

## Comparative tables

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Table I

## Financing

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>Financing principle</b>	Obligatory and voluntary health insurance contributions, state budget, private health assurances and subscriptions (including revenues from legal fines for evasion).  (In fact the inclusion of health care under Sickness and Maternity cannot possibly be made. Health care includes health promotion and public health; outpatient health care (primary and specialised); inpatient care. Health insured people in Bulgaria are entitled to benefits from all these types of health care. Services from the scope of emergency, blood transfusion, state sanitary control, etc. are paid through state budget.)	Contributions, state pays contributions on behalf of certain categories of non-economically active individuals.	Social tax (contributions by employers, self-employed and the state).	Contributions and State Budget.	Ear marked part of personal income tax; subsidy from State Budget; patient co-payments.
<b>1. Sickness and maternity: health care</b>					
<b>2. Sickness and maternity: Cash benefits</b>	Contributions, state subsidies and other sources (including revenues from investment and legal fines for evasion).	Contributions.	Social tax (contributions by employers, self-employed and the state).	Contributions and State Budget.	Contributions.
<b>3. Long-term care</b>	No special scheme.	Financed from state budget.	General taxation and local taxes.	State Budget.	No special scheme.
<b>4. Invalidity</b>	Contributions, state subsidies and other sources, including revenue from investment, fines for evasion and the Government run Fund on Rehabilitation and Social Integration of Handicapped ( <i>Фонд за рехабилитация и социална интеграция на инвалиди [Fond rehabilitatzia i sotsialna integratzia na invalidi]</i> ).	Contributions.	Pension for Incapacity to Work: Social tax (contributions by employers, self-employed and the state). Pension supplements and National Pension: General taxation.	Contributions and State Budget.	Contributions/State budget.
<b>5. Old-age, survivors</b>	Contributions and State subsidies.	Contributions.	Old age pension: Social tax (contributions by employers, self-employed and the state). Pension supplements and National Pension: General taxation.	First pillar: Contribution and State Budget. Second pillar: Contributions (insurance fee)	Contributions plus State Budget covers contributions on behalf of certain categories of individuals.

Lithuania	Poland	Romania	Slovakia	Slovenia	
Contributions (earmarked taxes) and State budget.	Contributions and State subsidies.	Contributions; State Budget; local budget; The Social Security Fund for Health ( <i>Fondul Asigurarilor Sociale de Sanatate</i> ); the incomes of the special sanitary units and of the Ministry of Health and Family ( <i>Ministerul Sanatatii si Familiei</i> ), which are constituted as extra budgetary sources at their disposal.	Contributions plus state subsidy.	Sickness and maternity: contributions for health insurance.	<b>Financing principle</b> <b>1. Sickness and maternity: health care</b>  <b>2. Sickness and maternity: Cash benefits</b>  <b>3. Long-term care</b>  <b>4. Invalidity</b>  <b>5. Old-age, survivors</b>
Contributions. Continued payment of salaries and wages by employer.	Contributions and State subsidies.	<ul style="list-style-type: none"> <li>• Contributions (sickness);</li> <li>• Budget of the state social insurance (maternity).</li> </ul>	Contributions plus state subsidy.	Sickness: See "Health Care" above. Maternity cash benefits: special contribution and State subsidy.	
No special scheme. Financed by the municipalities as a part of health care or social services.	No special scheme.	Contributions and State budget.	Contributions plus state subsidy.	No special scheme.	
Contributions and State budget	Contributions and State subsidies.	<ul style="list-style-type: none"> <li>• Local budgets;</li> <li>• State Budget covers deficit.</li> </ul>	Contributions plus state subsidy.	Contributions and State guarantee for all benefits.	
Contributions.	Contributions and State subsidies.	Contributions.	Contributions plus state subsidy.	Contributions and State guarantee for all benefits.	

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	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>6. Employment injuries and occupational diseases</b>	Contributions, State subsidies and other sources (including legal fines).	Contributions.	Employment injuries and occupational diseases: Social tax (contributions by employers, self-employed and the state), general taxation and employers' civil liability.	Contributions and State Budget.	Contributions.
<b>7. Unemployment</b>	Contributions, state subsidies and other sources (including revenues from investment and fines for evasion).	Contributions.	Unemployment Allowances: General taxation. Unemployment Insurance Benefits: Contributions by wage earners and employers	Contributions. (n.b. different from social insurance contribution)	Contributions plus State Budget covers contributions on behalf of certain categories of individuals.
<b>8. Family allowances</b>	State subsidies.	Financed from state budget.	General taxation.	State budget.	State budget.

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Lithuania	Poland	Romania	Slovakia	Slovenia	
Contributions (since January 1, 2000, employer (for these risks before January 1, 2000)).	Contributions and State subsidies.	Contributions.	Contributions.	Contributions and State guarantee for all benefits.	<b>6. Employment injuries and occupational diseases</b>
Contributions.	Contributions and State subsidies.	Contributions.	Contributions plus state subsidy.	Contributions and State subsidy.	<b>7. Unemployment</b>
State budget	Financed entirely by the State.	State budget (100%). Exception: guaranteeing minimum resources: State Budget (80%); revenue of local budgets of the territorial administrative units (20%).	State Budget.	State budget.	<b>8. Family allowances</b>

