

## Comparative tables

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Appendix: Long-term care

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>Applicable statutory basis</b>	<ul style="list-style-type: none"> <li>The Compulsory Public Insurance Code from 1999 (<i>Кодекс за задължително обществено осигуряване [Kodex za zadaljitelno obshtestveno osigurjavane]</i>);</li> <li>Handicapped Rehabilitation and Social Integration Act from 1996 (<i>Закон за рехабилитация и социална интеграция на инвалидите [Zakon za rehabilitatsija i sotsialna integratsija na invalidite]</i>);</li> <li>Employment Promotion Act from 2002 (<i>Закон за насърчаване на заетостта [Zakon za nasarchavane na zaetostta]</i>);</li> <li>Labour Code from 1986 (<i>Кодекс на труда [Kodex na truda]</i>).</li> </ul>	<ul style="list-style-type: none"> <li>Act No 155/1995 on Basic Pension Insurance (last amendment 346/2001) (<i>zákon č. 155/1995 Sb., o důchodovém pojištění</i>)</li> <li>Act 42/1994 on Pension Supplementary Insurance with state benefit (last amendment 353/2001) (<i>zákon 42/1994 Sb. o penzijním připojištění se státním příspěvkem</i>)</li> </ul>	State Pension Insurance Act 2001 ( <i>Riikliku pensionikindlustuse seadus</i> )	Act LXXXI of 1997 on Social Insurance Pension ( <i>1997. évi LXXXI. Törvény a társadalombiztosítási nyugellátásról</i> ).	Act of 1 October 1997 on State Social Insurance (last amended 27.07.2001) ( <i>Par valsts sociālo apdrošinādamu</i> ). Act of 2 November 1995 on State Pensions, last amended 20.11.2001 ( <i>Par valsts pensijām</i> ). Act of 26 October 1995 on Social Assistance, last amended 30.11. 2000 ( <i>Par sociālo palīdzību</i> ).
<b>Basic principles</b>	<ul style="list-style-type: none"> <li>Compensation for a loss of 50% or more of individual working capability for along or unlimited period of time;</li> <li>Two ways for access to benefits: illness or occupational injury and disease;</li> <li>Benefits are disbursed during the actual duration of incapacity.</li> </ul>	State compulsory insurance system. Benefits linked to contributions and insurance period. + voluntary private insurance	Pension for Incapacity for Work ( <i>töövõimetuspension</i> ): monthly social insurance benefit based on the principle of solidarity and paid from the state pension insurance budget.  National Pension ( <i>rahvapension</i> ): see Chapter XI 'Guaranteeing sufficient resources: Specific Non-contributory Minimum'.	<ul style="list-style-type: none"> <li>Compulsory social insurance scheme.</li> <li>State's duty: development and operation of pension scheme.</li> <li>The pension is financed by contribution.</li> <li>State's guarantee.</li> </ul>	Social protection against the risk of invalidity includes: <ul style="list-style-type: none"> <li>invalidity insurance providing for an invalidity pension (<i>invaliditātes pensija</i>) linked to contributions and period of insurance. Financed from contributions according to the 'pay as you go' principle and supplemented from the State Budget;</li> <li>social assistance benefits in cash and in kind.</li> </ul>

Lithuania	Poland	Romania	Slovakia	Slovenia	
<ul style="list-style-type: none"> <li>Act on State Social Insurance Pensions (July 18, 1994, I-549) (<i>Lietuvos Respublikos Valstybinio socialinio draudimo pensiju istatymas</i>)</li> <li>Act on Social Integration of the Disabled (new version from, VIII-904) (<i>Lietuvos Respublikos invalidų socialines integracijos įstatymas</i>)</li> <li>Act on Support for Unemployed (February 1996, I-1191) (<i>Lietuvos Respublikos bedarbiu remimo istatymas</i>)</li> <li>Act on Transportation Privileges (March 30, 2000 VIII-1605) (<i>Lietuvos Respublikos transporto lengvatu istatymas</i>).</li> </ul>	<ul style="list-style-type: none"> <li>Act of 13.10.1998 on the social insurance system, amended (<i>Ustawa z 13.10.1998 o systemie ubezpieczeń społecznych</i>);</li> <li>Act of 17.12.1998 on Social Insurance Fund pensions (<i>Ustawa z 17.12.1998 o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych</i>).</li> </ul>	<ul style="list-style-type: none"> <li>Urgent Decision of Government nr. 102/1999 on special protection and employment of handicapped people (<i>OUG 102/1999 privind protecția specială și încadrarea în muncă a persoanelor cu handicap (M.Of 310/30 iunie 1999)</i>);</li> <li>Act No. 19/2000 on the public system of pensions and other rights of social insurance, with its subsequent amendments and completions (<i>Legea 19/2000 din 17 martie 2000, privind sistemul public de pensii și alte drepturi de asigurări sociale, cu modificările și completările ulterioare</i>);</li> <li>Standards of application of the dispositions of the Act No. 19/2000 on the public system of pensions and other rights of social insurance, with its subsequent amendments and completions (<i>Norme de aplicare a prevederilor Legii nr. 19/2000 privind sistemul public de pensii și alte drepturi de asigurări sociale, cu modificările și completările ulterioare</i>).</li> </ul>	<ul style="list-style-type: none"> <li>Act No. 100/1988 Coll. on social security (<i>Zákon č. 100/1988 Zb. o sociálnom zabezpečení v znení neskorších predpisov</i>);</li> <li>Act No. 195/1998 Coll. on social help (<i>Zákon č. 195/1998 Zz. o sociálnej pomoci v znení neskorších predpisov</i>);</li> <li>Act No. 274/1994 Coll. on the Social Insurance Agency (<i>Zákon NR SR č. 274/1994 Z. z. o Sociálnej poisovni v znení neskorších predpisov</i>);</li> <li>Act No. 114/1998 Coll. on the social security of soldiers (<i>Zákon č. 114/1998 Z. z. o sociálnom zabezpečení vojakov v znení neskorších predpisov</i>);</li> <li>Act No. 73/1998 Coll. on Civil service of policemen (<i>Zákon č. 73/1998 Z. z. o štátnej služe príslušníkov Policajného zboru, Slovenskej informačnej služby, Zboru väzenskej a justičnej stráže Slovenskej republiky a železničnej policie v znení neskorších predpisov</i>).</li> </ul>	<ul style="list-style-type: none"> <li>Pension and Invalidity Insurance Act of 1999, last amended in 2000 (<i>Zakon o pokojninskem in invalidskem zavarovanju</i>). New regulations related to majority of invalidity benefits shall come into force on 1.1.2003);</li> <li>Pension and Invalidity Insurance Act of 1992, last amended in 1998 (<i>Zakon o pokojninskem in invalidskem zavarovanju</i>). Regulations related to majority of invalidity benefits in force until 1.1.2003);</li> <li>Vocational Training and Employment of Disabled Persons Act of 1989, last amended in 1993 (<i>Zakon o usposabljanju in zaposolovanju invalidov</i>);</li> <li>Social Protection of Mentally and Physically Impaired Persons Act of 1983 (<i>Zakon o druženem varstvu duševno in telesno prizadetih oseb</i>).</li> </ul>	<p><b>Applicable statutory basis</b></p>
<p>Social insurance system financed mainly by contributions, providing a benefit comprised of a flat rate and an earnings related element.</p>	<p>Compulsory insurance scheme. Pay-as-you-go system financed mainly by contributions, providing an income-related benefit.</p>	<ul style="list-style-type: none"> <li>insurance;</li> <li>periodical benefits.</li> </ul>	<p>A solidarity based income related benefit intended to overcome or mitigate the social consequences of disability, financed by contributions and organised on a "Pay As You Go" basis.</p>	<p>Regulations of benefits for two types of disabled persons (<i>invalidi</i>):</p> <ul style="list-style-type: none"> <li>"work invalids" (<i>delovni invalidi</i>): those who became disabled during their compulsory pension and invalidity insurance due to a cause related or unrelated to work and covered by Pension and Invalidity Insurance legislation;</li> <li>"invalid persons" (<i>invalidne osebe</i>): those who are disabled from the birth or became disabled before aged 18 or 26 if they had regular education.</li> </ul> <p>In the valid pension and invalidity insurance scheme the invalidity is related to the capacity to perform the beneficiary's previous work or other adequate work defined by the law. In the new legislation which will come into force on 1.1.2003 and which is described below, the definition is related to the capacity to perform the former work or work in his/hers profession or, in some cases, another professional activity.</p> <p>Entitlement to and amount of benefits depend on the cause of invalidity, the claimant's age, his/her invalidity (categories) status and insurance period. The conditions and amounts of benefits are advantageous in the case of work related invalidity.</p>	<p><b>Basic principles</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>Field of application</b>	Wage earners and those assimilated thereto.	<p>Compulsory participation for:</p> <ul style="list-style-type: none"> <li>• those in employment or similar relationship,</li> <li>• self-employed persons, and</li> <li>• assimilated groups (for example students, unemployed persons, persons caring for children or helpless persons, people in military service etc.).</li> </ul> <p>Voluntary participation: see Chapter VI. Old-Age.</p>	<ul style="list-style-type: none"> <li>• permanent residents of Estonia</li> <li>• aliens with temporary residence permits</li> <li>• legal refugees.</li> </ul>	All insured persons. (See Chapter II – “Health Care”)	<p>Compulsory insurance for all employed and self-employed persons. Spouses of self-employed persons may join insurance voluntarily if they are:</p> <ul style="list-style-type: none"> <li>• not subject to compulsory social insurance,</li> <li>• have not reached pensionable age.</li> </ul> <p>Social assistance provisions apply to all residents provided they meet the specified criteria.</p>

