +385 1 555 7111,

+385 1 555 7013

Fax. + 385 1 555 7224

WEB: <https://demografijaimladi.gov.hr/>

e-mail: info@demografijaimladi.hr

Health

Benefits in kind (healthcare)

This chapter will explain your rights in the healthcare (*davanja u naravi – zdravstvena skrb*) system in Croatia which are covered under mandatory health insurance.

If you are a national of another European Union country and suddenly become ill, injure yourself or have an accident while in Croatia, you are entitled to healthcare with a European Health Insurance Card.

This chapter covers:

- **mandatory health insurance (*obvezno zdravstveno osiguranje*);**
- **supplementary health insurance (*dopunsko zdravstveno osiguranje*).**

In what situation can I claim?

Mandatory health insurance provided by the Croatian Health Insurance Fund (HZZO) insures all people with a permanent residence in Croatia and foreign nationals with an approved permanent residence permit unless otherwise regulated by international treaty.

Nationals of other European Union countries are also obliged to be insured provided they are not insured in another Member State as well as nationals of countries that are not members of the European Union if they have an approved temporary residence permit in Croatia.

They are insured on the basis of an employment contract with an employer who has a registered office in Croatia, or on grounds of conducting economic or professional activities in Croatia, unless otherwise stipulated by European Union regulations or international treaty.

You may be insured under supplementary health insurance only if you have confirmed status of an insured person under the mandatory health insurance scheme at the HZZO.

What conditions do I need to meet?

[Mandatory health insurance](#) at the HZZO is claimed on different grounds (for example, employment contract, conduct of economic activities, pension, family member of an insured person).

You can claim healthcare covered by mandatory health insurance if you are registered for insurance at the HZZO. You prove your status of an HZZO insured person with your health card or certified copy of your health insurance registration.

If you are insured under mandatory health insurance and older than 18 years of age, you can also be insured under supplementary health insurance.

What am I entitled to and how can I claim?

Mandatory health insurance

You claim your mandatory health insurance rights by [registering](#) with the HZZO office in your place of residence or stay. As a rule, you must register within 30 days.

Insurance gives you the right to:

- primary healthcare;
- specialist and consultation healthcare;
- hospital healthcare;
- use the medications on the HZZO's primary and supplementary list of medications;
- dental and prosthetic care and dental and prosthetic replacements;
- orthopaedic and other aids and the right to healthcare abroad.

Mandatory health insurance also covers accidents at work and occupational diseases (see the topic Invalidity, chapter Accidents at work and occupational diseases).

As a rule, no prior insurance is required to be entitled to healthcare although this may be required for some orthopaedic and dental aids. Children and disabled people are exempt from the prior insurance requirement.

You must cover some of the costs of medical care. The minimum amount of co-participation is EUR 1.00 and the maximum amount of co-participation cannot exceed EUR 266.00 for a single bill.

However, the [HZZO will cover some forms of healthcare in full](#). For example, for children under the age of 18, full-time students, disabled people requiring permanent assistance and pregnant women.

Supplementary health insurance

You take out a [supplementary health insurance](#) policy with the HZZO. The cost of supplementary health insurance is EUR 112.00 a year or EUR 9.00 a month.

The costs of your healthcare in which you are required to co-participate as a person insured under mandatory health insurance are covered by your supplementary health insurance policy.

Jargon busters

- [Permanent residence](#) is the place and address in Croatia at which a person has permanently settled for the purpose of exercising their rights and obligations associated with their life interests, such as family, professional, economic, social, cultural and other interests.
- [Temporary residence](#) is the place and address in Croatia where a person is temporarily residing, but has not permanently settled at that address. Temporary residence is registered if it will last longer than 3 months.
- [Habitual residence](#) is the term applying to people who are using the right of freedom of movement of workers in EU countries, and to whom, in this case, the legislation of one Member State applies. The term conveys permanence - you have been living in an EU country for some time and intend to stay there for the foreseeable future.

Forms you may need to fill in

Form for application for mandatory health insurance

http://www.hzzo.hr/wp-content/uploads/2017/12/TISKANICA2_04122017.pdf?831c2f

Complaint form for all entitlements

<http://www.hzzo.hr/wp-content/uploads/2016/10/obrazac-zalba.doc?831c2f>

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Mandatory Health Insurance Act](#);
- [Voluntary Health Insurance Act](#);
- [Healthcare Act](#);
- [Mandatory Health Insurance and Healthcare for Foreigners in the Republic of Croatia Act](#);
- [Maternity and Parental Assistance Act](#).

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do you need to contact?

Croatian Health Insurance Fund

Margaretska 3
HR-10000 Zagreb
Croatia

Tel. +385 8007979 (mandatory health insurance), +385 8007989 (supplementary health insurance)

<http://www.hzzo.hr/en/>

Ministry of Health

Ksaver 200A
HR-10000 Zagreb
Croatia

Tel. +385 14607557, +385 8007999

<https://zdravlje.gov.hr/>

Benefits for caregivers

This chapter will explain what caregivers are entitled to in Croatia.

This chapter covers:

- **parent caregiver status or caregiver status** (*status roditelja njegovatelja ili status njegovatelja*).

In what situation can I claim?

Parent caregiver status can be acquired by parents of a child with developmental disabilities or a disabled adult. If the family has two or more children with developmental disabilities or disabled persons, the status of parent caregiver can be acquired by both parents.

If a child with developmental disabilities has no parents, if the parents do not live with him or due to his psychophysical condition are unable to provide him with the necessary care, the right to caregiver status can be granted to the spouse or common-law partner of the parent of the child with developmental disabilities, a life or informal life partner parents of a child with developmental disabilities, a relative in the direct line and a relative in the collateral line up to and including the second degree of kinship.

A family member can have this status even if in a single-parent family there are two or more children with developmental disabilities or there is a disabled adult.

The right to the status of caregiver is granted to a person at the choice of a person with a disability with his or her consent, or the consent of his legal representative, who lives in a joint household with a person with a disability.

The right to the parent caregiver status, instead of a parent, can also be acquired by a married or cohabitating partner of the parent of the child with developmental disabilities or disabled adult if they live in a family unit.

What conditions do I need to meet?

[Parent caregiver or caregiver](#) status can be claimed if a child or disabled adult is entirely dependent on the assistance and care of another person, i.e. if they are completely immobile and use orthopaedic aids or need the provision of specific care by performing medical-technical procedures.

Status can also be acquired if the child or disabled person has several types of severe impairments (physical, mental, intellectual or sensory), because of which they completely depend on the assistance and care of another person to meet their basic living needs. Parent caregiver or caregiver status cannot be acquired if a child with developmental disabilities or disabled adult received residential care, organised living, or full-day or half-day semi-residential care (see Social welfare, chapter Services for people in need).

Parent caregiver or caregiver status cannot be acquired when a child with disabilities or disabled adult uses all-day stay service, accommodation service or supported living service. It cannot be acquired when a parent is using maternity, parental or adoption leave for that child or adult with disabilities. Also, it cannot be acquired when a parent or other person is deprived of the right to parental care. A status cannot be acquired if a disabled adult concluded lifelong support contract or a contract for support until death.

A parent caregiver or caregiver is entitled to a cash benefit, as well as pension and health insurance rights and rights during unemployment as an employed person according to special regulations.

A parent caregiver or caregiver may also be entitled to child benefit (see the topic Family, chapter Child benefit).

What am I entitled to and how can I claim?

Parent caregivers or caregivers

A cash benefit of EUR 597,25 if the child or adult with disabilities is in such health condition that cannot participate in community programmes and services

A parent caregiver or caregiver has the right to compensation for the time spent in temporary incapacity for care due to an illness that lasts up to two months, as well as for the time of leave when the child is provided with accommodation for the entire duration of the parent's annual leave.