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<p><b>Contributions of insured and employers</b></p> <p><b>Rates and ceiling</b></p> <p><b>1. Global contributions for several branches</b></p>	<p>Contributions are calculated over gross monthly earnings of employed and declared earnings of self-employed. In 2002 the declared monthly income has to be not less than 170 leva and up to a ceiling of 850 leva.</p> <p>The general contribution rate for Old Age, Invalidity and Survivors accounts for a 29% share in the proportion 75:25 between the employer and wage earners, but this shall be gradually adjusted until it reaches 50/50 in 2007. The state pays the entire contribution for civil servants and military officers; the self-employed (i.e. liberal professionals, craftsmen, sole entrepreneurs, shareholders, farmers etc.) pay the full amount of the contribution.</p> <p>Insured persons are divided into 3 groups according to the job conditions:</p> <ul style="list-style-type: none"> <li>• those employed by a contract for the 3rd (the most common) category of labour;</li> <li>• those employed by a contract for the 2nd category of labour (operating under harmful work conditions);</li> <li>• those employed by a contract for the 1st category of labour (the most harmful and risky conditions of work).</li> </ul> <p>The employers pay 3% higher general contribution rate for the 2<sup>nd</sup> and 1<sup>st</sup> category, as well as for the military servants. Next to this, all persons employed at the conditions of 2<sup>nd</sup> and 1<sup>st</sup> category participate in the complementary professional pension insurance (see "Other special contributions") and this contribution is paid entirely by the employer.</p>	<p>Basic Obligatory Pension Insurance (<i>základní povinný systém důchodového pojištění</i>) (covers old age, survivor's and invalidity pensions).</p> <p>Wage earners: 6,5% gross earnings. Ceiling: none. Employers: 19,5% gross earnings. Ceiling: none. Total: 26%.</p> <p>Self-employed: 26% declared earnings. Earnings ceiling: 486,000 CZK per year.</p>	<p>Employers: General rate of social tax 33% gross payroll, of which:</p> <ul style="list-style-type: none"> <li>• 13% health care and sickness insurance</li> <li>• 20% pension insurance.</li> </ul> <p>No ceiling. Wage earners: None</p>	<p>I. Old age, survivors and invalidity:</p> <p>First pillar: Pension Insurance Fund (<i>Nyugdíjbiztosítási Alap</i>) Wage earner: a) (if he/she contributes only to this system): 8% of gross earnings b) (if he/she contributes to both [state and private] systems): 2% of gross earnings Employer: 18% of the gross earnings</p> <p>Second pillar: Private Insurance Funds (Note: Second pillar covers only old age and some type of survivor's pension.) Wage earner: 6% of gross earnings Employer: No (compulsory) contribution</p> <p>Ceiling (both pillars): Wage earner: maximum 6490 HUF per calendar day (2 368 850 HUF per calendar year) Employer: No ceiling.</p> <p>II. National Health Insurance Fund (<i>Egészségbiztosítási Alap</i>): Rates: Wage earner: 3% of gross earnings Employer: 11% of gross earnings Ceiling: Wage earner: No ceiling. Employer: No ceiling.</p>	<p>Global social insurance rate for sickness, maternity, invalidity, old-age, survivors, unemployment, employment injuries and occupational diseases:</p> <ul style="list-style-type: none"> <li>• Wage earners who are covered by all types of social insurance: wage earner: 9% gross earnings; employer: 26.09% gross earnings; total: 35.09% gross earnings.</li> <li>• Wage earners over state pensionable age and/or invalids of category one and two (insured for old age, survivors, sickness, maternity, employment injuries and occupational diseases): wage earner: 7.32% gross earnings; employer: 21.24% gross earnings; total: 28.56% gross earnings.</li> <li>• self-employed persons (insured for old age, survivors, sickness, maternity and invalidity): total: 32.27% gross earnings.</li> <li>• self-employed persons over state pensionable age and/or invalids of category one and two (insured for old age, survivors, maternity and sickness): total: 28.47% gross earnings.</li> <li>• physical person who is carrying out management of real estate and is registered as a tax payer for the income gained from the economic activity (insured for old age, survivors and invalidity): total: 30,86% gross earnings.</li> <li>• permanent residents of Latvia employed in Latvia by a foreign tax payer (insured for sickness, maternity, invalidity, old-age, survivors, unemployment): wage earner: 35.00% of gross earnings.</li> <li>• permanent residents of Latvia over state pensionable age and/or invalids of category one and two and who are employed in Latvia by a foreign tax payer (insured for sickness, maternity, old age, survivors): wage earner: 28.47% of gross earnings.</li> <li>• persons who are not permanent residents of Latvia but who stay there for 183 calendar days or more per tax year and are employed by a foreign tax payer (insured for old age, survivors, sickness, maternity and invalidity): wage earner: 8.52% gross earnings.</li> </ul>

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p><i>Old age, invalidity and survivors pensions:</i></p> <ul style="list-style-type: none"> <li>employers: 22.5% of gross wages of wage earners</li> <li>wage earners: 2.5% of gross wage</li> <li>self-employed persons: 50% of the basic pension and 15% of declared income subject to income tax. If declared income per year is lower than 3 times official insured income, only 50% of basic pension is obligatory.</li> <li>self-employed working by licence and farmers: 50% of basic pension</li> <li>economically weak farmers: 20% of the basic pension</li> </ul> <p>Declared yearly income of self-employed persons above 60 times official insured income is not subject of contributions.</p>	<p>No overall contribution.</p>	<p>Sickness benefits in cash, maternity benefits in cash, old age pension, employment injury benefits, invalidity pension, and survivors' pension are paid from the social insurance Fund (<i>Bugetul Asiguratorilor Sociale de Stat</i>), funded through the contributions paid by the employers (representing the main source of incomes of this system).</p> <p>The contribution rates differ depending on the working conditions of the insured person (35%, 40%, 45%). The contribution rates are compulsory and apply to the gross income earned by the wage earner, thus to the total wage bill of each employer, out of which certain income categories are exempted.</p> <p>In the case of the domestic personnel employed by natural persons in order to take care of old persons, disabled and children, the social insurance contribution rate represents 15% of the gross wage received, but which cannot be lower than the gross economy-wide minimum wage.</p> <p>Within the social security legislation three work groups can be distinguished according to the risks of the work performed:</p> <ul style="list-style-type: none"> <li>Group 1, which concerns persons performing most hazardous work like mining activities. The contribution for this group is 45%;</li> <li>Group 2, which concerns persons performing hazardous work, like construction work. The contribution for this group is 40%;</li> <li>Group 3, concerning persons performing normal work activities. The contribution for this group is 35%.</li> </ul> <p>The monthly basis for the calculation of the individual social security contribution cannot exceed 3 times the average monthly gross salary per economy.</p>	<p><i>Assessment Base:</i></p> <ul style="list-style-type: none"> <li>wage earner: monthly gross earnings;</li> <li>employer: total gross monthly payroll;</li> <li>self-employed: 50% of average monthly taxable income over previous year.</li> </ul> <p>If the self-employed is paying flat-rate income tax, the assessment base is the following:</p> <ul style="list-style-type: none"> <li>one sixth of the flat-rate income tax (minimum 4000 SKK per month) for pension (invalidity, old-age and survivors) insurance and sickness and maternity (cash benefits) insurance;</li> <li>voluntarily determined sum (minimum 4000 SKK per month, if he/she has an income below 500 000 SKK per year, 5000 SKK per month, if he/she has an income from 500 001 SKK to 1 000 000 SKK per year, 6000 SKK per month, if he/she has an income from 1 000 001 SKK to 1 500 000 SKK per year) to health insurance;</li> <li>voluntarily determined sum (minimum 3000 SKK per month) to unemployment insurance.</li> </ul> <p><i>Invalidity, Old-Age and Survivors:</i></p> <p>Contribution as a percentage of the Assessment Base:</p> <ul style="list-style-type: none"> <li>wage earner: 6,4%;</li> <li>employer: 21,6% (5,3% for disabled wage earners);</li> <li>self-employed: 28%.</li> </ul> <p>Self-employed: If the taxable income over the previous year is below 100 000 SKK, the participation is voluntary. This sum will be valorized on 1 July of each calendar year from the year 2002 on 10%.</p> <p><i>Assessment Base Ceiling:</i> minimum 4000 SKK per month, maximum 32 000 SKK per month. For disabled persons the minimum Assessment Base is lower (3000 SKK in case of partial invalidity or juvenile wage earner over the age of 16 years or 2000 SKK in case of total invalidity or juvenile wage earner under the age of 16 years).</p>	<p>No overall contribution.</p>	<p><b>Contributions of insured and employers</b></p> <p><b>Rates and ceiling</b></p> <p><b>1. Global contributions for several branches</b></p>