Lithuania	Poland	Romania	Slovakia	Slovenia	Field of application
<p>By social insurance disability pension (<i>Invalidumo pensija</i>) are mandatory insured:</p> <ul style="list-style-type: none"> <li>• People working under employment contracts, as well as employed in elective institutions on the basis of membership, partnerships, agricultural companies or co-operative organisations and receiving remuneration (civil servants of public administration including)</li> <li>• People who receive remuneration as politicians, judges, prosecutors, members of the Board of the Bank of Lithuania, officials appointed by President or Parliament.</li> <li>• Officials of Police, State Security, and related services; officials of Defence and related services; military conscripts.</li> <li>• self-employed persons: owners of sole proprietorship, barristers, notaries, members of joint stock companies, people working according to a licence</li> <li>• self-employed persons: farmers and their family members;</li> <li>• people insured by the state: spouses of diplomats staying abroad; one of the parents taking care of the child before 3 years old; one of the parents or another person nursing at home a totally disabled person; clergymen of all traditional and other religious communities recognised by the state; nuns/monks of convents/monasteries.</li> <li>• In certain cases all country residents (with no reference to the fact of insurance) are protected against the risk of disability.</li> </ul>	<ul style="list-style-type: none"> <li>• all wage earners;</li> <li>• self-employed persons;</li> <li>• farmers;</li> <li>• recipients of unemployment benefits;</li> <li>• recipients of parental allowance.</li> </ul>	<ul style="list-style-type: none"> <li>• wage earners;</li> <li>• other insured persons on the basis of an individual insurance contract.</li> </ul>	<p>All citizens.</p>	<ul style="list-style-type: none"> <li>• employed and self-employed persons;</li> <li>• apprentices;</li> <li>• salary holders of public office;</li> <li>• all those who engage in agricultural activity as their sole or principal occupation (and their families), provided that upon application for insurance they: <ul style="list-style-type: none"> <li>- are 15 years old or over,</li> <li>- physically capable of pursuing agricultural activity, and</li> <li>- have a minimum income (from agriculture or elsewhere) for each insured member of their household;</li> </ul> </li> <li>• recipients of unemployment benefits and unemployed persons performing public works.</li> </ul>	<p><b>Field of application</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>Exemptions from compulsory insurance</b>	<p>Exempt from entry into the scheme as regards occupational injury and disease:</p> <ul style="list-style-type: none"> <li>• free-lance professionals;</li> <li>• craftsmen;</li> <li>• sole traders;</li> <li>• proprietors or shareholders in businesses;</li> <li>• postgraduates studying for a doctorate degree;</li> <li>• farmers;</li> <li>• workers without a labour contract provided they are paid equal to or more than the standard national minimum. These persons are entitled to pension for invalidity caused by general disease.</li> </ul> <p>The following are exempt from contributions but still entitled to benefits:</p> <ul style="list-style-type: none"> <li>• military officers and conscripts who are injured in action;</li> <li>• civilians injured whilst providing assistance to the national army or fulfilling a civic/moral duty;</li> <li>• innocent persons injured by the police;</li> <li>• persons suffering from a reduction of working capacity of at least 71% before reaching 16 years of age.</li> </ul>	No special scheme.	No special scheme	Excluded foreign and Hungarian persons. (See Chapter II – “Health Care”)	No insurance for: <ul style="list-style-type: none"> <li>- disabled of category one or two,</li> <li>- persons over state pensionable age.</li> </ul>

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>From payment of contributions are exempted following self-employed persons:</p> <ul style="list-style-type: none"> <li>• social insurance old age, disability and survivorship pensioners</li> <li>• disabled of Group 1 and 2 from childhood persons who receive social pension.</li> <li>• old age recipients of social pension</li> </ul> <p>Farmers, their family members and licence holders are exempted because of listed above reasons and additionally if they are insured by pension insurance due to other reasons or have acquired mandatory insurance period.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>Self-employed with a the taxable income over the previous year below 100 000 SKK: voluntary participation. This sum will be valorized on 1 July of each calendar year from the year 2002 on 10%.</p>	<p>Possible for persons engaged in agricultural activity with very low income and persons insured abroad, if stipulated so by an international convention.</p>	<p><b>Exemptions from compulsory insurance</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>Risk covered</b>					
<b>Definitions</b>	<p>There are 5 types of pensions for invalidity:</p> <ul style="list-style-type: none"> <li>• Invalidity pension for general disease (<i>Пенсия за инвалидност поради общо заболяване [Pensia za invalidnost poradi obshoto zaboljavane]</i>);</li> <li>• Invalidity pension for occupational injury and/or professional disease (<i>пенсия за инвалидност поради трудова злополука [Pensija za invalidnost poradi trudova zlopoluka i profesionalna bolest]</i>);</li> <li>• Military invalidity pension (<i>Пенсия за военна инвалидност [Pensija za voenna invalidnost]</i>): for military officers, conscripts, drafted reservists and civilians assisting the national army who were injured in action;</li> <li>• Pension for civil invalidity (<i>пенсия за гражданска инвалидност [Pensia za grajdanska invalidnost]</i>) : for injuries caused by fulfilling a civic/moral duty and for innocent people injured by the police;</li> <li>• Social invalidity pension (<i>социална пенсия за инвалидност [Sotsialna pensia za invalidnost]</i>): for persons suffering from a reduction of working capacity of at least 71% before reaching 16 years of age.</li> </ul> <p>The last three are non-contributory.</p>	<p>Full invalidity: reduced capacity for any economic activity of at least 66%.</p> <p>Partial invalidity: reduced capacity for consistent economic activity of at least 33% or a significant deterioration in general standard of living.</p>	<p>Work incapacity is certified by a medical commission and expressed in increments of 10%, i.e. 10%, 20%, 30% and so on, up to 100%.</p> <p>Permanent work incapacity has 2 degrees:</p> <p>Total incapacity: serious functional impairment caused by illness or injury due to which a person is unable to work in order to support himself or herself. A loss of 100% of working capacity is required for total incapacity for work.</p> <p>Partial incapacity: capable of working in order to support himself or herself, but due to a functional impairment caused by an illness or injury, a person is not able to perform suitable work corresponding to the general national working time (40 hours per week). A loss of 10-90% of working capacity is required for partial incapacity for work.</p>	<p>There are three classes of Disability Pension (<i>rokkantsági nyugdíj</i>):</p> <ul style="list-style-type: none"> <li>• Class III: 67% reduction in working capacity but not totally incapacitated for work;</li> <li>• Class II: 100% reduction of working capacity but no need of permanent care by others;</li> <li>• Class I: 100% reduction of working capacity and in need of permanent care by others.</li> </ul> <p>Disability Pension is a pension insurance benefit paid to those who:</p> <ol style="list-style-type: none"> <li>lose 67% of their working potential due to the deterioration of their state of health or physical or mental capabilities and no improvement is expected for at least 1 year,</li> <li>have fulfilled the obligatory insurance period, and</li> <li>do not work on a regular basis or their income is significantly lower than prior to becoming disabled.</li> </ol>	<p>Disabled persons are divided into three categories. The Health and Working Capacity Medical Expert Commission (<i>Veselības un darbspēju ekspertīzes ārstu komisija</i>) determines the category of disability for those aged 16 years and over, as well as the cause and anticipated period of the disability.</p> <ul style="list-style-type: none"> <li>- Category One: high degree of incapacity and need for care from another.</li> <li>- Category Two: high degree of incapacity.</li> <li>- Category Three: medium degree of incapacity.</li> </ul> <p>Persons whose disability has been caused by employment injury or professional disease are dealt with by insurance against employment injuries and occupational diseases (see Chapter VIII).</p>
<b>Conditions</b>					
<b>1. Minimum level of incapacity for work</b>	50%.	Full invalidity: 66%. Partial invalidity: 33%.	40% reduction in capacity.	67% reduction (in case of invalidity pension).	25% reduction in working capacity.





Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>2. Period for which cover is given</b>	Actual duration of invalidity.	From the appearance of invalidity.	Payable between 16 years of age and pensionable age. Pension granted for the period of work incapacity, which could be determined for 6 months, 1 year, 2 years, 5 years or until attaining the pensionable age depending upon claimant's condition. This period is renewable.	<p>Eligibility for disability pension starts from the day on which the disability is diagnosed in a report of the medical committee (orvosszakértői bizottság). If the medical committee has not declared the date on which the claimant became disabled, the date of disability is the day when the claim was filled.</p> <p>Eligibility terminates if the pensioner:</p> <ul style="list-style-type: none"> <li>• is no longer disabled, or</li> <li>• works on a regular basis and their income for the preceding four months was not significantly lower than the income they could have earned in their previous occupation prior to becoming disabled.</li> </ul> <p>No retirement pensioner can be eligible for disability pension.</p>	16 years of age until retirement age.

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>Throughout the contingency (from the day the state of invalidity is deemed to exist or at the end of payment of sickness benefit).</p>	<p>As long as conditions are fulfilled.</p>	<p>The invalidity pensioners are subject to medical check-ups in a 6 to 12 months interval, until the standard retirement age (see Chapter VI "Old-age").</p>	<p><i>Full invalidity:</i> From the first day of the month in which invalidity is diagnosed for as long as the state continues or until the granting of old age pension.</p> <p><i>Partial invalidity:</i> 12 months, after then only if the earnings are lower than 1/3 of those earned before reduced capacity.</p>	<p>Category I: entitled from the day of the occurrence of invalidity; Categories II and III:</p> <ul style="list-style-type: none"> <li>entitled after they have been afflicted with invalidity of category II and are not capable for other adequate work without occupational rehabilitation, to which, however, they are not entitled since they are over 50 years old;</li> <li>entitled after they have been afflicted with invalidity of category II or III and are not entitled to adequate work or reassignment to another work since they have attained the age of 63 (men) or 61 (women) years.</li> </ul> <p>The rights acquired on the grounds of invalidity and physical impairment shall be retained as long as the state on the grounds of which the right has been acquired persists. Periodical medical controls are foreseen.</p> <p>If the insured person fulfils the entitlement to old-age pension, he/she can choose between the invalidity pension and old-age pension.</p>	<p><b>2. Period for which cover is given</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia																																														
<b>3. Minimum period of affiliation for entitlement</b>	<p>Invalidity pension due to illness: No minimum period of affiliation for those under the age of 20 or the blind:</p> <ul style="list-style-type: none"> <li>• 1 year until the age of 25;</li> <li>• 3 years until the age of 30;</li> <li>• 5 years above the age of 30.</li> </ul> <p>No minimum period of affiliation is required for invalidity caused by an occupational injury or professional disease.</p>	<p>Full Invalidity and Partial Invalidity depends upon age when disability appears:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Minimum period</th> </tr> </thead> <tbody> <tr> <td>Less than 20</td> <td>less than 1 year</td> </tr> <tr> <td>20 to 22</td> <td>1 year</td> </tr> <tr> <td>22 to 24</td> <td>2 years</td> </tr> <tr> <td>24 to 26</td> <td>3 years</td> </tr> <tr> <td>26 to 28</td> <td>4 years</td> </tr> <tr> <td>28 plus</td> <td>5 years</td> </tr> </tbody> </table> <p>Those incapacitated before 18 years of age are entitled to full invalidity Pension (so-called "Persons Disabled from Youth" (<i>invalidita z mládí</i>)).</p>	Age	Minimum period	Less than 20	less than 1 year	20 to 22	1 year	22 to 24	2 years	24 to 26	3 years	26 to 28	4 years	28 plus	5 years	<p>Qualification period depends on age, ranging from 1 year of insurance for persons from 21 to 23 years of age to 14 years of insurance for persons from 60 to 62 years of age:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Length of Service</th> </tr> </thead> <tbody> <tr> <td>16-20 years</td> <td>no requirement</td> </tr> <tr> <td>21-23 years</td> <td>1 year of service</td> </tr> <tr> <td>24-26 years</td> <td>2 years of service</td> </tr> <tr> <td>27-29 years</td> <td>3 years of service</td> </tr> <tr> <td>30-32 years</td> <td>4 years of service</td> </tr> <tr> <td>33-35 years</td> <td>5 years of service</td> </tr> <tr> <td>36-38 years</td> <td>6 years of service</td> </tr> <tr> <td>39-41 years</td> <td>7 years of service</td> </tr> <tr> <td>42-44 years</td> <td>8 years of service</td> </tr> <tr> <td>45-47 years</td> <td>9 years of service</td> </tr> <tr> <td>48-50 years</td> <td>10 years of service</td> </tr> <tr> <td>51-53 years</td> <td>11 years of service</td> </tr> <tr> <td>54-56 years</td> <td>12 years of service</td> </tr> <tr> <td>57-59 years</td> <td>13 years of service</td> </tr> <tr> <td>60-62 years</td> <td>14 years of service</td> </tr> </tbody> </table>	Age	Length of Service	16-20 years	no requirement	21-23 years	1 year of service	24-26 years	2 years of service	27-29 years	3 years of service	30-32 years	4 years of service	33-35 years	5 years of service	36-38 years	6 years of service	39-41 years	7 years of service	42-44 years	8 years of service	45-47 years	9 years of service	48-50 years	10 years of service	51-53 years	11 years of service	54-56 years	12 years of service	57-59 years	13 years of service	60-62 years	14 years of service	<p>Qualifying (insurance) period depending on age of claimant when invalidity occurred:</p> <ul style="list-style-type: none"> <li>• below 22 2 years</li> <li>• 22-24 years of age 4 years</li> <li>• 25-29 years of age 6 years</li> <li>• 30-34 years of age 8 years</li> <li>• 35-44 years of age 10 years</li> <li>• 45-54 years of age 15 years</li> <li>• 55 and above 20 years.</li> </ul>	<p>3 years of insurance.</p>
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<b>Benefits</b>	<ul style="list-style-type: none"> <li>• level of incapacity for work;</li> <li>• insurance period;</li> <li>• age;</li> <li>• individual coefficient (a ratio between the actual individual's income and the respective national average insurance income);</li> <li>• other amending coefficients;</li> <li>• national average social insurance income;</li> <li>• standard amount of social old age pension;</li> <li>• type of employment (military/non-military).</li> </ul>	<p>Average earnings and insurance period.</p>	<ul style="list-style-type: none"> <li>• years of pensionable service acquired before 31.12.1998</li> <li>• registered social tax payments after 1.1.1999</li> <li>• percentage of loss of the working capacity.</li> </ul>	<p>Age at outset of disability, insurance period and degree of invalidity, prior average monthly income.</p>	<ul style="list-style-type: none"> <li>- gross average insurance contributions earnings</li> <li>- individual insurance record.</li> </ul>																																														
<b>1. Determining factors for the amount of benefits</b>																																																			