The Allowance for the Parent-Caregiver is EUR 530,89 , i.e. 800% of the base amount, paid in monthly instalments. If the Parent-Caregiver or Caregiver provides care for a child with developmental disabilities or a person with disabilities who cannot participate in programs and services in the community, then the allowance is EUR 597,25.

The Parent-Caregiver who cares alone for two or more children with developmental disabilities or a person with disabilities is entitled to an allowance of 1200% of the base amount EUR 862,70.

A parent caregiver or a caregiver is also entitled to a benefit for the time spent temporarily incapacitated in order to provide care due to illness as well as during a leave when the child is provided with accommodation for the entire annual leave of the parent.

A parent caregiver or a caregiver is also entitled to compulsory pension insurance.

Parent caregiver or caregiver status is obtained via the [Croatian Institute for Social Work](#) in the place of residence of the applicant.

Forms you may need to fill in

You can download the forms for exercising your social welfare system rights at the links below:

- The list of regional offices is not yet available [Application for claiming child benefit](#).

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Social Welfare Act](#);
- [Family Act](#);
- [Frequently asked questions about social welfare](#).

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do you need to contact?

Croatian Institute for Social Work

The list of regional offices is not yet available **Ministry of Labour, Pension System, Family and Social Policy**

Ulica grada Vukovara 78

HR-10000 Zagreb

Croatia

Tel. +385 15557111

<https://mrosp.gov.hr/>

Long-term care benefits

This chapter will explain your entitlements in Croatia if you are unable to meet your personal needs and require help from another person.

This chapter covers the following entitlements:

- **assistance and care allowance (*doplatak za pomoć i njegu*);**
- **personal disability allowance (*osobna invalidnina*).**

In what situation can I claim?

You may be entitled to assistance and care allowance and personal disability allowance if you are a Croatian national with a permanent residence in Croatia, or a foreign national or stateless person with a permanent residence permit in Croatia.

These entitlements can also be claimed by a foreigner under subsidiary protection, an asylum seeker and a foreigner under temporary protection and their family members who legally reside in the Republic of Croatia, as well as a foreigner with the established status of a victim of human trafficking, can receive benefits and services in the social welfare system.

What conditions do I need to meet?

If you cannot satisfy your basic living needs yourself and require the assistance and care of another person, you may be entitled to [assistance and care allowance](#). In other words, if you need help in organising your meals, preparing and eating meals, buying groceries, cleaning and housework, dressing and undressing, taking care of personal hygiene and carrying out other basic living needs.

If you have third level of disability (moderate disability) are entitled to a full [assistance and care allowance](#) to satisfy your living needs and ensure your participation in everyday social life.

If you have second level of disability you are entitled to a reduced [assistance and care allowance](#) if your monthly income does not exceed EUR 165.90 and if the average monthly income of the members of your household does not exceed EUR 132.72 in the 3 months prior to submitting the claim.

What am I entitled to and how can I claim?

Assistance and care allowance

The right to full or reduced assistance and care allowance can be recognised depending on whether there is an urgent full or partial need for the help and care of another person:

- a) full allowance: EUR 79,63
- b) reduced allowance: EUR 55,74

Personal disability allowance (PDA)

The right to personal disability allowance is recognised for a child or a person who has been diagnosed with the fourth degree of severity of disability (i.e. impairment of functional abilities).

The right to personal disability allowance cannot be acquired for a person who is using accommodation service or supported housing service, who acquired PDA by other regulations or who receives Assistance and Care Allowance.

The amount of PDA is EUR 232.26.

Entitlement to assistance and care allowance and personal disability allowance is received through the Social Institute for Social Work according to your [place of residence](#).

Jargon busters

- [Permanent residence](#) is the place and address in Croatia at which a person has permanently settled for the purpose of exercising their rights and obligations associated with their life interests, such as family, professional, economic, social, cultural and other interests.
- [Temporary residence](#) is the place and address in Croatia where a person is temporarily residing, but has not permanently settled at that address. Temporary residence is registered if it will last longer than 3 months.

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Social Welfare Act](#);
- [Frequently asked questions about social welfare](#);
- <https://migracije.hr/social-welfare/?lang=en>.

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do you need to contact?

Croatian Institute for Social Work

The list of regional offices is not yet available **Ministry of Labour, Pension System, Family and Social Policy**

Ulica grada Vukovara 78

HR-10000 Zagreb

Croatia

Tel. +385 15557111

<https://mrosp.gov.hr/>

Cash benefits (sick leave)

This chapter explains your entitlement to income-replacement benefit in the case of temporary loss of capacity for work and to sick leave.

You are entitled if you are registered for mandatory health insurance with the Croatian Health Insurance Fund (HZZO) as an economically active person. Also people with a permanent residence in Croatia or with an approved permanent residence permit employed in another European Union country or in a country with which Croatia has an international treaty **and who do not have mandatory health insurance in accordance with the regulations of the country in which they work in the manner laid down by European Union regulations or international treaty are also entitled.**

This chapter covers:

- **income-replacement benefit while temporarily incapacitated for work (*naknada za vrijeme privremene spriječenosti za rad*);**
- **cash sickness benefit (*novčana naknada zbog bolesti*).**

In what situation can I claim?

You may be entitled to income-replacement benefit for the time you are temporarily incapacitated for work if you are employed or self-employed, if you are a farmer, priest, person providing assistance and care to a Croatian war veteran, parent with carer status and in [other circumstances](#).

Your working capacity may be reduced temporarily not only due to illness or injury. You may also take sick leave, for example, for a medical examination that cannot be performed outside your working hours, due to medically required isolation, complications during pregnancy, accompanying a sick person, or caring for a sick child or spouse.

What conditions do I need to meet?

If you are employed or self-employed, in order to be entitled to [sickness income-replacement benefit](#), you need to have pensionable service of at least 9 consecutive months. If you have interruptions in your career, then your prior pensionable service must be at least 12 months during the past 2 years.

If you fall short of this, you are entitled to minimum sick pay. However, this limit does not apply to the income-replacement benefit given for a recognised accident at work or occupational disease (see the topic Disability).

If you acquired health insurance status through [other income](#) (author contract, copyright contract), in order to be entitled to this [cash benefit](#), you must have your temporary incapacity for work confirmed. It is confirmed by the Medical Committee of the Croatian Health Insurance Fund (HZZO).

What am I entitled to and how can I claim?

Income-replacement benefit while temporarily incapacitated for work

You are entitled to income replacement benefit for the time you are temporarily incapacitated for work (sick leave) paid by the HZZO or a cash benefit.

[Income-replacement benefit for sick leave](#) is normally paid by the employer for the first 42 days of sickness, or 7 days for a worker with a disability. The amount of the payment depends on the collective agreement or employment contract, but may not be less than 70% of your average wage in the 6 months preceding your sick leave.

From the 43rd day of sick leave, or the eighth day for a disabled employee, [income-replacement benefit](#) is calculated and paid out by the employer and reclaimed from the HZZO. In this case, the minimum rate may not be less than EUR 111.00 and the maximum rate is limited to EUR 566.00.

In case the employer is insolvent or bankrupt, the HZZO can pay the income-replacement sickness benefit directly into your account.

Income-replacement benefit in the amount of your average 6-month wage paid by the HZZO is paid out when you take sick leave as a result of the Homeland War, for nursing a sick child under the age of 3, for donating tissues and organs, medical isolation and complications during pregnancy.

You are entitled to income-replacement sickness benefit until your recovery, but as a rule no longer than an uninterrupted period of 18 months for the same diagnosis. After this, the benefit is reduced to half its amount.

This reduction does not apply to certain severe illnesses.