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Bulgaria	Czech Republic	Estonia	Hungary	Latvia
				<p>Permanent residents aged 15 years and over, who are not subject to compulsory social insurance may join to state social insurance voluntarily. Persons who have not already been granted an old age pension may join the state pension insurance voluntarily. The contribution basis is declared by the voluntarily insured themselves. The volunteer contribution rate is the same rate as for pension insurance – 27.10% of gross earnings.</p> <p>Spouses of self-employed persons who are not subject to compulsory social insurance may join the pension insurance, disability insurance, maternity and sickness insurance voluntarily if they have not reached pensionable age. The volunteer contribution rate is the sum of the rates for pension insurance, disability insurance, maternity and sickness insurance – 33.10% of gross earnings.</p> <p>Gross average insurance contributions earnings are calculated from the insured person's insurance contributions earnings for the period of six calendar months terminating two calendar months preceding the month of the insurance case.</p> <p>Earnings ceiling: maximum amount of earnings subject to contributions is 17 300 LVL per year, the minimum for self-employed persons is 480 LVL per year and the minimum for voluntarily insured persons is 960 LVL per year.</p>



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Lithuania	Poland	Romania	Slovakia	Slovenia

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	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>2. Sickness and maternity: health care</b>	<p>(See subscript under "Financing principle: 1. Sickness and maternity: health care" above.)</p> <ul style="list-style-type: none"> <li>employers: in 2002 4,5% gross earnings;</li> <li>wage earners: in 2002 1,5% gross earnings.</li> </ul> <p>The state is covering the contributions for the civil servants and pensioners and the Professional Qualification and Unemployment. All self-employed are paying 6% of their gross earnings. Some employed members are paying in addition 5% from their personal contribution for every uninsured family member.</p>	<p>Wage earners: 4,5% gross earnings (obligatory). Ceiling: none. Employers: 9,0% gross earnings (obligatory). Ceiling: none. Total: 13,5%.</p> <p>Self-employed: 13,5%. Ceiling: none.</p>	<p>Included in the general rate of social tax. No ceiling.</p>	<p>See "Global contributions for several branches" above. (Note: Mainly the employer's 11% contribution covers this benefit.)</p>	<p>Ear marked part of personal income tax, state subsidy and patient co-payments (see Chapter II Health Care).</p>
<b>3. Sickness and maternity: Cash benefits</b>	<p>The contribution is 3% of the gross earnings, shared in proportion 75:25 between the employer and wage earner, but this shall be gradually adjusted until it reaches 50/50 in 2007.</p>	<p>Wage earners: 1,1% gross earnings (obligatory). Ceiling: none. Employers: 3,3% gross earnings (obligatory). Ceiling: none. Total: 4,4%. Self-employed: 4,4% (voluntary). max. basis: 486,000 CZK yearly.</p> <p>The assessment base for self-employed persons in contributory schemes is declared earnings, which may not be less than 35% of the average monthly income or half the amount of the minimum wage.</p>	<p>Included in the general rate of social tax. No ceiling.</p>	<p>See "Global contributions for several branches" above. (Note: Mainly the wage earner's 3% contribution covers this benefits.)</p>	<p>Included in "Global contributions for several branches" above: wage earner and employer contributions for this branch amount to 2.24% of gross earnings (wage earners insured for all risks).</p>