Lithuania	Poland	Romania	Slovakia	Slovenia																																										
<p>The disability pension is granted for disabled person if he/she has minimum period of insurance. Minimum period depends on the person's age at the time of disability:</p> <ul style="list-style-type: none"> <li>• under the age of 23: no period required;</li> <li>• until 26 years of age: 1 year pension insurance period;</li> <li>• 26 until 29: 2 years pension insurance period;</li> <li>• 29 until 32: 3 years pension insurance period;</li> <li>• 32 until 35: 4 years pension insurance period;</li> <li>• 35 and more: 5 years pension insurance period.</li> </ul> <p>In order to get full amount of basic pension the claimant must have the so-called obligatory insurance period, which also depends on the age:</p> <ul style="list-style-type: none"> <li>• under 24 years of age: 1 year pension insurance period;</li> <li>• at 24 years of age: 2 years pension insurance period;</li> <li>• at 25 years of age: 3 years pension insurance period;</li> <li>• at 26 years of age: 4 years pension insurance period.</li> </ul> <p>After reaching 26 years of age the obligatory insurance period is increased by one year for each one and a half years of age, but may not exceed the obligatory insurance period established for the old-age pension (see Chapter VI "Old-age").</p> <p>The claimant's entire state social insurance period and social insurance period acquired while working under employment contract.</p> <p>Earnings on which pension insurance contributions were collected.</p>	<p>Depends upon age at which incapacity began:</p> <table border="1"> <thead> <tr> <th>Age (years old)</th> <th>Minimum period of insurance</th> </tr> </thead> <tbody> <tr> <td>before 20</td> <td>1 year</td> </tr> <tr> <td>before 22</td> <td>2 years</td> </tr> <tr> <td>before 25</td> <td>3 years</td> </tr> <tr> <td>before 30</td> <td>4 years</td> </tr> <tr> <td>after 30</td> <td>5 years.</td> </tr> </tbody> </table> <p>These five years of the contribution period must be included in the 10 years immediately preceding the occurrence of the insured risk.</p> <ul style="list-style-type: none"> <li>• reference wage;</li> <li>• number of years' insurance;</li> <li>• extent of incapacity;</li> <li>• basic amount.</li> </ul>	Age (years old)	Minimum period of insurance	before 20	1 year	before 22	2 years	before 25	3 years	before 30	4 years	after 30	5 years.	<table border="1"> <thead> <tr> <th>Categories of age</th> <th>level of contribution needed at the time of the contingency years</th> </tr> </thead> <tbody> <tr> <td>less than 25 years</td> <td>5</td> </tr> <tr> <td>25-31 years</td> <td>8</td> </tr> <tr> <td>31-37 years</td> <td>11</td> </tr> <tr> <td>37-43 years</td> <td>14</td> </tr> <tr> <td>43-49 years</td> <td>18</td> </tr> <tr> <td>49-55 years</td> <td>22</td> </tr> <tr> <td>over 55 years</td> <td>25</td> </tr> </tbody> </table> <p>Degree of invalidity, previous earnings and length of service.</p>	Categories of age	level of contribution needed at the time of the contingency years	less than 25 years	5	25-31 years	8	31-37 years	11	37-43 years	14	43-49 years	18	49-55 years	22	over 55 years	25	<p>For both Full Invalidity and Partial invalidity:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Periods of employment required</th> </tr> </thead> <tbody> <tr> <td>Less than 20 years</td> <td>less than 1 year</td> </tr> <tr> <td>20-22 years</td> <td>1 year</td> </tr> <tr> <td>22-24 years</td> <td>2 years</td> </tr> <tr> <td>24-26 years</td> <td>3 years</td> </tr> <tr> <td>26-28 years</td> <td>4 years</td> </tr> <tr> <td>more than 28 years</td> <td>5 years</td> </tr> </tbody> </table> <p>For those older than 28 years their period of employment must have been completed in the ten years prior to the development of the invalidity.</p> <ul style="list-style-type: none"> <li>• the period of employment plus the period from the origin of invalidity until pensionable age, the "calculation period";</li> <li>• the "risk category" of the work performed: <ul style="list-style-type: none"> <li>- Risk category 1: very high risk working activities (miners, pilots, mariners, divers, workers in foundries, in nuclear power stations, in heavy chemical workings);</li> <li>- Risk category 2: jobs involving strenuous working environments or procedures;</li> <li>- Risk category 3: all other jobs.</li> </ul> </li> </ul>	Age	Periods of employment required	Less than 20 years	less than 1 year	20-22 years	1 year	22-24 years	2 years	24-26 years	3 years	26-28 years	4 years	more than 28 years	5 years	<p>No period required if:</p> <ul style="list-style-type: none"> <li>• invalidity caused by an employment injury or occupational disease, or</li> <li>• the invalidity emerged before the insured person reaches 21st year of age.</li> </ul> <p>Otherwise the minimum period of insurance depends upon the age of the person when the invalidity emerged.</p> <p>In cases of injury or illness unrelated to work:</p> <ul style="list-style-type: none"> <li>• claimant 30 years of age and over at the onset of invalidity: employed for at least one third of the time between attaining 20 years of age and the development of invalidity, only full years of service are considered;</li> <li>• claimant aged between 21 and 29 years of age at the onset of invalidity: employed for at least one quarter of the time between reaching 21 and the development of the invalidity, only full years of service are considered.</li> </ul> <p><b>3. Minimum period of affiliation for entitlement</b></p> <p><b>Benefits</b></p> <p><b>1. Determining factors for the amount of benefits</b></p> <ul style="list-style-type: none"> <li>• cause of invalidity (related or unrelated to work);</li> <li>• previous earnings;</li> <li>• gender of claimant;</li> <li>• age at which invalidity occurred.</li> </ul>
Age (years old)	Minimum period of insurance																																													
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Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia																								
<b>2. Calculation method, pension formula or amounts</b>	<p>• Invalidity pension for general disease: Reference income multiplied by a coefficient equal to the number of years of insurance record. Where the claimant is younger than the standard retirement age this age difference becomes the "adopted insurance record". This adopted insurance record is influenced by the following coefficients:</p> <table border="0"> <tr> <td>incapacity</td> <td>coefficient</td> </tr> <tr> <td>more than 90%</td> <td>0,9</td> </tr> <tr> <td>71 to 90%</td> <td>0,7</td> </tr> <tr> <td>50 to 70%</td> <td>0,5</td> </tr> </table> <p>• Invalidity pension for occupational injury and professional disease: The national average monthly insurance income for the preceding year is multiplied by the individual coefficient (calculated before the date of injury), and a coefficient reflecting the loss of capacity:</p> <table border="0"> <tr> <td>incapacity</td> <td>coefficient</td> </tr> <tr> <td>more than 90%</td> <td>0,4</td> </tr> <tr> <td>71-90%</td> <td>0,35</td> </tr> <tr> <td>50-70%</td> <td>0,3</td> </tr> </table> <p>The amount of the invalidity pension for occupational injury and professional disease cannot be lower than the respective amount of pension for general disease calculated according to same parameters.</p> <p>• Pension for civil invalidity: Determined as a percentage of social old age pension:</p> <table border="0"> <tr> <td>incapacity%</td> <td>old age pension</td> </tr> <tr> <td>more than 90%</td> <td>150%</td> </tr> <tr> <td>71-90%</td> <td>140%</td> </tr> <tr> <td>50-70%</td> <td>115%</td> </tr> </table>	incapacity	coefficient	more than 90%	0,9	71 to 90%	0,7	50 to 70%	0,5	incapacity	coefficient	more than 90%	0,4	71-90%	0,35	50-70%	0,3	incapacity%	old age pension	more than 90%	150%	71-90%	140%	50-70%	115%	<p>Every pension consists of two elements:</p> <ol style="list-style-type: none"> <li>1) Basic Amount: flat rate 1,310 CZK per month. If two or more pensions are granted (old age, invalidity, survivors), the Basic Amount is paid only once.</li> <li>2) Percentage Amount: earnings related element calculated from the Personal Assessment Base and the number of years of insurance. Formula differs according to the type of pension:</li> </ol> <ul style="list-style-type: none"> <li>• Full Invalidity Pension: 1.5% of the Personal Assessment Base per year of insurance; no maximum.</li> <li>• Partial Invalidity Pension: 0.75% of the Personal Assessment Base per year of insurance</li> <li>• Person Disabled from Youth: the percentage element is 45% of the annual general assessment base calculated using the national average monthly wage for the year preceding the grant of the pension. This formula is also used for those who have at least 15 years of insurance (excluding credited insurance periods) whose pension would otherwise be lower.</li> </ul>	<p>Calculation basis: represented by the higher of the 2 following amounts: old age pension calculated on the basis of years of pensionable service and pension insurance coefficient of the applicant (see Chapter VI – Old age) old age pension for a person with 30 years of pensionable service.</p> <p>The amount of the pension for incapacity for work is the percentage corresponding to the loss of capacity for work of the calculation bases, but not less than the national pension rate (NPR). As of 01.01.2002 the NPR is EEK 800 per month.</p>	<p>Class III, insured person under 35 years old: 51% of the average monthly income if less than 2 years contribution period, increasing by 0.5% for each additional year of service up to 25 years. Class III, insured person is 35 years old or older and at least 10 years of prior contribution period: amount varies between 37.5% and 67% according to the age when the recipient became disabled and length of insurance period. The youngest recipients with the highest insurance periods receive the greatest benefit. Class II: 5% more than Class III. Class I: 10% more than Class III.</p>	<p>The calculation of the invalidity pension is made according to the following formula:</p> <p>Category I  <math>P = 0.45 \times Vi + (ASi / ASie) \times Vi \times 0.1</math>  Category II  <math>p = 0.4 \times Vi + (ASi / ASie) \times Vi \times 0.1</math></p> <p>P: pension;  Vi: reference earnings (see below "Reference earnings or calculation basis");  ASi: individual insurance record in years;  ASie: maximum possible insurance record from the age of 15 until legal retirement age;</p> <p>For disabled persons of category III: the benefit is fixed as the amount of the state social security benefit (30 LVL per month).</p>
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Lithuania	Poland	Romania	Slovakia	Slovenia	2. Calculation method, pension formula or amounts
<p>Disability pension consists of two parts: the basic part and supplementary part. <i>Basic Part</i> is equal to 1.5 times the basic social insurance pension (see Chapter VI "Old-age") for Group 1 and totally disabled, 1 time the basic pension for Group 2.</p> <p><i>Supplementary Part</i> of the pension is only paid to those who have fulfilled the state social insurance period obtained while working under an employment contract. This period is calculated until the date that disability occurs and is added to the number of years remaining before the claimant reaches pensionable age. If the person does not have the obligatory state social pension insurance period for disability pension, the number of remaining years is proportionately reduced.</p> <p>Having calculated the insurance period in such a manner, the formula for calculation of the old age pension is used (see Chapter VI "Old-age").</p> <p>Only half of the disability pension for Group 2 is paid to Group 3 invalids.</p>	<ul style="list-style-type: none"> <li>• Total Incapacity Pension (<i>Renta dla osoby całkowicie niezdolnej do pracy</i>): determined according to following formula: <math>R = kb \times (wpw \times os \times 1.3\% + wpw \times on \times 0.7\% + wpw \times oh \times 0.7\% + 24\%)</math></li> <li>- <b>kb</b>: "Basic Amount" equal to national average wage over the quarter preceding that during which the retirement, disability and survivors' pensions were last increased;</li> <li>- <b>wpw</b>: reference wage coefficient (shows the relation, as a percentage, between the insured person's average reference wage for the pension calculation period and the national average wage during that period);</li> <li>- <b>os</b>: periods during which contributions have been paid;</li> <li>- <b>on</b>: periods during which no contributions have been paid;</li> <li>- <b>oh</b>: hypothetical periods: the number of years short of 25 years' insurance between the insured person's age on submitting the claim and the age of sixty.</li> <li>• Partial Incapacity Pension (<i>Renta dla osoby częściowo niezdolnej do pracy</i>): 75% of the amount of the pension for total incapacity (even if person takes substantial wage decrease due to extensive injuries leaving him/her just short of total incapacity).</li> </ul>	<p>In the public system, the amount of the pension at the time of registering for pension is determined by multiplying the annual average score achieved by the insured for the period during which he paid his contribution, by the value of a score of pension in the month of registering for pension.</p> <p>The annual average score achieved by the insured during the period of contribution is determined by dividing the total number of scores achieved by the insured each year during the period of cotisation, by the number of years corresponding to the complete period of cotisation.</p> <p>The annual score of the insured results from adding all together the number of scores achieved each month. The number of scores achieved each month is determined by referring to the monthly gross individual salary, including the rises/increases or, according to the situation, the monthly income insured, which have constituted the calculation basis of the individual contribution at the social insurance, to the monthly average gross salary from that month, communicated by the National Commission for Statistics.</p> <p>For the potential period granted to an insured who has a right to receive a pension for invalidity, the annual score is:</p> <ul style="list-style-type: none"> <li>• 0,75 scores for an invalidity of first degree, respectively for those with a severe handicap;</li> <li>• 0,60 scores for an invalidity of second degree, respectively for those with an accentuated handicap;</li> <li>• 0,40 scores for an invalidity of third degree, respectively for those with an average (medium) handicap.</li> </ul>	<p><i>Full invalidity benefit:</i> For those with a calculation period of at least 25 years (i.e. years of employment plus years remaining to pensionable age):</p> <ul style="list-style-type: none"> <li>- Risk category 1: 60% of reference earnings plus a supplement of 2% for each year from the 21st year of the calculation period (up to a maximum supplement of 30% or without restriction for certain groups such as miners working in uranium mines for at least 10 years);</li> <li>- Risk category 2: 55% of reference earnings plus a supplement of 1,5% for each year from 21st year of the calculation period (up to a maximum supplement of 25%);</li> <li>- Risk category 3: 50% of reference earnings plus a supplement of 1% for each year from the 26th year of the calculation period (up to a maximum supplement of 25%).</li> </ul> <p>If the calculation period is less than 25 years, the pension is calculated as 2% of the average monthly gross earnings of each year.</p> <p><i>Partial invalidity benefit:</i> 50% of Full invalidity benefit.</p>	<p>The percentage of assessment is fixed taking into account the actual pension qualifying period and the added qualifying period:</p> <p><i>Actual pension qualifying period:</i> the years of service that the insured person has actually completed prior to the occurrence of invalidity.</p> <p><i>Added qualifying period:</i> a fictitious qualifying period to be taken into account in the assessment of rights if an insured person did not reach the age of 63 (men) or 61 (women) prior to occurrence of invalidity.</p> <p>It is calculated as follows:</p> <ul style="list-style-type: none"> <li>• if invalidity occurred prior to reaching 58 years of age, the added qualifying period equals 2/3 of the period between the occurrence of invalidity and the date on which the insured person would have attained 58 years of age, and 1/2 of the period between the date when an insured person would have reached 63 (men) or 61 (women) years of age and the date when the insured person would have reached 58 years of age;</li> <li>• when invalidity occurs after reaching 58 years of age, the added qualifying period represents 1/2 of the period between the date on which an insured person would have attained 63 (men) or 61 (women) years of age and the occurrence of invalidity.</li> </ul>	