In case of nursing family members, the duration of cash assistance is restricted to 60 days when caring for a child under the age of 7 years or 40 days for an older child. If so required due to the nature of the illness, this period may be prolonged.

The cash benefit is limited to 20 days when caring for a spouse or child older than 18.

Entitlement to sick leave is confirmed by your chosen primary healthcare doctor in a healthcare institution or private practice. You are entitled to income-replacement benefit until your doctor or authorised HZZO doctor assesses that you are capable of working or until you are diagnosed with a disability under a final decision by the competent body of the health insurance scheme.

You must inform your employer about your sick leave. You must supply your employer with a certificate of temporary incapacity for work and expected duration within 3 days at the latest.

The Sick Leave Report, which contains the start and end of the sick leave, is filled out and issued by your chosen doctor. In the case of maternity leave, the report only contains the start date of maternity leave.

During sick leave, at your request, your chosen doctor will issue a Notice of Duration of Sick Leave, when required for calculating income replacement benefit paid by the employer.

Sick leave as assessed by your chosen doctor may only last for the period prescribed by them.

Cash benefit

As a rule, salary compensation shall be paid by the employer (out of their own resources or the resources of the Croatian Health Insurance Fund).

In some cases, you have to claim the [cash benefit](#) by submitting an application to the regional office of the HZZO in your area of permanent or temporary residence (e.g. for mandatory maternity leave or problems relating to pregnancy and childbirth).

The cash benefit is set as the average base for the payment of contributions for mandatory health insurance (see Jargon Busters). It is paid out by the HZZO and stands at 70% of the average base and cannot be more than EUR 566.00. There is no ceiling on cash benefit in case of mandatory maternity leave and sick leave due to accidents at work and occupational diseases.

Jargon busters

- **Pensionable service** - the period for which your employer, or you yourself as a self-employed person, have paid mandatory contributions for health and pension insurance.
- **The average base** is the average of the insurance bases for which contributions have been paid for mandatory health insurance in the 6 months preceding the month in which you became unable to work.
- **Permanent residence** is the place and address in Croatia at which a person has permanently settled. Habitual residence is the term applying to people who are using the right of freedom of movement of workers in EU countries. It conveys permanence - you have been living in an EU country for some time and intend to stay there for the foreseeable future.
- **Temporary residence** is the place and address in Croatia where a person is temporarily residing. It is registered if it will last longer than 3 months.

Forms you may need to fill in

Complaint form <http://www.hzzo.hr/wp-content/uploads/2016/10/obrazac-zalba.doc?831c2f>

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Mandatory Health Insurance Act](#);
- [Voluntary Health Insurance Act](#);
- [Healthcare Act](#).

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do you need to contact?

Croatian Health Insurance Fund

Margaretska 3
HR-10000 Zagreb
Croatia
Tel. +385 8007979
<http://www.hzzo.hr/en/>

Ministry of Health

Ksaver 200A
HR-10000 Zagreb
Croatia
Tel. +385 14607557, +385 8007999
<https://zdravlje.gov.hr/kontakti/1982>

Incapacity

Disability benefits

This chapter will explain the entitlements available to people whose capacity for work is reduced or lost, as well to disabled people.

This chapter covers:

- **invalidity pension (*invalidska mirovina*);**
- **income-replacement benefit for occupational rehabilitation (*naknada za vrijeme korištenja prava na profesionalnu rehabilitaciju*);**
- **benefits and assistance for disabled people (*davanja i pomoć za osobe s invaliditetom*).**

In what situation can I claim?

You may be entitled to an invalidity pension and income-replacement benefit in the pension insurance system if your capacity for work is reduced or your capacity for work is lost fully or partially.

In the social care system, disabled people and children with disabilities may be entitled to cash benefits and a range of forms of assistance. These apply to people with physical, intellectual and sensory impairments, as well as people with mental impairments.

What conditions do I need to meet?

You are entitled to an [invalidity pension](#) if you have a partial or general disability and have completed the necessary qualifying period.

Partial or general disability may occur as a consequence of illness and accidents outside work, accidents at work or occupational disease.

If partial or general disability occurred as a consequence of accident at work or occupational disease, the entitlement to invalidity pension will be granted regardless of the length of the qualifying period.

If partial or general disability occurred before 65 years of age as a consequence of illness or outside of work accident, the entitlement to the invalidity pension can be approved if the qualifying period covers at least one third of the working life (see Jargon busters).

Exceptionally, if general disability occurs before the insured is 30 years of age or 35 in case of education, the qualifying period condition will be less restrictive (one, i.e., two years of the insurance period).

(see Jargon busters).

If you are under 55 years of age, you are entitled to [occupational rehabilitation](#) and [income-replacement benefit](#). If you remain unemployed for at least 5 uninterrupted years after occupational rehabilitation, you are entitled to [temporary invalidity pension](#) (*privremena invalidska mirovina*) provided you were unemployed until you reached 58 years of age.

This applies to people with established residual work capacity and who meet the conditions of the pension qualifying period required to be entitled to a pension.

What am I entitled to and how can I claim?

Invalidity pension

Invalidity pension is an entitlement from the pension insurance scheme claimed on grounds of partial or full loss of capacity for work and completed pension qualifying period. In the case of an accident at work or an occupational disease, it is claimed independently of completed pension qualifying period.

The amount of your invalidity pension depends on a [number of factors](#).

[In order to receive an invalidity pension](#), you must submit an application to the Croatian Pension Insurance Institute (HZMO).

While employed, this process can be initiated at the suggestion of your chosen primary healthcare doctor after completing treatment, or medical rehabilitation.

The doctor prepares all the medical documentation together with their opinion and submits this to the HZMO for the purpose of a [medical assessment](#) carried out by the Institute for Medical Assessment, Occupational Rehabilitation and Employment of People with Disabilities

Income-replacement benefit due to occupational rehabilitation

Entitlement to occupational rehabilitation is determined by decision of the regional office of the HZMO after assessment of work capacity. Reduced capacity for work with residual work capacity is determined by the authorised assessors of the Institute for Medical Assessment, Occupational Rehabilitation and Employment of People with Disabilities. While waiting for occupational rehabilitation, during the course of occupational rehabilitation and while waiting for employment after completing occupational rehabilitation, you are entitled to [income-replacement benefit](#).

If you remain long-term unemployed after occupational rehabilitation, you are entitled to temporary invalidity pension.

Cash benefits and assistance

Within the social welfare system, (see topic Social welfare, chapter Services for people in need), disabled persons and children with developmental disabilities may be entitled to [cash benefits and assistance](#).

Jargon busters

- [Working life](#) is the full number of years from the day the insured person reached 20 years of age to the day of partial or full loss of work capacity (23 years for an insured person with post-secondary qualifications and 26 years for persons with university qualifications). The conditions are somewhat relaxed for younger disabled people.
- [Occupational rehabilitation](#) is the procedure of enabling a disabled person to work (practical acquisition and application of knowledge, skills and habits) with preservation of their residual working and general capacities.
- [Pension qualifying period](#) is the name for the time spent in the mandatory pension insurance scheme.

Forms you may need to fill in

- [Application for claiming invalidity pension/occupational rehabilitation/temporary invalidity pension](#).

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Social Welfare Act](#);
- [Pension Insurance Act](#);
- [Mandatory Pension Funds Act](#);
- [Pension Insurance Companies Act](#);
- <https://migracije.hr/disability-pension-2/?lang=en>;
- [Frequently asked questions about social welfare](#).

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do I need to contact?

Croatian Pension Insurance Institute

A. Mihanovica 3
HR-10000 Zagreb
Croatia

Tel. +385 14595500, +385 800636363

<http://mirovinsko.hr/default.aspx?id=4298>

Accidents at work and occupational diseases

This chapter will explain what you are entitled to in the case of an accident at work or an occupational disease.