Lithuania	Poland	Romania	Slovakia	Slovenia	
<ul style="list-style-type: none"> <li>employers: 3% of gross earnings</li> <li>wage earners: 0% of wage, but 30% of personal income tax is directed into health insurance as a contribution.</li> <li>self-employed members of partnerships and owners of personal enterprises: 30% of personal income tax is directed into health insurance as a contribution (in any case not less than 1/12 of official yearly State contribution on behalf of specific individuals who are according to the law "insured by the State")</li> <li>self-employed working by licence: 30% of the cost of licence is directed into health insurance as a contribution. Minimal contribution is 5% of official minimal wage.</li> <li>farmers and their family members employed in the farm: 3.5% of official minimal wage.</li> <li>personal (small) land users and their family members: 1.5% of official minimal wage</li> <li>other: 10% of average wage in the country.</li> </ul> <p>No ceilings on contributions.</p>	<ul style="list-style-type: none"> <li>insured persons: 7,75% of all earnings;</li> <li>employers: none.</li> </ul> <p>Ceiling: none.</p>	<p>The employers pay 7% of the gross earnings.</p> <p>The wage earners pay 7% of their gross income.</p> <p>For pensioners, unemployed, people receiving support allowance and for those employed in terms of a civil convention, the health insurance contribution is 7% of two time the national gross minimum wage.</p> <p>The following categories of people are non-contributory health insurance holders:</p> <ol style="list-style-type: none"> <li>people who serve their military term;</li> <li>people on sick leave, or on sick leave granted to attend the sick child aged less than 6 years;</li> <li>people who are imprisoned or are kept in preventive custody;</li> <li>people who are members of a family benefiting from social assistance, according to bill no. 67/1995 regarding social assistance.</li> </ol> <p>The health insurance contribution due for the persons mentioned above shall be funded as follows:</p> <ol style="list-style-type: none"> <li>by the State Budget - for those mentioned above, subpar. a) c) and d);</li> <li>by the state social security budget - for the persons mentioned above, subpar. b).</li> </ol>	<p>Contribution as a percentage of the Assessment Base (for Assessment Base see "Global contributions for several branches" above):</p> <ul style="list-style-type: none"> <li>wage earner: 4%;</li> <li>employer: 10% (2,6% for disabled wage earners);</li> <li>self-employed: 14% (6,3% if disabled).</li> </ul> <p>Assessment Base Ceiling: minimum 3000 SKK (71 EUR) per month, maximum 32 000 SKK per month. The minimum Assessment Base for disabled and juvenile persons is lower (2250 SKK in case of partial invalidity or juvenile wage earner over the age of 16 years or 1500 SKK in case of total invalidity or juvenile wage earner under the age of 16 years per month).</p>	<p>Contributions for all health insurance rights for wage earners and self-employed persons (excluding employment injuries):</p> <ul style="list-style-type: none"> <li>wage earners: 6,36% of gross earnings (or sickness benefit);</li> <li>employers: 6,56% of gross earnings (or sickness benefit);</li> <li>self-employed: 12,92% of insurance rating base;</li> <li>farmers: 6,36% of insurance rating base.</li> </ul> <p>No ceiling for contributions for employed, ceiling for self-employed and farmers.</p> <p>Contribution for health services, the refund of travel expenses, funeral expenses and death grants for unemployed persons and pensioners: 5,96% of benefit.</p> <p>No ceiling.</p>	<p><b>2. Sickness and maternity: health care</b></p>
<ul style="list-style-type: none"> <li>employer: 3% of gross earnings</li> <li>wage earner: 0.5%</li> </ul> <p>No ceilings on contributions</p>	<ul style="list-style-type: none"> <li>insured persons: 2,45% of all earnings;</li> <li>employers: none.</li> </ul> <p>Ceiling: none.</p>	<p>See "Global contributions for several branches" above.</p>	<p>Contribution as a percentage of the Assessment Base (for Assessment Base see "Global contributions for several branches" above):</p> <ul style="list-style-type: none"> <li>wage earner: 1,4%;</li> <li>employer: 3,4% (1,1% for disabled wage earner);</li> <li>self-employed: 4,8%.</li> </ul> <p>Self-employed: the participation is voluntary if the taxable income over the previous year is below 100 000 SKK.</p> <p>Assessment Base Ceiling: minimum 4000 SKK (95 EUR) per month, maximum 32 000 SKK (762 EUR) per month. For disabled persons the minimum assessment base is lower (3000 in case of partial immobility or juvenile wage earner over the age of 16 or 2000 SKK in case of total invalidity or juvenile wage earner under the age of 16) per month.</p>	<p>Sickness: shared contribution for health care and cash benefits.</p> <p>Maternity cash benefits:</p> <ul style="list-style-type: none"> <li>wage earners: 0,1% of gross earnings;</li> <li>employers: 0,1% of gross earnings;</li> <li>self-employed persons: 0,2% of insurance rating base;</li> <li>farmers: 0,2% of insurance rating base.</li> </ul> <p>Contribution for sickness cash benefit, funeral expenses and death benefits for self-employed persons and farmers (if insured for pension and disability): 1,15% of insurance rating base.</p>	<p><b>3. Sickness and maternity: Cash benefits</b></p>

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	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>4. Long-term care</b>	No special scheme.	Tax financed.	No special scheme.	State Budget (Tax based, and operated under social assistance system)	No special scheme.
<b>5. Invalidity</b>	See "Global contributions for several branches" above.	Basic Obligatory Pension Insurance: see "Global contributions for several branches" above.	Pension for incapacity for work: included in the general rate of social tax. No ceiling.	See "Global contributions for several branches" above.	Included in "Global contributions for several branches" above: wage earner and employer contributions for this branch amount to 3.76% of gross earnings (wage earners insured for all risks).
<b>6. Old-age, survivors</b>	See "Global contributions for several branches" above.	Basic Obligatory Pension Insurance: see "Global contributions for several branches" above.	Old age pension: included in the general rate of social tax. No ceiling.	See "Global contributions for several branches" above	Included in "Global contributions for several branches" above: wage earner and employer contributions for this branch amount to 27.10% of gross earnings (wage earners insured for all risks). From contributions of persons insured for old-age in the 2 <sup>nd</sup> tier pension scheme (see Chapter VI Old-age), 10 % (to be phased in by 2010; 2% on 01.01.2002) are transferred to the 2 <sup>nd</sup> tier.
<b>7. Employment injuries and occupational diseases</b>	0,7% contribution rate over the gross earning, paid by the employer only.	Insurance contribution varies according to risk (between 0,2 and 1,2% of gross earnings) paid by the employer.	No special insurance, risks are covered under health care, sickness and invalidity. No ceiling.	There is no specific contribution, these benefits are financed partly by the Health Insurance Fund and partly by the Pension Insurance Fund. (See "Global contributions for several branches" above.)	Included in "Global contributions for several branches" above: employer contributions for this branch amount to 0.09% of gross earnings (wage earners insured for all risks).