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia																										
	<p>For persons insured for occupational injury and professional disease, the pension is calculated according to these rules if more beneficial.</p> <ul style="list-style-type: none"> <li>• Social invalidity pension: Determined as a percentage of the social old age pension</li> </ul> <table> <tr> <td>incapacity</td> <td>% old age pension</td> </tr> <tr> <td>more than 90%</td> <td>120%</td> </tr> <tr> <td>71-90%</td> <td>110%</td> </tr> </table> <ul style="list-style-type: none"> <li>• Military invalidity pension is calculated as a percentage of the social old age pension according to whether the claimant is a soldier or officer:</li> </ul> <table> <tr> <td colspan="2">Soldiers and non-commissioned officers:</td> </tr> <tr> <td>incapacity</td> <td>% old age pension</td> </tr> <tr> <td>more than 90%</td> <td>150%</td> </tr> <tr> <td>71-90%</td> <td>140%</td> </tr> <tr> <td>50-70%</td> <td>115%</td> </tr> </table> <table> <tr> <td colspan="2">Officers:</td> </tr> <tr> <td>incapacity</td> <td>% old age pension</td> </tr> <tr> <td>more than 90%</td> <td>160%</td> </tr> <tr> <td>71-90%</td> <td>150%</td> </tr> <tr> <td>50-70%</td> <td>120%</td> </tr> </table> <p>Conscripts and reservists insured for occupational injury and professional disease prior to the draft are entitled to choice between these schemes.</p>	incapacity	% old age pension	more than 90%	120%	71-90%	110%	Soldiers and non-commissioned officers:		incapacity	% old age pension	more than 90%	150%	71-90%	140%	50-70%	115%	Officers:		incapacity	% old age pension	more than 90%	160%	71-90%	150%	50-70%	120%				
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<b>3. Reference earnings or calculation basis</b>	<p>The reference basis for the calculation of the pension for invalidity shall be determined by multiplying the average monthly insurance income for the country for the preceding year by the individual coefficient of the claimant.</p>	<p>"Personal Assessment Base" (<i>Denní vyměřovací základ</i>):</p> <ul style="list-style-type: none"> <li>• Originally based on the average gross earnings over the ten years preceding retirement (1996). This period shall be extended by one year every year until it reaches a total of 30 calendar years. Currently this period covers all earnings since 1985.</li> <li>• All earnings are indexed in relation to the average wage.</li> <li>• Not all earnings are incorporated in the Personal Assessment Base, monthly earnings are taken into account as follows: <ul style="list-style-type: none"> <li>- Up to 7 100 CZK: 100% incorporated.</li> <li>- From 7 100 to 16 800 CZK: 30% incorporated.</li> <li>- Over 16 800 CZK: 10% incorporated.</li> </ul> </li> </ul>	<p>Up to 31.12.1998 – years of pensionable service From 1.1.1999 social tax paid on earnings.</p>	<p>The average net earnings since the 1988. The earnings taken into account for the three years prior to retirement age date have to be adjusted by the increase of the national average wage.</p>	<p>Individual's gross average insurance contribution earnings of any consecutive 36 month period chosen from the 5 years preceding entitlement to pension. If employed for less than 36 months during the 5 years prior to pension entitlement, the average earnings shall be calculated according to the actual number of months the claimant was employed. If unemployed throughout the 5 years prior to pension entitlement the calculation shall be based on 50% of the national average earnings (upon which contributions were paid) of the previous year.</p>																										