If you are a national of a European Union country and suffer an accident at work or fall ill with an occupational disease while in Croatia, you are entitled to healthcare with a European Health Insurance Card.

This chapter covers:

- **benefits in kind and cash benefits in case of an accident at work or an occupational disease (*davanja u naravi i novčana davanja zbog povrede na radu ili profesionalne bolesti*)**;
- **pension insurance system benefits (*davanja iz mirovinskog osiguranja*)**.

In what situation can I claim?

Accidents at work and occupational diseases in Croatia are covered by mandatory health and mandatory pension insurance. Benefits are paid from mandatory health insurance in case of temporary incapacity for work, while benefits in case of disability and physical impairment are paid from pension insurance.

An accident at work is defined as an accident arising out of work and in the course of work, including travel between the place of residence and work. An occupational disease is a disease caused by long-term direct exposure to the working process and conditions for certain jobs.

Only those diseases on the official list are considered occupational diseases.

A physical impairment exists when an insured person has suffered a loss, significant damage or substantial impairment of an individual organ or parts of the body which hinders

the normal activity of the body and requires greater effort to carry out living needs, regardless of whether it causes disability or not.

What conditions do I need to meet?

In the case of an **accident at work or an occupation disease**, you are insured not only if you are employed or self-employed, or a farmer, but also if you are a member of a special group of insured persons for whom insurance is provided.

These are, for example, pupils and students during practical training, vocational practice, study tours, and members of voluntary fire departments during fire-fighting activities.

No prior insurance is required to be eligible for benefits in the case of an accident at work or an occupation disease. This holds true for benefits when incapacitated for work, i.e. sickness, as well as when claiming invalidity pension, professional rehabilitation and survivor's pension.

The list of [occupational diseases](#) is specified by a separate law.

The list of [body impairments](#) is also specified by a separate law.

You may be entitled to **body impairment benefit** if you have been in an accident at work or fallen ill with an occupational disease. A body impairment is the loss, significant damage or substantial impairment of an individual organ or parts of the body which hinders the normal activity of the body and requires greater effort to carry out living needs.

[Body impairments](#) and their levels are expressed in percentages from 30% to 100% and are also determined by law. The [rate](#) paid depends on the level of the impairment and ranges from 12% to 40% of the relevant calculation base (see Jargon busters).

What am I entitled to and how can I claim?

Accidents at work and occupational diseases

Under health insurance, you may claim the following due to an accident at work or an occupational illness:

- Screenings and diagnostic procedures as part of specific healthcare at a specialist doctor chosen by the employer. If you are self-employed, you choose your own doctor;
- In the case of an accident at work and suspicion of an occupational disease, proceedings must be instituted at the competent [local office of the Croatian Health Insurance Fund \(HZZO\)](#). This is done by your employer and your chosen primary health care doctor;
- Sick leave is dealt with by your chosen primary healthcare doctor.
- You claim travel costs by submitting an application to the competent local office of the HZZO;
- Funeral costs are claimed by submitting an application to the competent local office of the HZZO and are paid to the person who covered costs of the funeral (for example, a family member).

Pension insurance benefits

Within the pension insurance system, you may be entitled to [invalidity pension](#) (*invalidska mirovina*), [occupational rehabilitation](#) (*profesionalna rehabilitacija*) and [impairment benefit](#) (*naknada zbog tjelesnog oštećenja*).

- Entitlement to disability pension and professional insurance proceedings are initiated at the request of your chosen doctor if you are insured (see chapter Invalidity pension);
- The process of claiming body impairment benefit begins by filing an [application with the regional office of the Croatian Pension Insurance Institute \(HZMO\)](#) in your place of residence. On the basis of your application, a medical assessment will be carried

out by the Institute for Medical Assessment, Occupational Rehabilitation and Employment of People with Disabilities;

Jargon busters

- The [impairment benefit calculation base](#) is the cash amount on the basis of which the cash benefit is calculated.

Forms you may need to fill in

- [Application for recognition of impairment benefit](#)
- [Application for recognition of the right to invalidity pension, occupational rehabilitation, temporary invalidity pension](#)
- [Notice of duration of temporary incapacity for work \(sick leave\)](#)
- [Accident at work report](#)
- [Occupational disease report](#)

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Pension Insurance Act](#);
- [Mandatory Pension Funds Act](#);
- [Pension Insurance Companies Act](#);
- [Healthcare Act](#);
- [Mandatory Pension Insurance Act](#);
- [Safety at Work Act](#);
- [Croatian Institute for Health Protection and Safety at Work](#);
- <https://migracije.hr/injury-at-work-occupational-disease-short-term-benefits-2/?lang=en>;
- <https://migracije.hr/physical-impairment-benefit-2/?lang=en>.

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do you need to contact?

Croatian Health Insurance Fund

Margaretska 3
HR-10000 Zagreb

Croatia

Tel. +385 800 7979

<http://www.hzzo.hr/en/>

Croatian Pension Insurance Institute

A. Mihanovica 3
HR-10000 Zagreb

Croatia

Tel. +385 14595500, +385 800636363

<http://mirovinsko.hr/default.aspx?id=4298>

Ministry of Labour, Pension System, Family and Social Policy

Ulica grada Vukovara 78

HR-10000 Zagreb

Croatia

Tel. +385 16106310

<https://mrosp.gov.hr/>

Ministry of Health

Ksaver 200A

HR-10000 Zagreb

Croatia

Tel. +385 16109300

<https://zdravlje.gov.hr/kontakti/1982>

Old-age and survivors

Social benefits in Croatia - Old-age pension

This chapter will explain what you need to know about old-age benefits. This chapter covers:

- **old-age pension (*starosna mirovina*);**
- **early old-age pension(*prijevremena starosna mirovina*).**

In what situation can I claim?

Under the statutory pension scheme (first pillar of pension insurance), you may receive your old-age pension when you have completed 15 years of qualifying period (men and women) and reach 65 years of age if you are a man. If you are a woman, you may claim your old-age pension in 2023 if you have reached 63 years and 3 months.

Under the capitalised pension scheme (second pillar of pension insurance), you are entitled when you meet the eligibility conditions for the first pillar of pension insurance if you were a member of the mandatory pension fund.

What conditions do I need to meet?

People with mandatory insurance under the statutory pension scheme are employees or self-employed, those who perform an independent or professional activity, those involved in agriculture and [others](#).

The same people under the statutory pension scheme are insured under the capitalised pension scheme, but there are [exceptions](#).

You are entitled to a first pillar [old-age pension](#) when you reach 65 years of age (men) or 63 years and 3 months of age (women) in 2023 and have completed at least 15 years of the [qualifying period](#).

The [retirement age for women](#) is being gradually raised, by 3 months every year, to bring it into line with the age condition for men by 2030.

Men who reach 60 years of age and have completed at least 35 years of the qualifying period are entitled to an [early old-age pension](#). In 2023 [women](#) must reach 58 years and 3 months of age and have at least 33 years and 3 months of qualifying period in order to receive an early old-age pension. And in the case of bankruptcy, you have to be unemployed for at least 2 years prior to qualifying for retirement because your employer went bankrupt.

If you have reached 60 years of age and have at least 41 qualifying years, you are entitled to an old-age pension for long-insured persons.

People who were members of the mandatory pension fund are also entitled to a second pillar pension when they become entitled to a first pillar pension.

What am I entitled to and how can I claim?

Old-age pension

The amount of your old-age pension is calculated by multiplying your personal value points by the pension factor and the actual value of the pension (see Jargon busters).

If you retire after 65 and have completed 35 years of qualifying period, your pension will increase 0.34% for each month of deferment (maximum for 5 years).

If you only claim a first pillar pension and it is lower than the [minimum pension \(*najniža mirovina*\)](#), you will receive the amount of the minimum pension.