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No special scheme, financed as part of health care or social services.	No special scheme.	No special scheme.	Included in the health care contribution.	No special scheme.	<b>4. Long-term care</b>
See "Global contributions for several branches" above.	<ul style="list-style-type: none"> <li>insured persons: 6,5% of all earnings;</li> <li>employers: 6,5% of all earnings.</li> </ul> <p>Ceiling: 30 times the projected national average wage as set out in the budget. The ceiling applies to the total contribution of employers and insured persons.</p>	See "Global contributions for several branches" above.	See "Global contributions for several branches" above.	Included in pension and invalidity insurance and health insurance contributions.	<b>5. Invalidity</b>
See "Global contributions for several branches" above.	<ul style="list-style-type: none"> <li>Survivors: see "5. Invalidity" above. Survivors' insurance contribution is shared together with invalidity insurance contribution</li> <li>Old-age:                             <ul style="list-style-type: none"> <li>insured persons: 9,76% of all earnings;</li> <li>employers: 9,76% of all earnings.</li> </ul> </li> </ul> <p>Ceiling: 30 times the projected national average wage as set out in the State Budget Act. The ceiling applies to the total contribution of employers and insured persons.</p>	See "Global contributions for several branches" above.	See "Global contribution for several branches" above.	Contributions for old age, survivors and invalidity pensions and related benefits for survivors, invalidity related and unrelated to work and social benefits for insured persons: <ul style="list-style-type: none"> <li>wage earner: 15,50% gross wage;</li> <li>employer: 8,85% gross wage;</li> <li>self-employed: 24,35% of insurance rating base (7 categories related to the level of profit of the self-employed);</li> <li>farmers, if they do not exceed income limits: 15,50% of insurance rating base;</li> </ul> No ceiling for employed; ceiling for self-employed.	<b>6. Old-age, survivors</b>
<ul style="list-style-type: none"> <li>employer: 1% of gross earnings</li> <li>wage earner: 0 %</li> </ul> No ceilings on contributions.	<ul style="list-style-type: none"> <li>insured persons: none;</li> <li>employers: 1,62% of gross earnings.</li> </ul> <p>Ceiling: none.</p>	<ul style="list-style-type: none"> <li>Temporary incapacity (<i>incapacitate temporara</i>): financed by the employer and state social security budget.</li> <li>Permanent incapacity (<i>incapacitate permanenta</i>): the same rules as for invalidity.</li> </ul> <p>No ceiling.</p>	Employer's contributions of between 0,2% and 1,2% of the Assessment Base (according to the degree of risk).	Temporary incapacity: contribution for employment injuries and occupational diseases: <ul style="list-style-type: none"> <li>employers: 0,53% of gross wage;</li> <li>self-employed persons: 0,53% of gross wage;</li> <li>farmers (if insured for pensions): 0,53% of gross wage.</li> </ul> <p>Long-term incapacity: see "Global contributions for several branches" above.</p>	<b>7. Employment injuries and occupational diseases</b>

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	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>8. Unemployment</b>	4% gross earnings (total), the ratio of employer's to wage earner's contribution is currently 75:25 but this shall be gradually adjusted until it reaches 50:50 in 2007.	State employment policy: Wage earners: 0,4% gross earnings. Employers: 3,2 % gross earnings. Total: 3,6% gross earnings. Self-employed: 3,6% declared earnings.	Unemployment insurance contribution: • insured persons: 1% gross earnings • employers: 0,5% gross earnings	Labour Market Fund ( <i>Munkaerőpiaci Alap</i> ) Rates: Wage earner: 1,5% of gross earnings (retirement pensioner, invalidity pensioner or workers' compensation beneficiaries: no contribution) Employer: 3% of gross earnings  Ceiling: None.	Included in "Global contributions for several branches" above: wage earner and employer contributions for this branch amount to 1,90% of gross earnings (wage earners insured for all risks).
<b>9. Family allowances</b>	No special scheme.	Tax financed.	No special scheme	State Budget.	No special contributions.
<b>Other special contributions</b>	<ul style="list-style-type: none"> <li>• Fines for evasion;</li> <li>• Fees for administrative services;</li> <li>• Interest and revenues from investment.</li> </ul>	No special scheme.	No special scheme	Sickness benefit contribution: Employers are obliged to pay as contribution one third of the sickness benefit disbursed to any insured person during the period in which the person is incapable of work or is undergoing treatment in a hospital (clinic).	No special scheme.
<b>1. Sickness and maternity</b>					
<b>2. Long-term care</b>	No special scheme.	No special scheme.	No special scheme	No special scheme.	No special scheme.
<b>3. Invalidity</b>	<ul style="list-style-type: none"> <li>• Fines for evasion;</li> <li>• Fees for administrative services;</li> <li>• Interest and revenues from investment.</li> </ul>	No special scheme.	No special scheme	No special scheme.	No special scheme.

Lithuania	Poland	Romania	Slovakia	Slovenia	
<ul style="list-style-type: none"> <li>• employer: 1.5% of gross earnings</li> <li>• wage earner: 0 %</li> </ul> No ceilings on contributions.	<ul style="list-style-type: none"> <li>• insured persons: none;</li> <li>• employers: 2,45% of earnings.</li> </ul> Ceiling: none.	<ul style="list-style-type: none"> <li>• Employers: 5% of gross earnings.</li> <li>• Insured persons: 1% of the gross salary.</li> </ul> No ceiling.	Contributions as a percentage of the Assessment Base (for Assessment Base see "Global contributions for several branches" above): <ul style="list-style-type: none"> <li>• wage earner: 1%;</li> <li>• employer: 2,75% (0,9% for all wage earners, if more than 25% of total work force is disabled);</li> <li>• self-employed persons: 3%.</li> </ul> Assessment Base Ceiling: minimum 3000 SKK (71 EUR) per month, maximum 24 000 SKK (560 EUR) per month. For disabled persons the minimum assessment base is lower (2250 SKK in case of partial invalidity or juvenile wage earner over age 16 or 1500 SKK in case of total invalidity or juvenile wage earner under age 16 per month).	Contributions: <ul style="list-style-type: none"> <li>• wage earners: 0,14% gross wage;</li> <li>• employers: 0,06% gross wage.</li> </ul> No ceiling.	<b>8. Unemployment</b>
No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	<b>9. Family allowances</b>
No special scheme.	No special scheme.	Health care: subsidies from alcohol and tobacco tax.	No special scheme.	No special scheme.	<b>Other special contributions</b> <b>1. Sickness and maternity</b>
No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	<b>2. Long-term care</b>
No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	<b>3. Invalidity</b>