Lithuania	Poland	Romania	Slovakia	Slovenia	
See Chapter VI "Old-age".	The reference earnings are equal to either the average wage over 10 consecutive years selected from among the last twenty years, or the best 20 years' insurance. The ceiling is 250% of the national average wage.	The level of contribution (years).	The average monthly gross earnings over the best-five non-consecutive years in the last 10 years. Ceiling: up to 10 000 SKK are taken into account as follows: <ul style="list-style-type: none"> <li>• up to 2500 SKK: 100 %;</li> <li>• from 2500 to 6000 SKK: 33,3%;</li> <li>• from 6000 to 10000 SKK: 10%;</li> <li>• over 10000 SKK: disregarded.</li> </ul>	<p>The amount of invalidity pension is assessed according to Pension Rating Basis (<i>pokojninska osnova</i>) in the same manner as for the assessment of old-age pension (see Chapter VI "Old age") depending upon how and when the invalidity occurred and the total sum of actual qualifying period and added qualifying period:</p> <ul style="list-style-type: none"> <li>• employment injury and occupational disease: pension is calculated from beneficiary's Pension Rating Basis (PRB) in the same percentage as old-age pension for at least 40 years (men) and 38 years (women);</li> <li>• injury or illness unrelated to work: pension is calculated as old-age pension, without the malus for retirement before the age 63 (men), 61 (women), albeit in higher minimum percentage as for old-age pension: <ul style="list-style-type: none"> <li>- men under age of 63 years: minimum 45% of PRB;</li> <li>- women under age of 61 years: minimum 48% of PRB;</li> <li>- men age of 63 years or over: min 35% PRB;</li> <li>- women age of 61 years or over: min 38% PRB;</li> </ul> </li> <li>• where diseases and injuries are partly related to work and partly unrelated to work the invalidity pension is calculated separately for each cause. The sum cannot exceed 72,5% of the pension rating basis.</li> </ul> <p>Pension Rating Basis (PRB): monthly average of earnings (salary/ wages and most other earnings) in any consecutive 18 year period of insurance (phased-in until 2008; 12 consecutive years in 2002) following 1 January 1970, whichever is the favourable for the insured person. Calculation of the PRB is based on earnings (net of tax and other contributions) upon which pension contributions have been paid.</p> <p>For the period of self-employment PRB is insurance rating based (<i>zavarovalna osnova</i>), individually fixed under the regulations of old and new legislation.</p>	<b>3. Reference earnings or calculation basis</b>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia								
<b>4. Non-contributory periods credited or taken into consideration</b>	<p>When the claimant for invalidity pension is younger than the standard retirement age, than the age difference is taken as insurance record. This adopted insurance record is multiplied by a coefficient linked to degree of incapacity:</p> <table> <tr> <td>incapacity</td> <td>coefficient</td> </tr> <tr> <td>above 90%</td> <td>0,9</td> </tr> <tr> <td>71 to 90%</td> <td>0,7</td> </tr> <tr> <td>50 to 70%</td> <td>0,5</td> </tr> </table>	incapacity	coefficient	above 90%	0,9	71 to 90%	0,7	50 to 70%	0,5	<p>Substitute insurance periods are credited to:</p> <ul style="list-style-type: none"> <li>• full time students at secondary school or university,</li> <li>• job seekers registered at a Labour Office (<i>Úřad práce</i>) (max 3,5 years),</li> <li>• persons with reduced working capacity undergoing employment training,</li> <li>• persons on military or civilian service,</li> <li>• persons caring for children up to the age of 4 years (18 years if child suffers from a long-term severe disability that requires special care),</li> <li>• persons caring for a close relative who is incapacitated,</li> <li>• recipients of full invalidity pension who are of pensionable age.</li> </ul>	<p>Credited periods up to 31.12.1998, time spent:</p> <ul style="list-style-type: none"> <li>• as a member of an artistic association or trade union</li> <li>• serving in the armed forces of Estonia or any period equal there-to</li> <li>• completing compulsory military service or compulsory alternative service</li> <li>• undergoing full-time study</li> <li>• as a spouse of a diplomat on a foreign mission (provided the spouse has also moved to that country)</li> <li>• receiving unemployment benefit or participating in labour market training</li> <li>• working on a farm</li> <li>• raising a child for at least 8 years</li> <li>• participating in the fight for independence</li> <li>• temporarily incapacitated for work.</li> </ul> <p>Starting from 01.01.1999 the state pays social tax for some categories of non-active persons (see Chapter I 'Financing: Public Authority Participation: Invalidity)</p>	<ul style="list-style-type: none"> <li>• National military service (before January 1, 1998);</li> <li>• period of unpaid leave if he/she cared for their child under age 3 years (disabled child: age 10 years);</li> </ul> <p>and the period of entitlement to:</p> <ul style="list-style-type: none"> <li>• accident sick pay,</li> <li>• the period of the higher education (before January 1, 1998),</li> <li>• sick pay</li> </ul>	<p>The following periods are taken into account for the period of time prior to 1 January 1991:</p> <ul style="list-style-type: none"> <li>- the periods of employment</li> <li>- the periods deemed as equivalent to employment, for example: compulsory military service, period of studies at institutions of higher education, periods of child care by the mother until the child reaches 8 years old, etc.</li> </ul>
incapacity	coefficient												
above 90%	0,9												
71 to 90%	0,7												
50 to 70%	0,5												
<b>5. Supplement for dependants: Spouse</b>	No special scheme.	No special scheme.	No special scheme	None, until the recipient is in life. After: if the surviving spouse is entitled to disability benefits in his/her own right he/she will receive 20% of the widower's pension.	No special scheme.								
<b>Children</b>	No special scheme.	No special scheme.	No special scheme	None, until the recipient is in life. After: orphans' benefit.	No special scheme.								

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>Periods during which sickness, maternity and unemployment benefits are received. Some categories of persons are insured by state means. These periods are taken into account when calculating entitlement to a pension:</p> <ul style="list-style-type: none"> <li>• care of child under 3 years of age</li> <li>• care of totally disabled person</li> <li>• military conscripts service period</li> <li>• spouses of diplomats while staying abroad</li> <li>• service period of clergymen of all traditional and other religious communities recognised by the state</li> <li>• period during which nuns/monks work in convents/monasteries.</li> </ul>	<p>Periods of:</p> <ul style="list-style-type: none"> <li>• sickness allowance payment;</li> <li>• parental leave;</li> <li>• university study;</li> <li>• caring for a dependent person.</li> </ul>	<ul style="list-style-type: none"> <li>• military service;</li> <li>• supplements for dependants.</li> </ul>	<p>The period between the origin of invalidity and pensionable age as well as the following periods of</p> <ul style="list-style-type: none"> <li>• basic military service;</li> <li>• service in liberation movement;</li> <li>• registered unemployment, during the entitlement for unemployment benefit;</li> <li>• child care;</li> <li>• care for handicapped person;</li> <li>• illness;</li> <li>• study.</li> </ul>	<p>For the acquisition and assessment of rights, 1/4 of the actual insurance period is added to the insurance period of an insured person who spent in employment or other relations on the basis of which they were insured on a compulsory basis with a physical impairment of at least 70%, as:</p> <ul style="list-style-type: none"> <li>• military war invalids of category I to IV;</li> <li>• civilian war invalids of category I to IV;</li> <li>• the blind and deaf;</li> <li>• persons affected by dystrophy and similar muscular and neuro-muscular diseases;</li> <li>• persons affected by paraplegia, cerebral paralysis, poliomyelitis, multiple sclerosis and extrapyramidal diseases.</li> </ul>	<p><b>4. Non-contributory periods credited or taken into consideration</b></p>
<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>Flat rate monthly pension of 570 SKK if spouse is not entitled to any other benefit (see primarily Chapter XI "Guaranteeing sufficient resources"), has no earnings from economic activity and</p> <ul style="list-style-type: none"> <li>• her husband was employed beyond pensionable age or is entitled to pension for invalidity;</li> <li>• she is an invalid, or</li> <li>• she is older than 65 years.</li> </ul> <p>The benefit terminates upon divorce, separation or death of husband.</p>	<p>No special scheme.</p>	<p><b>5. Supplement for dependants:</b> <b>Spouse</b></p>
<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p><b>Children</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia																
<b>6. Minimum pension</b>	<p>Invalidity pension for general disease. Minimum pension expressed as a percentage of social old age pension (see Chapter XI "Guaranteeing sufficient resources") determined by degree of incapacity:</p> <table> <tr> <td>incapacity</td> <td>% old age pension</td> </tr> <tr> <td>more than 90%</td> <td>140%</td> </tr> <tr> <td>71-90%</td> <td>130%</td> </tr> <tr> <td>50-70%</td> <td>105%</td> </tr> </table> <p>Invalidity pension for occupational injury and professional disease. Minimum pension expressed as a percentage of social old age pension (see Chapter XI "Guaranteeing sufficient resources") determined by degree of incapacity:</p> <table> <tr> <td>incapacity</td> <td>% old age pension</td> </tr> <tr> <td>more than 90%</td> <td>150%</td> </tr> <tr> <td>11-90%</td> <td>140%</td> </tr> <tr> <td>50-70%</td> <td>115%</td> </tr> </table>	incapacity	% old age pension	more than 90%	140%	71-90%	130%	50-70%	105%	incapacity	% old age pension	more than 90%	150%	11-90%	140%	50-70%	115%	<p>Basic Amount: flat rate of 1310 CZK per month .</p> <p>Percentage Amount: 770 CZK per month.</p>	<p>100% of the NPR (As of 01.01.2002 EEK 800 per month)</p>	<p>Class III: HUF 20,100 per month. Class II: HUF 21,080 per month. Class I: HUF 21,830 per month.</p>	<p>Minimum pensions are based on the State Social Security Benefit (<i>valsts sociālā nodrošinājuma pabalsts</i>) of 30 LVL per month:</p> <ul style="list-style-type: none"> <li>• Category I: 1.6 x State Social Security Benefit</li> <li>• Category II: 1.4 x State Social Security Benefit</li> </ul> <p>The disability pension for category III is fixed at the amount of the state social security benefit (30 LVL).</p>
incapacity	% old age pension																				
more than 90%	140%																				
71-90%	130%																				
50-70%	105%																				
incapacity	% old age pension																				
more than 90%	150%																				
11-90%	140%																				
50-70%	115%																				
<b>7. Maximum pension</b>	Limited by method of calculation.	No special scheme.	No special scheme	Equal to the pension contribution ceiling.	The maximum pension is not defined but depends on the maximum average earnings taken into account (see above under "Reference earnings or calculation basis").																