From January 2023, the minimum pension is increased by 3%.

Likewise, the amount of the [maximum pension \(*najviša mirovina*\)](#) which can be paid out under the first pillar is set by a separate regulation (Maximum Pension Act).

Early old-age pension

The amount of your early old-age pension is set in the same way as the old-age pension. However, it is lowered for each month of early retirement.

The amount of early old-age pension is permanently reduced by 0.2% for each month before retirement age, i.e. by 2.4% per year up to 12% for five years prior to retirement. The reduction is permanent and does not depend on the length of the completed qualifying period.

The [procedure for claiming](#) an old-age pension or early old-age pension is instituted by submitting a pension application to the competent regional office of the Croatian Pension Insurance Institute (HZMO) or online. The competent regional office of the HZMO is the one located in your place of permanent residence or temporary residence.

If your place of permanent residence is abroad, the competent office is the one located in the last place you were insured.

An insured person may notify the HZMO about their intention to file an application for recognition of the right to an old-age pension or early old-age pension 12 months in advance. This notification is not considered an application to receive a pension.

For a [second pillar pension](#), you need to choose a pension insurance company which will pay you the pension. The HZMO shall provide the Central Registry of Affiliates (REGOS) with the information from the pension recognition decision for members of the second pillar scheme. After the [prescribed procedure](#), REGOS issues an order to transfer funds from the personal account of the fund member, the future pension recipient, to the account of the chosen pension insurance company.

The pension insurance company will sign a contract with the beneficiary and pay out a lifetime monthly pension from the transferred funds (reduced by the prescribed fee).

Jargon busters

- [Value point](#) - the annual salary of the person concerned/insurance base divided by the average annual salary in Croatia. It is set based on all salaries earned by the insured person during their working life.
- [Actual value of the pension](#)
- [Pension calculation formula](#) - the method in which a pension is calculated.
- [Pension factor](#)

Forms you may need to fill in

- [Application for recognition of the right to old-age pension/early old-age pension](#)
- [Notice of intention to submit an application for an old-age pension/early old-age pension](#)
- [Application for determining pension qualifying period](#)
- [Application for determining pension qualifying period completed abroad](#)

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Pension Insurance Act](#);
- [Mandatory Pension Funds Act](#);
- [Pension Insurance Companies Act](#);
- <https://migracije.hr/old-age-pension-2/?lang=en>.

Commission publications and websites:

- [Retiring abroad: your rights as an EU citizen in other EU countries.](#)

Who do you need to contact?

Croatian Pension Insurance Institute

A. Mihanovica 3
HR-10000 Zagreb
Croatia
Tel. +385 14595500, +385 800636363
<http://mirovinsko.hr/default.aspx?id=4298>

Central Registry of Affiliates

(only for a 2nd pillar pension)
Gajeva 5
HR-10000 Zagreb
Croatia
<http://regos.hr/default.aspx?id=207>

Ministry of Labour, Pension System, Family and Social Policy

Ulica grada Vukovara 78
HR-10000 Zagreb
Croatia
<https://mrosp.gov.hr/>

Survivor's pension

This chapter will explain what you need to know about a survivor's pension.

This chapter covers:

- **survivor's pension for a widow/widower/cohabitating partner/ same-sex partner/divorced spouse (obiteljska mirovina za udovicu/udovca/izvanbračnog partnera/neformalnog životnog partnera/rastavljenog bračnog druga) ;**
- **survivor's pension for a child (obiteljska mirovina za dijete);**
- **survivor's pension for a parent (obiteljska mirovina za roditelja)**
- **request for partial survivor's pension (zahtjev za isplatu dijela obiteljske mirovine)**

In what situation can I claim?

Family members of the deceased insured person are entitled to a survivor's pension if the deceased had at least 5 years of pensionable service or at least 10 years of pension qualifying period, or if the insured person fulfilled the qualifying period for an invalidity pension or was already receiving an old-age, early or invalidity pension, or was exercising their right to professional rehabilitation.

If the death of the insured person was caused by an accident at work or an occupation disease, family members are entitled to a survivor's pension regardless of the length of the pension qualifying period completed by the insured person.

If the deceased did not work full-time, this working time is recognised as full-time for meeting the condition of the qualifying period for the right to a survivor's pension under the Labour Act.

What conditions do I need to meet?

Family members of the deceased insured person (see Jargon busters) or retiree are entitled to a survivor's pension. It is based on the right of family members to maintenance by the deceased.

A family member who intentionally caused the death of an insured person or pension beneficiary and who has been legally convicted to serve a prison sentence for the crime is not entitled.

A [widow, widower, cohabitating partner](#) (if the cohabitation lasted at least 3 years, and is proven in extrajudicial proceedings) and [same-sex partner](#) (if partnership lasted at least 3 years proven in non-contentious proceedings) are entitled to a survivor's pension if they had reached 50 years of age at the time of the death of the married/cohabitating partner/same-sex partner. If they are under 50 years of age, they are entitled to a survivor's pension if they are unable to work and this incapacity occurred within 1 year of the death of the married spouse.

However, if at the time of death of the married spouse they have reached 45 years of age, they are entitled to a survivor's pension when they turn 50 years old. They retain this right permanently after 50 years of age.

They are also entitled to a survivor's pension if they are the parent of a child or children who are entitled to a survivor's pension and care. If they become incapable of working while still entitled they remain entitled to a survivor's pension as long as the incapacity lasts.

Cohabitants or partners, as well as same-sex partners are entitled to a survivor's pension if the cohabitation/same-sex partnership existed at the earliest on March 28 2008 and lasted for at least 3 years.

A widow is entitled to a survivor's pension even when the child of the insured person is born after his death. In this case, entitlement to a survivor's pension begins on the date of the insured person's death.

A **divorced spouse** is entitled to a survivor's pension if a court decides they are entitled to spousal maintenance.

Family members are entitled to a survivor's pension if cohabitation/marriage existed at the earliest on August 5 2014 and lasted for at least 3 years. The status of partnership is determined in a non-litigious court proceeding.

A [child](#) is entitled to a survivor's pension if under 15 years old at the time of the death of a parent, or 18 years old if unemployed. If a child is in full-time education, the entitlement lasts up to the age of 26, or longer in the case of illness.

A child who becomes incapacitated for work up to the age of entitlement to a survivor's pension or afterwards (if maintained by the deceased), remains entitled as long as the incapacity lasts. Exceptionally, a disabled child with residual work capacity who started working before the death of a parent is also entitled to a survivor's pension after the death of a parent and does not lose the right to the pension, but the payment of is suspended during the period of employment.

Children born out of wedlock and adopted children have the same rights.

A parent of the deceased who was maintained by them (or by a beneficiary) before they died is entitled to a family pension if they are aged 60 or older or if they are younger than this and fully incapacitated for work.

What am I entitled to and how can I claim?

Entitlement to a survivor's pension

The entitlement is permanent for a widow/widower/cohabitating partner/divorced spouse; child; parent, unless the [beneficiary](#) marries, under certain conditions stepchildren, grandchildren, parents, life-time partner, a child of a deceased partner.

A survivor's pension after the death of the active insured person is calculated as a percentage of the [invalidity pension](#) to which the deceased would have been entitled, according to the number of family members:

- for one beneficiary: 77% of the pension;
- for two beneficiaries: 88% of the pension;
- for three beneficiaries: 100% of the pension;
- for four beneficiaries: 110% of the pension.

For family members of a deceased insured person under 55 years of age or with less than 10 years of qualifying period in the capitalized pension scheme, the survivor's pension is calculated as if the insured person had been insured only under statutory pension scheme.

You can claim a survivor's pension by submitting an [application](#) to the regional office of the Croatian Pension Insurance Institute (HZMO).