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## Financing

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>4. Old-age and survivors</b>	<p>Compulsory complementary pension insurance (second pillar), which combines professional and universal insurance, both financed on capitalization principle and run by private pension companies under the supervision of the State Insurance Supervision Agency (<i>Държавна агенция за здравноосигурителен надзор [Dazjavna agentsija za zdravnoosiguritelен nadzor]</i>).</p> <p>Other revenues:</p> <ul style="list-style-type: none"> <li>• Fines for evasion;</li> <li>• Fees for administrative services;</li> </ul> <p>Interest and revenues from investment.</p>	No special scheme.	No special scheme	No special scheme.	No special scheme.
<b>5. Employment injuries and occupational diseases</b>	<ul style="list-style-type: none"> <li>• Reimbursement from employers equal to the amount of benefits paid in case of employment injury related to the traumatic damages;</li> <li>• Fines for evasion;</li> <li>• Fees for administrative services;</li> <li>• Interest and revenues from investment.</li> </ul>	No special scheme.	No special scheme	Engaged in supplementary activities (kiegészítő tevékenység): entrepreneurial or self-employed activities performed by old-age pensioners or surviving spouses reaching the retirement age must pay 5% of gross earnings towards the expenses of employment injuries and occupational disease social security services.	No special scheme.
<b>6. Unemployment</b>	<ul style="list-style-type: none"> <li>• Fines for evasion;</li> <li>• Fees for administrative services;</li> <li>• Interest and revenues from investment.</li> </ul>	No special scheme.	No special scheme	No special scheme.	No special scheme.
<b>7. Family allowances</b>	No special scheme.	No special scheme.	No special scheme	No special scheme.	No special scheme.



Lithuania	Poland	Romania	Slovakia	Slovenia	
No special scheme.	No special scheme.	No special scheme.	Contributions taken from supplementary pensions sum depends on "benefit plan" of the supplementary insurance agency.	No special scheme.	<b>4. Old-age and survivors</b>
No special scheme.	No special scheme.	No special scheme.	No special scheme.	Compulsory supplementary pension insurance for insured persons performing work particularly hard or harmful to health, and work that cannot be performed after a certain age. Contributions paid by the employer.	<b>5. Employment injuries and occupational diseases</b>
No special scheme.	No special scheme.	No special scheme.	Guarantee (Security) Fund: covers unpaid wages in case of employer insolvency, financed mainly from employer's contributions (0,25% from the Assessment Base of all wage earners).	No special scheme.	<b>6. Unemployment</b>
No special scheme.	No special scheme.	Family benefits: subsidies from taxation on gambling.	No special scheme.	No special scheme.	<b>7. Family allowances</b>

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## Financing

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>8. Other contributions or deductions not allocated to a particular branch</b>	State subsidies for covering the deficit of the social insurance budget, donations of private persons.	No special scheme.	No special scheme	Health contribution to the National Health Insurance Fund: <ul style="list-style-type: none"> <li>• lump-sum (HUF 4500 /month) paid by the employer (if the wage earner has more than one employment relationship, the lump-sum must be paid only once by his/her main employer) or</li> <li>• 11% of the salary paid by the employer (or by the self-employed person), if the salary is not covered under the general contribution scheme</li> </ul>	No special scheme.
<b>Public Authorities' participation</b>	Payment of a fixed contribution for specified categories of persons (e.g. civil servants, military personnel), and all costs for specific services (e.g. financing measures for reduction of health risks, provision of prosthetics, etc.).		Social tax paid by state on behalf of some categories of non-active persons: <ul style="list-style-type: none"> <li>• non-working spouses of diplomats and public servants serving in foreign missions</li> <li>• working-age carer of a disabled person receiving the Caregivers Benefit</li> <li>• disabled persons working in a company, non-profit association or foundation included in the list established by the Minister of Social Affairs</li> <li>• recipients of state unemployment allowance or unemployment insurance benefit</li> <li>• persons raising a child up to 3 years of age and receiving the Childcare Allowance</li> <li>• non-working parents in a family with three or more children at least 3 years of age and receiving the Childcare Allowance</li> </ul> Ambulance services financed from general taxation.	State Budget guarantees deficit.	Financed by state budget (28.40% of personal income tax revenues).
<b>1. Sickness and maternity: Benefits in kind</b>					
<b>2. Sickness and maternity: Cash benefits</b>	Payment of all contributions for civil servants, e.g. sick-pay for the first 3 days.	State pays contributions on behalf of non-economically active people. <ul style="list-style-type: none"> <li>• pensioners,</li> <li>• dependent children,</li> <li>• students at secondary school or university,</li> <li>• job seekers registered at a Labour Office,</li> <li>• those on military or civilian service,</li> <li>• persons caring for a child up to the age of 4 years,</li> <li>• persons caring for a close incapacitated relative, etc.</li> </ul> This contribution amounts to 13,5% of a Monthly Assessment Base (= 3250 CZK).	Social tax paid by state on behalf of some categories of non-active persons. For indication of categories see Sickness and Maternity: Benefits In-kind' above.	State Budget guarantees deficit.	No participation of public authorities