# Invalidity

Table V

Lithuania	Poland	Romania	Slovakia	Slovenia	
No special scheme.	<ul style="list-style-type: none"> <li>• total incapacity: PLN 530,26 per month;</li> <li>• partial incapacity: PLN 407,88 per month.</li> </ul>	No special scheme.	550 SKK per month.	See "Calculation method, pension formula or amounts" and Chapter VII "Old-age".	<b>6. Minimum pension</b>
No special scheme.	100% of reference wage.	No special scheme.	<ul style="list-style-type: none"> <li>• 8282 SKK per month - for those employed as miners for at least 15 years (10 years in uranium mines) or have become invalid as a result of an occupational disease acquired whilst performing this work;</li> <li>• 7286 SKK per month - for those employed in risk category 1 for at least 20 years or have become invalid as a result of an occupational disease acquired whilst performing this work;</li> <li>• 6566 SKK per month - for those employed in risk category 2 for at least 20 years or have become invalid as a result of an occupational disease acquired whilst performing this work;</li> <li>• 6389 SKK per month - for other employed persons.</li> </ul>	See "Calculation method, pension formula or amounts" and Chapter VII "Old-age".	<b>7. Maximum pension</b>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
8. Other benefits	No special scheme.	No special scheme.	<p>Pension supplements to:</p> <ul style="list-style-type: none"> <li>participants of the Estonian War of Independence: 100% of the national pension rate (NPR)</li> <li>widows and widowers of participants in the Estonian War of Independence: 100% NPR</li> <li>persons declared incapacitated for work as a result of a nuclear disaster, nuclear test or an accident at a nuclear power station: 10% NPR</li> <li>participants in the Second World War or members of the Self-Defence Force: 10% NPR</li> <li>rehabilitated persons, persons held as prisoners of war, persons held in concentration camps or ghettos during the Second World War or in a labour and construction battalions or labour and construction units in 1941-1942: 20% NPR.</li> </ul> <p>Allowances granted according to the Social Benefits for the Disabled Act (<i>Puuetega inimeste sotsiaaltoetuste seadus</i>):</p> <ul style="list-style-type: none"> <li>disabled adult allowance</li> <li>rehabilitation allowance</li> <li>disabled parent allowance</li> <li>caregiver's allowance</li> <li>study allowance</li> <li>further education grant.</li> </ul>	<ul style="list-style-type: none"> <li>- <i>Public medicine</i>: for Classes I and II, medicines prescribed for the illness causing invalidity are free of charge.</li> <li>- <i>Nursing fee (ápolási díj)</i>: (See Annex – Long-term care).</li> <li>- <i>Temporary invalidity annuity (átmeneti járadék)</i>: for invalid persons <ul style="list-style-type: none"> <li>whose employment was terminated,</li> <li>with enough prior contribution period for an old-age pension,</li> <li>not entitled to invalidity pension, unemployment benefit, sickness payment, child care fee, etc,</li> <li>who shall reach the retirement age (62) within 5 years,</li> <li>have lost at least 50% of their working capacity and</li> <li>who cannot find a rehabilitation workplace.</li> </ul> </li> </ul> <p>The annuity is paid by the central State Budget and amounts 75% of the old-age pension, which he/she would be entitled to upon reaching retirement age. However, the annuity can be no less than the minimum amount of Regular social annuity.</p> <ul style="list-style-type: none"> <li>- <i>Regular social annuity (rendszeres szociális járadék)</i>: for invalid persons, who <ul style="list-style-type: none"> <li>- according to their age -</li> <li>have at least half of the required prior contribution period for invalidity pension,</li> <li>have lost at least 50% of their working capacity and</li> <li>are not entitled to unemployment benefits, sick pay, accidental sick pay or child care fee.</li> </ul> </li> </ul> <p>The annuity is paid by the central State Budget.</p> <ul style="list-style-type: none"> <li>- <i>Personal annuity for blind persons (vakok személyi járadéka)</i>: for persons aged 18 or over whose sight is lost or seriously failing and this condition is permanent or likely to last at least 1 year. The annuity is paid by the central State Budget.</li> <li>- <i>Regular social assistance (rendszeres szociális segély)</i>: for needy persons, who reach 18 years of age, who lost at least 67% of their working capacity, or receive invalidity annuity and whose family income per capita does not reaches the 80% of the old-age minimum.</li> <li>- <i>Disability assistance (fogyatékosági támogatás)</i></li> </ul>	<p>Certain disabled individuals have a right to mobility support (28 LVL for every 6 months).</p> <p>Material support to those who responded to the emergency at the Chernobyl nuclear power plant accident and families of persons who died as a result of responding to that disaster (12.5 LVL per month).</p> <p>If the claimant is unable to satisfy the qualifying period, State Social Security Benefit shall be granted. (see Chapter XI Guaranteeing sufficient resources)</p> <p>Funeral benefit: in case of the death of the insured person, the person who has undertaken the arrangement of funeral shall receive a lump sum equal to twice the deceased's monthly pension.</p>

Lithuania	Poland	Romania	Slovakia	Slovenia	8. Other benefits
<p>Care benefit for totally disabled persons (<i>Slaugos pasalpa visiskos negalios invalidui</i>): See Annex: Long term care</p> <p><i>Transport compensation (Transporto išlaidų kompensacija)</i>: Paid at 25% of the Minimum Standard of Living (MSL) monthly to disabled persons with mobility dysfunction. Transport compensation is paid from state budget. (for definition of MSL See Chapter IX "Family Benefits"). Once per 6 years 32 times MSL paid for disabled who drive special cars themselves. Disabled persons are also entitled to buy railway, ships and bus transportation tickets with 50% discount covered by state and in certain case by local budgets.</p>	<ul style="list-style-type: none"> <li>• Medical care supplement (<i>dodatek pielęgnacyjny</i>): Granted to persons entitled to a retirement, disability or survivors' pension who: - are totally incapable of work and require the assistance of another person, or - have reached the age of 75. Amount: PLN 135,96 per month (adjusted in the same way as the pensions).</li> <li>• Funeral grant (<i>zasilek pogrzebowy</i>): Available to persons who paid the funeral costs for a pensioner or a member of their family. Amount: 200% of the national average wage at the time of death.</li> </ul>	<ul style="list-style-type: none"> <li>• The indemnity for companions of the persons who have a pension for 1<sup>st</sup> degree invalidity is equal to the gross minimum salary per economy.</li> <li>• The person who takes care of, supervises and supports a handicapped child can have the following benefits: - paid holiday/leave to look after the handicapped child, until this child is 3 years old; - sick holiday/leave to look after the children who have an accentuated or serious handicap which necessitates treatment for some affections, until the children are 18 years old; - free hotel services, while accompanying the handicapped child in a hospital, for the family member who accompanies the child.</li> <li>• Support for: - spa treatment depending on the amount of pension; - prosthesis and other orthopedic products, depending on the amount of pension; - medical equipment (cut in price or gratuitous) under the stipulated terms.</li> <li>• The local councils grant for various facilities for transport.</li> </ul>	<p><i>Immobility Allowance (Zvýšenie dôchodku pre bezvládnosť)</i>: The forms of compensation for reduced ability to fulfill basic domestic needs are:</p> <ul style="list-style-type: none"> <li>• social services: home care service, institutional care;</li> <li>• cash benefits (see Chapter XI "Guaranteeing sufficient resources").</li> </ul> <p>Invalidity pension for years of service (<i>Invalidný výsluhový dôchodok</i>): A higher pension provided instead of the normal pension to professional soldiers, policemen, suffering from long-term health problems. Its calculation method varies for each type of job and its amount is always much higher.</p> <p>Bonus to invalidity pension (<i>Pridavok dôchodku</i>): Provided to policemen. The amount is calculated from the calculation basis for each year of service: 1% in case of full pension or 0,5% in case of partial pension.</p>	<p><i>Invalidity benefit (nadomestilo za invalidnost)</i>: Paid to the insured persons afflicted within validity of category II after reaching 50 years of age, or invalidity of category III, if their capacity for work is reduced by less than 50% or if they can continue to work full-time in their occupational field but are incapable of performing the job to which they were previously assigned, if they:</p> <ul style="list-style-type: none"> <li>• were unemployed and/or not covered by compulsory insurance at the onset of invalidity;</li> <li>• were/are involuntarily unemployed or voluntarily unemployed, or</li> <li>• have entered a new employment.</li> </ul> <p><i>Disability allowance (invalidnina)</i>: covers physical impairment inhibiting one's basic needs. Awarded to those who are working or receiving a pension regardless of whether this injury causes reduced working capacity. The amount of disability allowance depends on the cause of physical impairment (work related or unrelated) and its degree (there are 8 degrees; 1st degree equals 100% of physical impairment amount; 8th degree equals 30% physical impairment):</p> <ul style="list-style-type: none"> <li>• employment injuries and occupational diseases: the amount based on the percentage of minimum pension for the full pension qualifying period and the degree of physical impairment;</li> <li>• vinjury or illness unrelated to work: the disability benefit amounts to 70% of the amount specified for the physical impairment of the same degree for employment injuries or occupational diseases.</li> </ul>	