If your place of permanent residence is outside Croatia, the regional office in the place where you were last insured is competent for dealing with your claim.

The right to a survivor's pension may be acquired no earlier than the first day of the following month after the death of the insured person.

If a widow/widower is entitled to more than one pension (for example, you can be entitled to an old-age pension or invalidity pension as well as a survivor's pension), they may choose the most favourable, i.e. the higher pension.

You can receive a part of the survivor's pension together with a person's old age, early age or disability pension once such person is 65 years of age. The part of the survivor's pension amounts to 27 % of the survivor's pension determined for one family member, with the prescribed minimum (3 actual pension values) and maximum amount (the total of a personal pension and a part of the survivor's pension may not exceed 80 actual pension values).

Jargon busters

- **Insured person** - an individual who on the basis of work activities (employment contract, self-employment, etc.) is mandatorily insured within statutory pension scheme.

Forms you may need to fill in

- [Application for claiming a survivor's pension](#)
- Application for claiming a partial survivor's pension.

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Pension Insurance Act](#);
- [Mandatory Pension Funds Act](#);
- [Pension Insurance Companies Act](#);
- [Labour Act](#);

- <https://migracije.hr/survivors-pension-2/?lang=en>.

Commission publications and websites:

- [Death grants: your rights as an EU citizen in other EU countries](#).

Who do you need to contact?

Croatian Pension Insurance Institute

A. Mihanovica 3
HR-10000 Zagreb
Croatia

<http://www.mirovinsko.hr/default.aspx?id=4298>

Central Registry of Affiliates

(only for 2nd pillar pension)

Gajeva 5
HR-10000 Zagreb
Croatia

<http://regos.hr/default.aspx?id=207>

Ministry of Labour, Pension System, Family and Social Policy

Ulica grada Vukovara 78
HR-10000 Zagreb
Croatia

<https://mrosp.gov.hr/>

Social assistance

Social welfare benefits

This chapter explains your entitlements within the social welfare system.

If you are a Croatian national with a permanent residence in Croatia or a foreigner under subsidiary protection, an asylum seeker and a foreigner under temporary protection and their family members who legally reside in the Republic of Croatia, as well as a foreigner with the established status of a victim of human trafficking, can receive benefits and services in the social welfare system under the conditions prescribed by this Act, the laws governing it protection against human trafficking and the law regulating the status, rights and obligations of persons with approved international protection and you do not have enough means to cover your living needs and are unable to provide for yourself through work or income from property or other sources, you and your family may be entitled to social welfare benefits.

The range of social welfare benefits may be limited if you are a foreign national temporarily staying in Croatia.

This chapter covers:

- **guaranteed minimum benefit (*zajamčena minimalna naknada*);**
- **housing allowance (*naknada za troškove stanovanja*);**
- **allowance for energy buyers at risk (*naknada za ugroženog kupca energenata*);**
- **personal needs allowance for a residential care beneficiary (*naknada za osobne potrebe korisnika smještaja*);**
- **one-time allowance (*jednokratna naknada*);**
- **benefit for regular studies** (naknada za redovito studiranje)
- **payment for accommodation costs in the pupil's dormitory** (plaćanje troškova smještaja u učeničkom domu)

In what situation can I claim?

You may exercise your social welfare rights if you are a Croatian national with a permanent residence in Croatia, or a foreign national or a stateless person with a permanent residence permit in Croatia.

A foreigner under subsidiary protection, an asylum seeker and a foreigner under temporary protection and their family members who legally reside in the Republic of Croatia, as well as a foreigner with the established status of a victim of human trafficking, can receive benefits and services in the social welfare system under the conditions prescribed by this Act, the laws governing it protection against human trafficking and the law regulating the status, rights and obligations of persons with approved international protection can claim social welfare.

In exceptional cases, other persons can be entitled to one-time allowance and temporary accommodation.

What conditions do I need to meet?

If you are a single person, a family member or a family and do not have sufficient means to cover your basic living needs, you may be entitled to [social welfare benefits](#). This implies that you cannot earn the means to cover your basic living needs by working, income from property, a person paying maintenance, or any other way.

Social welfare benefits can be provided to orphans or children without appropriate parental care, young adults, children victims of domestic, peer or other violence, human trafficking victims, children with disabilities, children and young adults with behavioural problems.

Social welfare benefits can furthermore be provided to pregnant women and parents with a baby up to 1 year of age without family support and adequate living conditions, parents who require professional assistance and other support due to disturbed relations and persons who were married or cohabitating and have children together.

Social welfare benefits can also be provided to disabled adults, people with other temporary or permanent changes of their health, victims of domestic or other violence and human trafficking victims. Among other things, these benefits can also be provided to people who are unable to care for themselves independently due to age or infirmity, people with alcohol, drug and other addictions, and homeless people.

What am I entitled to and how can I claim?

Guaranteed minimum benefit

You are entitled to [guaranteed minimum benefit](#) if you are single or living in a household and you have no income which you can use to cover your living needs. In other words, if you are unable to finance your living needs by working or from income from property.

A person receiving guaranteed minimum benefit who is able to work is required to accept a job offered by the Croatian Employment Service.

The amount of the GMB for a single person is set at the following amounts:

- for single person not capable of working and elderly person EUR 172,54
- for a single working-age person EUR 133

HOUSEHOLD

- working age adult or a child EUR 92,91
- a child in one-parent family EUR 106,18
- single parent EUR 119,45
- an adult completely incapable of work and for an elderly person EUR 126,09
- single working-age parent and for pregnant women and up to six months after childbirth EUR 159,27
- single parent completely incapable of work EUR 179,18

Croatian Institute for Social Work in the claimants' place of residence approve guaranteed minimum benefit. The basis for its calculation is set by the Government, the calculation basis of the GMB is EUR 133 since 25 February 2022.

Housing allowance

If you receive guaranteed minimum benefit, except for a homeless person who is staying in a shelter, a shelter or has been granted the service of accommodation in organised housing, a victim of domestic violence and a victim of human trafficking who has been granted the service of accommodation in crisis situations, you may also be entitled to [housing allowance](#). This cash benefit is intended for settling, for example, the costs rent, utility fees, heating costs, water services and costs incurred due to works to increase the energy efficiency of the building.

It can be granted in cash to the claimant, or the service suppliers pay the housing costs and are reimbursed by the local government or the City of Zagreb, in the amount of at least 30% of the amount of the guaranteed minimum benefit granted to a single person or household.

Allowance for energy buyers at risk

Beneficiaries of guaranteed minimum benefit and of personal disability allowance are entitled to the benefit for challenged energy buyers. The monthly amount of the benefit is determined by the Government Regulation and it reaches up to maximum of EUR 27.00, exceptionally during the period from 1 October 2022, to 31 March 2023, it amounts up to EUR 66.

Allowance for personal needs The right to allowance for personal needs is recognised for a child attending primary school and a child and a younger adult attending secondary school, another younger adult, an adult and an older person who is recognised as having the right to accommodation or organised housing if their own income cannot ensure the satisfaction of personal needs need for accommodation or organised housing. It is granted to beneficiaries who cannot finance their personal needs from their own income and in the amount:

1. 50% of the base for a child attending elementary school, an adult and an elderly person EUR 33,18;
2. 70% of the base for a child and a younger adult of a high school student and another younger adult EUR 46,45.

One-time allowance

One-time allowance is provided to a single person or a household in the event of ongoing material difficulties due to specific needs. For example, it may be granted for the birth of a child, a child's education, illness or death of a family member, natural disaster, buying basic household items, essential clothes and footwear.

For an individual, the highest amount is EUR 331,81, and for a household it is EUR 464,53. In exceptional circumstances, when the user's life circumstances require it one-time assistance of up to EUR 1327,23.