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>Partial participation in financing (contributions are made by the state on behalf of specific individuals who are according to the law "insured by the State" (like pensioners, children, etc.)</p>	<p>No special scheme.</p> <p>Some medical services are financed directly from the State Budget or by the local authorities (for example organ transplantation, heart operations, treatment of Turner's syndrome, treatment abroad).</p>	<p>No special scheme.</p> <p>State Budget covers deficit.</p>	<p>No special scheme.</p> <p>State subsidy to cover deficit. State also pays contributions into the health insurance system on behalf of:</p> <ul style="list-style-type: none"> <li>• children;</li> <li>• students;</li> <li>• pensioners;</li> <li>• unemployed persons not in receipt of unemployment benefit;</li> <li>• women on maternity leave;</li> <li>• persons caring for disabled persons;</li> <li>• recipients of social assistance benefit;</li> <li>• soldiers during basic (compulsory) military service, persons during civil service instead of basic military service;</li> <li>• prisoners.</li> </ul> <p>The amount of contribution is 14% of an Assessment Base of 2750 SKK in the year 2002. The National Labour Office (public body) pays contributions on behalf of recipients of unemployment benefit at 14% of an Assessment Base of 2700 SKK.</p>	<p>No special scheme.</p> <p>State pays for:</p> <ul style="list-style-type: none"> <li>• contributions on behalf of certain groups of insured persons (e.g. recipients of non-contributory unemployment cash benefit, social assistance, invalidity assistance, as well as war veterans and military personnel performing civil service);</li> <li>• health care of military personnel, refugees, prisoners etc.;</li> <li>• public health institutions (state and local communities) and public health programmes;</li> <li>• collection of blood, organs and tissues for transplantation;</li> <li>• emergency health care for uninsured persons.</li> </ul> <p>Local authorities pay for citizens of Slovenia residing in local community in Slovenia who are not insured under any heading of compulsory insurance.</p>	<p><b>8. Other contributions or deductions not allocated to a particular branch</b></p> <p><b>Public Authorities' participation</b></p> <p><b>1. Sickness and maternity: Benefits in kind</b></p>
<p>State subsidy to cover deficit.</p>	<p>Deficits covered by the State Budget.</p>	<p>State Budget covers deficit.</p>	<p>State subsidy to cover deficit. The State also pays contributions on behalf of students and unemployed persons who are not in receipt of unemployment benefit. In the year 2002 the amount of contribution is 4,8 % from 45 % of an Assessment Base of 5000 SKK. The National Labour Office (public body) pays contributions on behalf of recipients of unemployment benefit at 4,8% of an Assessment Base of 2700 SKK (130 SKK - 3 EUR per month).</p>	<ul style="list-style-type: none"> <li>• State makes contributions on behalf of certain groups of insured persons (e.g. recipients of non-contributory unemployment benefit, social assistance and invalidity assistance, as well as war veterans and military personnel performing civil service).</li> <li>• State finances bulk of maternity benefits from State budget (92% state financing and 8% contributions).</li> <li>• State makes contributions for employment injuries and occupational diseases for certain groups of insured persons (e.g. prisoners not working full-time, rescue teams and some other organised actions, if not insured on another bases etc.).</li> </ul>	<p><b>2. Sickness and maternity: Cash benefits</b></p>

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## Financing

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>3. Long-term Care</b>	Not applicable.	No public authority participation.	Financed by the state from general taxation and by local authorities.	Financed from State Budget.	No special scheme.
<b>4. Invalidity</b>	Payment of contribution on behalf of civil servants and financing of non-contributory benefits.	Tax financed.	<p>Pension for Incapacity to Work: social tax paid by state on behalf of some categories of non-active persons:</p> <ul style="list-style-type: none"> <li>• non-working spouses of diplomats and public servants serving in foreign missions</li> <li>• working-age carer of a disabled person receiving the Caregivers Benefit</li> <li>• disabled persons working in a company, non-profit association or foundation included in the list established by the Minister of Social Affairs</li> <li>• army conscripts</li> <li>• persons raising a child up to 3 years of age and receiving the Childcare Allowance</li> <li>• non-working parents in a family with three or more children at least 3 years of age and receiving the Childcare Allowance</li> </ul> <p>National Pension: financed from general taxation.</p> <p>Allowances for disabled children and special non-contributory social benefits for the disabled are financed from general taxation.</p>	State Budget guarantees deficit.	Financed by state budget

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>No special scheme financed as part of health and social services.</p>	<p>No special scheme.</p>	<p>State Budget covers deficit.</p>	<p>State subsidy for home care service, for personal assistance, for purchasing and maintaining medical equipment.</p>	<p>State covers institutional care for severely disabled children, elderly and disabled persons who do not have sufficient benefits and income to cover expenses of institutional care.</p>	<p><b>3. Long-term Care</b></p>
<p>State subsidy to cover deficit. Also partial participation in financing. (contributions are made by the state on behalf of specific individuals).</p>	<p>Deficits covered by the State Budget.</p>	<p>State Budget covers deficit and pays benefits (pensions) for war veterans, invalids and war widows.</p>	<p>State subsidy to cover deficit. The State also pays contributions on behalf of:</p> <ul style="list-style-type: none"> <li>• university students;</li> <li>• parents of young or disabled children;</li> <li>• disabled persons;</li> <li>• unemployed persons who are not in receipt of unemployment benefit;</li> <li>• soldiers during basic (compulsory) military service, persons during civil service instead of basic military service.</li> </ul> <p>The amount of contribution is 28% of an Assessment Base of 5000 SKK in the year 2002. The National Labour Office (public body) pays contributions on behalf of recipients of unemployment benefit at 28% of an Assessment Base of 2700 SKK.</p>	<p>See further, Old-age, survivors.</p>	<p><b>4. Invalidity</b></p>