**Table V**

**Invalidity**

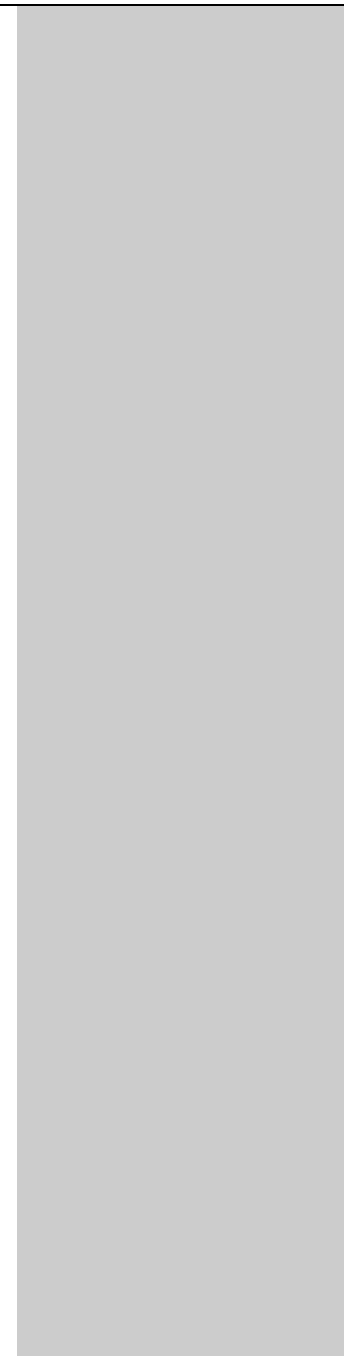
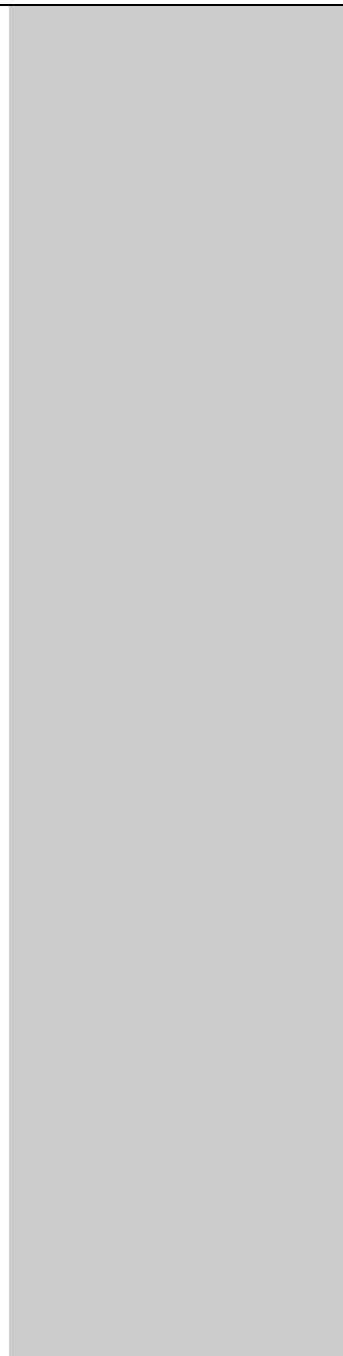
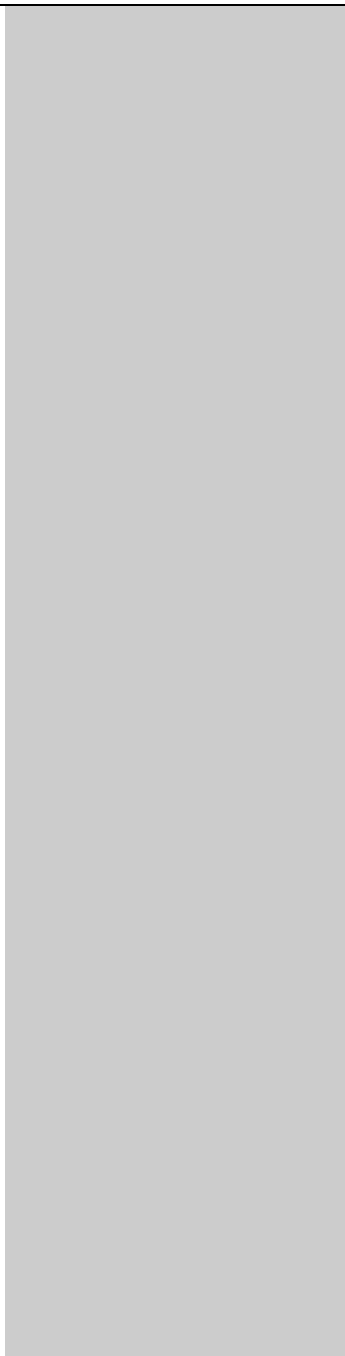
**Bulgaria**

**Czech Republic**

**Estonia**

**Hungary**

**Latvia**





Lithuania	Poland	Romania	Slovakia	Slovenia
				<p><i>Nursing allowance (dodatek za pomoč in postrezbo):</i> accorded to the recipients of old age, early retirement, invalidity and survivor's pension, lawfully residing in the Republic of Slovenia, should they need constant assistance and attendance of another person to satisfy their vital necessities.</p> <p><i>Employed invalids of category II and III (invalidi II. in III. kategorije):</i> those with remaining working capacity are entitled to the following benefits to compensate wages lost due to:</p> <ul style="list-style-type: none"> <li>• a change in occupation;</li> <li>• waiting for assignment to another suitable job or to professional rehabilitation;</li> <li>• a reduction of working hours to part-time work;</li> <li>• a lower salary from other suitable work. ("other suitable work": job which a disabled person is capable of doing for a time appropriate to their remaining capacity, with standard efficiency and a degree of effort that is not detrimental to their invalidity. When defining "other suitable work" due regard is taken of qualifications, general education, work experience and personal characteristics as well as actual employment opportunities).</li> </ul> <p><i>Supplementary allowance (varstveni dodatek):</i> see Chapter VI "Old-age".</p> <p><i>Occupational rehabilitation benefit (dajatve za poklicno rehabilitacijo):</i></p> <ul style="list-style-type: none"> <li>• for the period between acquisition of the right to occupational rehabilitation and the completion of occupational rehabilitation in the amount of 100% of invalidity pension (<i>nadomestilo za čas poklicne rehabilitacije</i>);</li> <li>• temporary benefit (<i>začasno nadomestilo</i>) from the period between completion of occupational rehabilitation and commencement of work in the amount of 100% of invalidity pension he/she would be entitled to on the date of the onset of invalidity;</li> <li>• in case of training at work, the benefit is assessed as 40% of invalidity pension he/she would be entitled to on the date of the onset of invalidity.</li> </ul>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>Adjustment</b>	Annual adjustment upon decision of the Supervisory Board of the National Social Security Institute, taking into consideration preceding year's revenues from contributions and Consumer Price Index.	See Chapter VI "Old-Age".	Pensions are indexed annually on 1 April. The index depends in equal shares on the increase of consumer prices and the increase of social tax revenues.	See Chapter VI "Old-age".	Annual adjustment according to increases in the level of prices and social insurance contributions earnings. The adjustment rate depends on the pension amount. Adjustment does not apply to pensions exceeding the amount of state social security benefit (30 LVL on 01.01.2002) 5 times and more.
<b>Accumulation with other social security benefits</b>	Entitlement to more than one invalidity pension results in receiving the highest one. Entitlement to more than one type of pension for any risk, provides for choice of one full pension and 50% of the others. Military invalids entitled to an old age pension get both the invalidity pension and the old age pension. Pensioners with a reduced capacity of more than 90% who need the care of another person receive a supplement of 75% of the social old age pension (see Chapter XI "Guaranteeing sufficient resources").	Those entitled to more than one pension: <ul style="list-style-type: none"> <li>• old age, invalidity or partial invalidity will only receive one pension, namely the higher one,</li> <li>• old age, invalidity or partial invalidity AND widow's }widower's] or orphan pension will receive the full amount of the highest pension and the half of the amount of the other pension. Family benefits can be combined with invalidity pensions. Unemployment benefits can be combined with partial invalidity pension and in special cases with full invalidity pension, too.</li> </ul>	Accumulation with other state pensions is not possible. Persons who have a simultaneous right to several state pensions are granted one pension of their choice.	If the surviving spouse is entitled to disability benefits in his/her own right he/she will receive 20% of the widower pension.	Claimants entitled to more than one state pension (invalidity, old age or survivor's pension) shall be granted the pension with the highest amount. Accumulation with family allowance is possible. For disabled persons of category III accumulation is possible with unemployment benefits.

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>Basic part of a pension is increased upon decision of Government. Supplementary part of a pension is adjusted according to official quarterly national average insured income D (see Chapter VI "Old-age: Calculation method or pension formula").</p>	<p>Automatic adjustment based on the annual consumer price index and annual national average wage index. Average pensions must be increased by at least any rise in the consumer price index plus 15% of the difference between the national average wage index and the consumer price index established for the year in question if the wage index is lower than the price index.</p>	<p>All social insurance pensions are quarterly adjusted – according to the provision of the Governing Program 2001-2004 – with a percentage covering up to 100% of the inflation rate.</p>	<p>Benefits adjusted whenever the cost of living increases by 10% or the average monthly wages increase by 5% but not earlier than 3 months after the last adjustment.</p>	<p>See Chapter VI "Old-age".</p>	<p><b>Adjustment</b></p>
<p>Accumulation is possible with social insurance survivor's or orphan's pensions, family allowances. Benefits are not reduced when accumulated.</p> <p>As a rule, social pension is not paid when recipient has the right to get bigger social insurance pension.</p>	<p>Invalidity pension can be combined with family allowances.</p>	<p>Accumulation permitted with family or maternity benefits.</p>	<ul style="list-style-type: none"> <li>• accumulation with a similar type of pension (i.e. for old-age or years of service), the highest pension is due;</li> <li>• accumulation with a different type of benefit (e.g. survivor's benefit), the higher benefit is due plus one half of the lower pension.</li> </ul> <p>The maximum sum of accumulated benefits is 8282 SKK per month.</p>	<p>See Chapter VI "Old-age".</p>	<p><b>Accumulation with other social security benefits</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>Accumulation with earnings from work</b>	Permissible, it does not influence the amount of invalidity pension, but does eliminate entitlement to social assistance.	<p>Full Invalidity: No limitations.            Partial Invalidity: Earnings above threshold leads to a reduced pension, if average monthly earnings are:</p> <ul style="list-style-type: none"> <li>• Below 66% of the Comparable Assessment Base: No reduction of pension.</li> <li>• Between 66 and 80% of the Comparable Assessment Base: Base and Percentage Amount both reduced by 50%.</li> <li>• Over 80% of the Comparable Assessment Base: No pension is paid.</li> </ul> <p>"Comparable Assessment Base": The personal assessment base from which the pension was calculated multiplied by the coefficient of the increase of wages between the period the pension was awarded and the period when monthly earnings are checked and implemented according to health regulations.</p>	No restrictions, full accumulation possible.	Limited accumulation is allowed.	See Chapter VI "Old-age".

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>Accumulation is possible but it is not necessary to stop working in order to draw social insurance disability pension.</p> <p><i>Disabled persons of retirement age or older</i> who have an obligatory insurance period for a disability pension and after being awarded state social insurance disability pension work, are entitled to disability pension dependent on the amount of the insured income they earn,</p> <ul style="list-style-type: none"> <li>• if their insured income is less than 1 minimal wage they are entitled to the full state social insurance disability pension;</li> <li>• if their insured income is more than 1 minimal wage, but less than 1.5 minimal wages, they are entitled to the main part of the state social insurance disability pension plus an additional part of the supplementary part of the disability pension calculated according to the following procedure:               <ol style="list-style-type: none"> <li>(1) 50 percent of the supplementary part that is less than LTL 100;</li> <li>(2) 20 percent of the supplementary part that is between LTL 100.01 and LTL 200;</li> <li>(3) 10 percent of the supplementary part that is between LTL 200.01 and LTL 300</li> </ol> <p>If the supplementary part of disability pension is more than LTL 300, the person is not entitled to any additional amount from the supplementary part.</p> </li> <li>• if their insured income is higher than 1.5 minimal wages, they are entitled only to the main part of the state social insurance disability pension.</li> </ul>	<p>The pension is suspended or reduced if the beneficiary exercises a professional activity, according to earnings:</p> <ul style="list-style-type: none"> <li>• earnings below 70% of the national average wage: no effect on pension;</li> <li>• earnings between 70% and 130% of the national average wage: basic amount of the pension reduced by 24% (18% in case of partial incapacity pension);</li> <li>• earnings over 130% of the national average wage: pension suspended.</li> </ul>	<p>Recipients of 3rd grade invalidity pension are entitled to work on a half time basis, cumulating the invalidity pension with the salary.</p>	<p>Not controlled.</p>	<p>See Chapter VI "Old-age".</p>	<p><b>Accumulation with earnings from work</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<p><b>Return to active life</b></p> <p><b>1. Rehabilitation, retraining</b></p>	<p>Incentives to employers, distributed from the Professional Qualification and Unemployment Fund, and special provisions for young handicapped persons organised through target-oriented programmes.</p>	<p>Implemented according to health regulations.</p> <p>Preventive medical examinations of citizens, special (spa) treatment, ambulatory spa treatment, vouchers for special treatment, obligatory special treatment, rehabilitation treatment following the recommendation made by specialised doctors.</p>	<p>Medical rehabilitation provided under the health care benefits in kind.</p> <p>Local authorities are responsible for the provision of social rehabilitation (e.g. special transportation for disabled persons, adaptation of the dwelling, personal assistant).</p>	<ul style="list-style-type: none"> <li>• medical measures</li> <li>• medical bath</li> <li>• sanatorium</li> <li>• technical aids</li> </ul> <p>Various forms of rehabilitation exist for persons with less than 50% incapacity for work (e.g. retraining allowance, etc.)</p>	<p>The state provides funding from the national budget for cash and in-kind benefits for specific purposes to provide individual assistance and services for restoring working ability and health. They include expenditures for manufacture, purchase, rent and distribution of technical support appliances as well as state support for the purchase of specialised vehicles, social and occupational rehabilitation and the purchase of vouchers for sanatorium.</p>