Benefit for regular studies

The beneficiary of the right to the accommodation or organised housing service is recognised as entitled to compensation for full-time studies in the status of a full-time or part-time student at a university or professional study in amount of EUR 265,45 monthly.

Payment for accommodation costs in the pupil's dormitory

For a child or a young person under legal age, a high school student with a lower financial status who is not a member of the household who is a beneficiary of the right to the guaranteed minimum benefit, the costs of accommodation in a pupils dormitory are paid by the Ministry in accordance with the provisions of the contract on pupil placement in a pupils dormitory.

Social welfare system entitlements can be claimed through Croatian Institute for Social Work in your place of residence, except Payment for accommodation costs in the pupils dormitory. In certain cases, entitlements are paid by unit of local government or the City of Zagreb, in cooperation with social welfare centres.

Jargon busters

- **Permanent residence** is the place and address in Croatia at which a person has permanently settled for the purpose of exercising their rights and obligations associated with their life interests, such as family, professional, economic, social, cultural and other interests.
- **Temporary residence** is the place and address in Croatia where a person is temporarily residing, but has not permanently settled at that address. Temporary residence is registered if it will last longer than 3 months.
- The calculation bases for guaranteed minimum benefit and other social welfare entitlements are set by the Government.

Forms you may need to fill in

You can download the forms for claiming social assistance entitlements at the following link:

The list of regional offices is not yet available

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Social Welfare Act](#);
- [Family Act](#);
- [Frequently asked questions about social welfare](#);
- <https://migracije.hr/social-welfare/?lang=en>.

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do you need to contact?

Croatian Institute for Social Work

The list of regional offices is not yet available

Ministry of Labour, Pension System, Family and Social Policy

Ulicy grada Vukovara 78
HR-10000 Zagreb
Croatia
Tel. +385 15557111
<https://mrosp.gov.hr/>

Services for people in need

This chapter will present the services you are entitled to as part of the social welfare system in Croatia.

This chapter covers:

- **home assistance** (*pomoć u kući*);
- **residential care** (*institucijska skrb*);
- **semi-residential care** (*institucijska skrb u centru za pružanje usluga*);
- **supported living** (*organizirano stanovanje*);
- **early childhood intervention** (*rana razvojna intervencija*).

In what situation can I claim?

You are entitled to the various social services if you are a Croatian national with a permanent residence in Croatia or a foreign national or stateless person with a permanent residence permit in Croatia.

You are entitled to social services - a foreigner under subsidiary protection, an asylum seeker and a foreigner under temporary protection and their family members who legally reside in the Republic of Croatia, as well as a foreigner with the established status of a victim of human trafficking, can receive benefits and services in the social welfare system.

What conditions do I need to meet?

If you are a single person, a family member or a family and do not have sufficient means to cover your basic living needs, you may be entitled to [social welfare benefits](#). Here it is considered that you cannot find the means to cover your basic living needs from working, income from property, a person paying maintenance, or otherwise.

You are entitled to some of the services if your income or income per member of your family does not exceed EUR 199,08.

Social welfare benefits can be provided to orphans or children without appropriate parental care, young adults, child victims of domestic, peer or other violence, human trafficking victims, children with disabilities, children and young adults with behavioural problems.

Pregnant women and parents with a baby up to one year of age without family support and adequate living conditions, parents who require professional assistance and other support due to disturbed relations and people who were married or cohabitating and have children together.

Social welfare benefits can also be provided to disabled adults, people with other temporary or permanent changes in their health, victims of domestic or other violence and human trafficking victims. Among others, these benefits can also be provided to people who are unable to care for themselves independently due to age or infirmity, people with alcohol, drug and other addictions, and homeless people.

What am I entitled to and how can I claim?

Home assistance

[Home assistance](#) involves the buying and home delivery of ready-made meals, the carrying out of household tasks, help with getting dressed and undressed, bathing and other hygiene needs.

Residential care

[Residential care](#) is institutional care in a social care home and other legal entity providing social care, or non-institutional care in a family home and foster home. It can be permanent or temporary.

The allowance for personal needs for a child attending primary school, an adult and an elderly person is EUR 33,18, and for a child and a younger adult attending secondary school and another younger adult is EUR 46,45.

Semi-residential care
[Semi-residential care](#) can be a full-day stay, lasting from 6 to 10 hours a day, and half-day, lasting from four to six hours a day, and includes the following services: food, personal hygiene, health care, supervision, education, nursing, work activities and psychosocial rehabilitation.

You are entitled to full-day and half-day stays one day a week, several days a week or all working days in the week.

Supported living service

[Supported living](#) is a service under which one or more people are provided basic living needs such as social, working, cultural, educational, recreational and other needs. Recipients are offered permanent or occasional assistance by qualified staff or other people at home and outside it.

Early childhood intervention

[Early childhood intervention](#) is a service which includes professional stimulating assistance to children and professional and advisory assistance to parents and foster parents. It is offered to a child who has been diagnosed with developmental disabilities at an early age with a view to including the child in the wider social network.

Entitlement to social services - **home assistance, residential care, semi-residential care, supported living, early childhood intervention** - is decided by the [Croatian Institute for Social Work](#) in the beneficiary's place of residence.

Early childhood intervention is provided by Croatian Institute for Social Work if the service is not covered by the health system. As a rule, it is offered to children up to the age of 3 and/or up to a maximum age of 7 years.

You can also claim entitlement to [other social services](#), such as counselling and assistance, psychological assistance and early intervention, through social welfare centres.

Jargon busters

- [Permanent residence](#) is the place and address in Croatia at which a person has permanently settled for the purpose of exercising their rights and obligations associated with their life interests, such as family, professional, economic, social, cultural and other interests.
- [Temporary residence](#) is the place and address in Croatia where a person is temporarily residing, but has not permanently settled at that address. Temporary residence is registered if it will last longer than 3 months.

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Social Welfare Act](#);
- [Family Act](#);
- [Frequently asked questions about social welfare](#).

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>.

Who do you need to contact?

Croatian Institute for Social Work

The list of regional offices is not yet available **Ministry of Labour, Pension System, Family and Social Policy**

Ulica grada Vukovara 78
HR-10000 Zagreb
Croatia
Tel. +385 15557111
<https://mrosp.gov.hr/>

Unemployment

Unemployment benefits

This chapter explains your benefits if you are unemployed. If you have lived or worked in Croatia or another EU country, the time spent working/in the self-employed activity will be the basis for calculating the entitlements you can claim as an unemployed person.

This chapter covers:

- **unemployment benefit** (*naknada za nezaposlenost*).

In what situation can I claim?

If you lose your job, you may claim a cash unemployment benefit. All workers (in the private and public sector) and self-employed are entitled to the benefit.

What conditions do I need to meet?

In order to receive this [cash benefit](#), you must have worked for at least 9 months in the past 24 months when you became unemployed. To receive this entitlement in Croatia or another EU country, the time spent working in any other EU country, including Croatia, will be taken into account.

Your employment must not have been terminated through fault of your own or voluntarily and a self-employment activity must cease with justified reasons.

However, if your employment was terminated by agreement, you are entitled to unemployment benefit if this was because your spouse moved or you had to move for health reasons. You can also receive unemployment benefit if you agreed to terminate your employment at the suggestion of your employer in the case of an employee surplus.

In order to claim unemployment benefit, you have to register with the Croatian Employment Service (HZZ) within 30 days of the date of termination of your employment contract /termination of self-employed activity and file an application for unemployment benefit.

If you were on sick leave, or on maternity, parental, adoptive parent or carer's parent leave when your employment contract was terminated or you stopped being self-employed, you must register with the HZZ within 30 days of the end of the respective leave.