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## Financing

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>5. Old-age, survivors</b>	Payment of contributions on behalf of civil servants and financing of non-contributory benefits.	No public authority participation.	Old Age Pension: social tax paid by state on behalf of some categories of non-active persons (categories indicated under Invalidity). National Pension: financed from general taxation. Pension supplements for civil servants, victims of political repression and war veterans are financed from general taxation.	First pillar: State Budget guarantees for deficit. Second pillar: No direct contribution from public authorities.	The State Budget pays compulsory contributions of 10 LVL per month on behalf of: <ul style="list-style-type: none"> <li>• active military conscripts,</li> <li>• individuals taking care of a child under 1.5 years of age,</li> <li>• individuals whose spouse is on diplomatic or consular duty abroad and who are residing in the relevant foreign country.</li> </ul> <p>The state social insurance special budget covers the compulsory contributions on behalf of:</p> <ul style="list-style-type: none"> <li>• recipients of unemployment benefit: 20% of unemployment benefit,</li> <li>• unemployed disabled persons: the rate is 20% from 50% of the national average insurance contribution earnings of the previous year or 20% of the insurance indemnity for the loss of capacity for work,</li> <li>• recipients of maternity or sickness benefit: 20% of sickness or maternity benefit.</li> </ul>
<b>6. Employment injuries and occupational diseases</b>	Payment of contributions on behalf of civil servants.	No public authority participation.	Social tax paid by state on behalf of some categories of non-active persons. For indication of categories see Sickness and Maternity: Benefits In-kind' above. National Pension: financed from general taxation. State takes over employers' civil liability to pay compensation in cases of insolvency and liquidation.	State Budget guarantees deficit.	No participation of public authorities.
<b>7. Unemployment</b>	Payment of contributions on behalf of civil servants.	No public authority participation.	Unemployment allowances financed by the state from general taxation.	Passive measures: Partial direct contribution from public authorities. Active measures: Partial direct contribution from public authorities	The State Budget pays compulsory contributions of 0.95 LVL per month on behalf of: <ul style="list-style-type: none"> <li>• active military conscripts;</li> <li>• those caring for a child under 1.5 years of age.</li> </ul> <p>The state social insurance special budget pays the compulsory contribution on behalf of the recipients of sickness benefits amounting to 1.90% of the sickness benefit</p>

Lithuania	Poland	Romania	Slovakia	Slovenia	
State subsidy to cover deficit. Also partial participation in financing. (contributions are made by the state on behalf of specific individuals).	Deficits covered by the State Budget.	State Budget covers deficit.	See "Invalidity" above.	State finances matters defined by the law: <ul style="list-style-type: none"> <li>• as a rule insurance benefits of a social nature, included in insurance scheme;</li> <li>• pensions for some categories of self-employed not covered under previous insurance legislation;</li> <li>• retirement under more favourable conditions for police, army personnel, war veterans, victims of war and members of parliament;</li> <li>• the minimum pension, state pension and pension support for those who have not sufficient sources for basic subsistence within their family;</li> <li>• special pensions assigned to exceptional cultural and other distinctive persons;</li> <li>• the deficit of the Pension and Invalidation Insurance Institute.</li> </ul>	<b>5. Old-age, survivors</b>
State subsidy to cover deficit. Financial support for those effected by employer's bankruptcy (employer had to pay benefits to those who suffered employment injuries or occupational diseases before January 1, 2000)	Deficits covered by the State Budget.	State Budget covers deficit.	No participation of public authorities.	<ul style="list-style-type: none"> <li>• Temporary incapacity: see "Sickness" above.</li> <li>• Long-term incapacity: see "Invalidity" above.</li> </ul>	<b>6. Employment injuries and occupational diseases</b>
State subsidy to cover deficit.	Deficits covered by the State Budget.	State Budget covers deficit.	State subsidy to cover deficit.	State finances bulk of unemployment benefits from State budget (approximately 10% contributions and 90% state financing).	<b>7. Unemployment</b>

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## Financing

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>8. Family allowances</b>	Financed entirely by the state.	No public authority participation.	Financed entirely by the state from general taxation.	Entirely financed from State Budget.	Financed entirely by state.
<b>9. General non-contributory minimum</b>	State financed by both the central budget and local revenues, disbursed to individuals by the local authorities.	Financed by state budget.	Financed by the state from general taxation and by local authorities.	No special scheme.	Financed by municipalities.
<b>Financing systems for long-term benefits:</b>					
<b>1. Invalidity</b>	Pay As You Go.	Pay as you go.	Pay As You Go.	Pay As You Go.	Pay As You Go.
<b>2. Old-age, survivors</b>	<ul style="list-style-type: none"> <li>• Basic compulsory scheme: Pays As You Go;</li> <li>• Compulsory supplementary private scheme: funded.</li> </ul>	Pay as you go.	Pay As You Go.	First pillar: Pay As You Go. Second pillar: Funding system.	Old-age: 1 <sup>st</sup> tier – Pay As You Go; 2 <sup>nd</sup> tier – funded Survivors: Pay As You Go.
<b>3. Employment injuries and occupational diseases</b>	Pay As You Go.	Pay as you go.	Pay As You Go.	Pay As You Go.	Pay As You Go.



Lithuania	Poland	Romania	Slovakia	Slovenia	
Family allowances are paid from State Budget.	Entirely financed by State Budget.	<ul style="list-style-type: none"> <li>• State Budget;</li> <li>• Local budgets of territorial administrative units.</li> </ul>	Financed entirely by the State Budget.	Financed entirely from State budget.	<b>8. Family allowances</b>
See Chapter XI "Guaranteeing sufficient resources".	No general minimum.	<ul style="list-style-type: none"> <li>• State budget;</li> <li>• Local budgets.</li> </ul>	Financed entirely by the State Budget.	Minimum income for social assistance recipients (individuals and families) financed by the State budget.	<b>9. General non-contributory minimum</b>
Pay As You Go.	Pay As You Go.	Pay As You Go.	Pay As You Go.	Pay As You Go.	<b>Financing systems for long-term benefits:</b> <b>1. Invalidity</b>  <b>2. Old-age, survivors</b>  <b>3. Employment injuries and occupational diseases</b>
Pay As You Go.	<ul style="list-style-type: none"> <li>• Survivors: Pay As You Go.</li> <li>• Old Age:                             <ul style="list-style-type: none"> <li>- 1st pillar: Pay As You Go;</li> <li>- 2nd pillar: Funded.</li> </ul> </li> </ul>	Pay As You Go.	Pay As You Go.	Pay As You Go.	
Pay As You Go.	Pay As You Go.	Pay As You Go.	Pay As You Go.	Pay As You Go.	