Lithuania	Poland	Romania	Slovakia	Slovenia	
<p><i>Disabled persons below retirement age</i> who have an obligatory insurance period for a disability pension (this requirement does not apply to Group1), and after being awarded state social insurance disability pension work, are entitled to disability pension dependent on the amount of insured income they earn:</p> <ul style="list-style-type: none"> <li>• Disabled persons of Disability Group 1 are entitled to the full state social insurance disability pension regardless of the insured income the disabled person gets;</li> <li>• Disabled persons of Groups 2 and 3 receive the full disability pension on condition that their insured income is less than 1.5 of the official minimal wage.</li> <li>• Disability persons of Groups 2 and 3 who earn more than 1.5 of minimal wage are entitled to the main part of the pension and half of the supplementary part.</li> </ul> <p>The state social insurance disability pension is not paid at all, if a working disabled person does not have the mandatory disability pension insurance period (this does not apply to disabled persons falling into Group 1).</p> <p>Medical benefits and occupational training as well as other measures.</p>	<p>Rehabilitation Pension (<i>renta szkoleniowa</i>): 75% of the reference wage for the disability pension for 6 months, extendable by a maximum of 30 months.</p>	<p>The rehabilitation of the insured person and his passing to the active life will be done on the basis of the conclusions of a physician and the Commission for expertise and evaluation of work capacity (<i>Comisia pentru Expertiza si Evaluare a Capacitatii de Munca</i>).</p>	<p>Implemented according to health regulations: special (spa) treatment, out-patient spa treatment, vouchers and obligatory special treatment, rehabilitation treatment following referral by specialised doctors.</p>	<p><i>Health rehabilitation (zdravstvena rehabilitacija)</i>: see Chapter II "Health Care".</p> <p><i>Occupational rehabilitation (poklicna rehabilitacija)</i>:</p> <ul style="list-style-type: none"> <li>• organised by the employer with whom he/she was employed at the onset of invalidity and by the Institute for Pension and Invalidity Insurance of Slovenia (IPII) (<i>Zavod za pokojninsko in invalidsko zavarovanje Slovenije</i>);</li> <li>• the costs of occupational rehabilitation are paid by the IPII;</li> <li>• organised as education at appropriate schools, with practical work and training at the adequate working place and with the consent of the insured by way of off-the-job training.</li> </ul>	<p><b>Return to active life</b></p> <p><b>1. Rehabilitation, retraining</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>2. Preferential employment of handicapped persons</b>	<p>Employment of handicapped persons is regulated according to the Labour Code and the Handicapped Rehabilitation and Social Integration Act of 1996. Employers with more than 50 wage earners define annual quotas reserved for people with lower work capacity. The quotas vary from 4% to 10% depending on the branch. Establishment of special enterprises for handicapped people is encouraged by law.</p> <p>The Employment Promotion Act provides for subsidies of employers hiring handicapped persons. The amount of subsidies is equal to the standard minimum working salary and due contributions for maximum 12 months period per person hired for more than one year.</p>	<p>"Sheltered workshops" (<i>chráněné dílny</i>) and "sheltered workplaces" (<i>chráněná pracovní místa</i>): see Chapter VIII "Employment injuries and occupational diseases"</p> <p>Quota system in bigger organization + more advantages in tax system for employer</p>	<p>Employment of disabled persons is encouraged through:</p> <ul style="list-style-type: none"> <li>• a state contribution towards the social tax paid by employers on behalf of disabled wage earners</li> <li>• a temporary employment subsidy (labour market grant) paid to employers hiring a disabled person.</li> </ul> <p>No quota system.</p>	<p>The Articles 15-16 of the Act XXVI of 1998 on the rights and equal opportunities of handicapped persons mention the "integrated workplace" and "protected workplace".</p> <p>According to the act, integrated workplace means that handicapped persons should be employed in a regular workplace, but the employer must adjust the working conditions and circumstances to his/her personal working ability and capacity. The employer can afford some subsidy from the state central budget for this adjustment process.</p> <p>Protected workplace means: to hire handicapped persons in a special workplace which was designed according to the working ability of the handicapped persons. The protected workplace is supported by the state central budget.</p> <p><i>Joint Decree of Minister of Health and Minister of Finance No. 8 of 1983 (VI.29) on the employment and social benefits of employees with disability:</i> only deals with that invalid person who is wage earner and lost partly his/her working capacity during the employment relationship and he/she is not entitled to old-age, invalidity or accident related invalidity pension. Basically, the employer has an obligation to employ this kind of person further.</p>	<p>No provisions.</p>
<b>Taxation and social contributions</b>	<p>Not subject to taxation.</p>	<p>Pensions are not subject to taxation.</p>	<p>Subject to taxation</p>	<p>See Chapter VI - "Old-age".</p>	<p>Pensions granted before 01.01.1996 are not subject to taxation. Pensions granted or recalculated after 01.01.1996 are subject to taxation.</p>
<b>1. Taxation of pension benefits</b>					
<b>2. Limit of income for tax relief or tax reduction</b>	<p>Not applicable.</p>	<p>Pension amount exceeding 144,000 CZK per year is liable to taxation.</p>	<p>Pensions less than 3 times the non-taxable minimum (EEK 36000 a year, EEK 3000 a month), which is the majority of cases, are not subject to taxation.</p>	<p>See Chapter VI - "Old-age".</p>	<p>The annual tax exemption limits:</p> <ul style="list-style-type: none"> <li>• Categories I and II: 1500 LVL</li> <li>• Category III: 1440 LVL</li> </ul>



Lithuania	Poland	Romania	Slovakia	Slovenia	
<p>Enterprises with 50 or more workers are obliged to employ 2-5 percent disabled of Group 1 and 2. Exact percentage rate is defined by local authorities taking into account Labour Exchange proposition. If employers do not fulfill this obligation, they pay contribution into Employment Fund equal to 12 times official average wage in the country (published by Department of Statistics) for each proposed to employ by Labour Exchange, but not employed disabled person.</p> <p>Every workplace of disabled of Group 1 and 2 person is subsidised by Employment Fund in amount of official minimal wage (during the first year of disabled person employment), and 50 percent of minimal wage during following 6 months. Subsidies are also paid for the enterprises with less than 50 workers if they employ disabled of Group 1 and 2.</p> <p>If labour Exchange is unable to propose the work for disabled of Group 3, then employers who employ these persons receive subsidies: minimal wage in first 6 months, and 50 percent of minimal wage in following 6 months.</p>	<p>Employment of handicapped persons is governed by the Vocational and Social Rehabilitation and Employment of Handicapped Persons Act of 27.08.1997. The principles relating to employment thereof depend on whether the degree of their disability is: 1) significant; 2) moderate; 3) light.</p>	<p>No preferential employment of handicapped persons.</p>	<p>The employer who engages at least 20 wage earners is obliged to engage persons with lowered fitness for work (at least 3 % of wage earners) and persons with lowered fitness for work with more serious handicap (at least 0,2 % of wage earners). Otherwise, the employer is obliged to pay contribution of 16 200 SKK per year for each missing person with lowered fitness for work and 32 400 SKK per year for each missing person with reduced fitness for work with more serious handicap.</p>	<p>As a rule employers may not dismiss the worker who became invalid of category II or III, except in cases and under the conditions regulated by Pension and Invalidity Acts and by labour legislation. According to the labour legislation all handicapped persons should have priority in employment if they fulfil the conditions set.</p>	<p><b>2. Preferential employment of handicapped persons</b></p>
<p>Not subject to taxation.</p>	<p>Benefits subject to taxation (without Medical care allowance and Funeral grant).</p>	<p>No subject to taxation.</p>	<p>Benefits not subject to taxation.</p>	<ul style="list-style-type: none"> <li>• Invalidity pension: subject to taxation.</li> <li>• Disability allowance: not subject to taxation.</li> <li>• Nursing allowance: not subject to taxation.</li> <li>• Supplementary allowance: not subject to taxation.</li> <li>• Occupational rehabilitation benefit: subject to taxation.</li> </ul>	<p><b>Taxation and social contributions</b></p> <p><b>1. Taxation of pension benefits</b></p>
<p>Non-taxable level of work income is set</p> <ul style="list-style-type: none"> <li>• for disabled of the Group 1 - LTL 368 (from April 2002, LTL 430)</li> <li>• for disabled of the Group 2 - LTL 324 (from April 2002, LTL 379)</li> <li>• for disabled of the Group 3 - LTL 242 (from April 2002, LTL 283)</li> </ul> <p>Income tax for the disabled of weak sight of Groups 1 and 2 is additionally reduced by LTL 12 per month.</p>	<p>Taxation where earnings exceed a specified minimum level (493,32 PLN per year in 2001 and 518,16 PLN per year in 2002).</p>	<p>Not applicable.</p>	<p>Not applicable.</p>	<p>See Chapter III "Sickness - Cash Benefits - Taxation and contributions".</p>	<p><b>2. Limit of income for tax relief or tax reduction</b></p>

Table V

## Invalidity

	Bulgaria	Czech Republic	Estonia	Hungary	Latvia
<b>3. Social security contributions from pension</b>	No special scheme.	No special scheme.	No special scheme.	See Chapter VI - "Old-age".	No special scheme.

# Invalidity

**Table V**

Lithuania	Poland	Romania	Slovakia	Slovenia	
No special scheme.	Deduction of contributions for health care.	Health insurance contributions.	No special scheme.	See Chapter I "Financing - Contributions of insured and employed".	<b>3. Social security contributions from pension</b>