If you are enrolled in education or vocational training programmes, at the referral of the HZZ, you are entitled to cash assistance. In addition, if you find a job outside your place of permanent residence, you are entitled to one-time cash assistance and reimbursement of travel and relocation expenses.

In order to keep your entitlements, you must regularly contact your employment advisor, be [actively looking for work](#), and be available for work.

What am I entitled to and how can I claim?

Cash benefit

The [amount of the cash benefit](#) depends on the wage you received before your employment was terminated. It is calculated on the basis of the average gross wage you earned over the previous 3 months before your employment contract was terminated/or special insurance base in the previous 3 months, if you were self-employed person.

For the first 90 days of unemployment, the benefit amounts to 60%, and for the remaining period, it is 30% of the calculation base. Both the minimum and maximum amounts of the [cash benefit](#) are prescribed.

[You may claim unemployment benefit for a period of between](#) 90 and 450 calendar days, depending on the total time you spent working (from 9 months to over 25 years).

An exception to the rule is unemployed people who have spent 32 years working and have no more than 5 years until they meet the age requirements for old-age pension (see the

chapter Old-age pension). They are entitled to unemployment benefit until they gain new employment or entitlement to retirement.

Jargon busters

- An [unemployed person](#) is a person capable or partially capable for work, who is between 15 and 65, not in the employment, active job seeker and is available for work (except if she/he has monthly receipt on the ground of service delivery, if they have a registered company, or are members of a cooperative, have a registered craft or perform similar activities).

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Labour Act](#);
- [Cash benefit and European Union regulations](#);
- <https://migracije.hr/unemployment-benefit-2/?lang=en>.

Commission publications and websites:

- [Unemployment and social security: Your rights as an EU citizen in other Member States](#).

Who do you need to contact?

Croatian Employment Service

Savska cesta 64
HR-10000 Zagreb
Croatia
Tel. +385 14595500, +385 800636363
<http://www.hzz.hr/>

Ministry of Labour, Pension System, Family and Social Policy

Ulica grada Vukovara 78
HR-10000 Zagreb
Croatia
Tel. +385 16109300
<https://mrosp.gov.hr/>

Moving abroad

Previous insurance also counts

This chapter will explain what you need to know about how moving within the EU affects your social rights.

In what situation can I claim?

If you go to work in a European Union country or another country covered by EU regulations, as a rule, you will no longer come under the Croatian social security system and the rules of the country you work in will apply to you.

If you have lived, worked and/or paid insurance in another EU country or countries covered by the same regulations, then the time spent living (see Jargon busters) in another of these countries, the time spent working or other relevant time may be taken into account when your benefits are calculated in Croatia.

More information concerning the UK can be found on the pages of the Ministry of Interior <https://mup.gov.hr/news/information-concerning-the-future-relations-between-the-united-kingdom-and-the-european-union/283273>.

What conditions do I need to meet?

The possibility of combining periods for which you have paid contributions in other EU countries or time spent living in those countries applies to the following rights:

- benefits in kind (healthcare) (*davanje u naravi – zdravstvena skrb*);
- maternity/paternity benefits (*rodiljne/roditeljske potpore*);
- old-age pension (*starosna mirovina*);
- survivor's pension (*obiteljska mirovina*);
- invalidity pension (*invalidska mirovina*);
- unemployment benefit (*naknada za nezaposlenost*);
- child benefit (*doplatak za djecu*).

What am I entitled to and how can I claim?

If you have worked in a country covered by EU regulations and are returning to Croatia, you need to bring:

- Confirmation of insurance period, or time spent living (see Jargon busters) in the other country to which EU legislation applies issued by the competent authority in that country;
- If you are receiving unemployment benefit, you can transfer it to Croatia. In this case, the relevant employment service will issue the transferable U2 document (see Jargon busters).

Jargon busters

- Period of insurance or [qualifying years](#) is the time which an insured person after 15 years of age has spent in mandatory pension insurance and extended insurance.
- **Time spent living** is the time which a person has spent living and working in a country to which EU legislation applies.
- [Transferrable document U2](#) is the document issued to you by the relevant employment service with which you can transfer employment benefit.

Forms you may need to fill in

http://www.mirovinsko.hr/UserDocsImages/tiskanice/Zahtjev_utvrdivanjeosiguranjainoz_emstvo.pdf

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Pension Insurance Fund](#);
- [Mandatory Pension Funds Act](#);
- [Pension Insurance Companies Act](#);
- [Health Insurance Act](#);
- [Labour Market Act](#);
- [Child Benefit Act](#).

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>;
- [Your social security: your rights as an EU citizen in other member states](#).

Who do you need to contact?

Croatian Pension Insurance Institute

A. Mihanovica 3
HR-10000 Zagreb
Croatia
Tel. +385 14595500, +385 800636363
<http://mirovinsko.hr/default.aspx?id=4298>

Central Registry of Affiliates

(only when exercising rights to a second pillar pension)
Gajeva 5
HR-10000 Zagreb
Croatia
Tel. +385 14898900
<http://regos.hr/default.aspx?id=207>

Croatian Health Insurance Fund

Margaretska 3
HR-10000 Zagreb
Croatia
Tel. +385 8007979
<http://www.hzzo.hr/en/>

Croatian Employment Service

Savska cesta 64

HR-10000 Zagreb

Croatia

Tel. +385 14595500, +385 800636363

<http://www.hzz.hr/>

Main residence

Habitual residence

This chapter will explain what you need to know about 'habitual residence' (*Uobičajeno boravište*) and the conditions you need to meet in order to exercise certain rights.

In what situation can I claim?

Permanent residence, under Croatian law, is the place and address in Croatia where a person has permanently settled for the purpose of exercising their rights and obligations associated with life interests, such as family, professional, economic, social, cultural and other interests.

Temporary residence is the place and address in the Republic of Croatia where a person is temporarily residing but has not permanently settled. Temporary residence needs to be registered if it will last longer than 3 months.

A person must have a permanent residence or a temporary residence when submitting an application for the following entitlements:

- child benefit;
- maternity, paternity and parental benefits;
- one-time financial assistance for a new-born;
- social welfare system (cash benefits and benefits in kind, such as guaranteed minimum benefit, housing allowance, early intervention and other benefits and services).

The term 'habitual residence' is used for people who are using the right of freedom of movement of workers in EU countries, to whom the legislation of one Member State applies. This means that your interests need to be in Croatia in order for Croatian legislation to apply to you.

The term conveys permanence - you have been living in Croatia for some time and intend to stay there for the foreseeable future (the criteria are laid down by EU regulations [on the coordination of social security systems](#)).

Jargon busters

- [Permanent residence](#) is the place and address in Croatia at which a person has permanently settled for the purpose of exercising their rights and obligations associated with their life interests, such as family, professional, economic, social, cultural and other interests.
- [Temporary residence](#) is the place and address in Croatia where a person is temporarily residing, but has not permanently settled at that address. Temporary residence is registered if it will last longer than 3 months.
- [Habitual residence](#) is the term applying to people who are using the right of freedom of movement of workers in EU countries, and to whom, in this case, the legislation of one Member State applies. The term conveys permanence - you have been living in an EU country for some time and intend to stay there for the foreseeable future.

Forms you may need to fill in

- [Form for registering permanent residence - temporary residence \(FORM1\)](#).

Know your rights

You can find out about your legal rights at the links below. They are not European Commission websites and do not represent the views of the Commission:

- [Residence Act](#)
- <https://migracije.hr/stay-and-work-of-foreigners-in-the-republic-of-croatia/?lang=en>

Commission publications and websites:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

Ministry of Interior

Ulica grada Vukovara 33

HR-10000 Zagreb

Croatia

Tel. + 385 16122111

<http://www.mup.hr/default.aspx?id=1257>

www.policija.hr

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