Hellenic Republic

Declaration from Greece, pursuant to Article 9 of Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems, for the year ending 31 December 2017

I. DECLARATIONS REFERRED TO IN ARTICLE 1(L) OF REGULATION (EC) NO 883/2004 AND DATE FROM WHICH REGULATION (EC) NO 883/2004 WILL BE APPLIED

NONE

II. LEGISLATION AND SCHEMES REFERRED TO IN ARTICLE 3 OF REGULATION (EC) NO 883/2004

1. Sickness benefits

(i) Benefits in kind

- NATIONAL ORGANISATION FOR HEALTHCARE PROVISION (EOPYY)

Law 3918/2011 on 'structural changes to the healthcare system and other provisions'. Article 17(2): ‘The services, responsibilities and staff of the Health Branch of the Social Insurance Institute - Unified Insurance Fund for Employees (IKA-ETAM) along with its Health Units, the occupational medicine diagnostic centre of the IKA and all its equipment, the Health Branches of the Agricultural Insurance Organisation (OGA) and of the Insurance Organisation for the Self-Employed (OAEE), and also the Civil Servants' Healthcare Insurance Organisation (OPAD), as established by Law 3655/2008 (Government Gazette, Series I, No 58), in relation to benefits in kind, are to be transferred and incorporated into the EOPYY'.

Law 4052/2012 on the ‘responsibilities of the Ministry of Health and Social Solidarity and the Ministry of Labour and Social Security to give effect to the law approving: the Draft Credit Facility Agreements between the European Financial Stability Facility (EFSF), the Hellenic Republic and the Bank of Greece; the Draft Memorandum of Understanding (MoU) between the Hellenic Republic, the European Commission and the Bank of Greece; and other emergency provisions to reduce public debt and save the national economy’. Article 13(17): ‘The services and responsibilities belonging to the following and relating to the provision of healthcare services in kind are hereby incorporated into the EOPYY: (a) the ‘Oikos Naftou’ [the seafarers’ healthcare organisation] from 1.4.2012, (b) the Health Branch of the Insurance Fund for Employees in Banks and Public Utilities (TAYTEKO) and the Insurance Sector for Staff of the Public Power Corporation (PPC) from 1.5.2012, and (c) the Insurance Fund for Independent Professionals (ETAA)¹ from 1.6.2012, as well as all manner of healthcare units and all their equipment’

¹Because ‘Article 44(14) of Law 4075/2012 (Government Gazette, Series I, No 89) and all administrative acts issued pursuant to that provision shall be repealed from the publication hereof’ and the Health Branch of the ETAA and the insurance fund for staff of the Credit Bank, the General Bank and the American Express Bank which is part of TAYTEKO’s Health Branch will be incorporated into EOPYY from 12.11.2012.

**Article 8 of Law 4237/2014** (Government Gazette, Series I, No 36) ‘regulating matters relating to ADMIE AE and other provisions’ and Ministerial Decision οικ.11810/179/Φ.80353/2.6.2014 (Government Gazette, Series II, No 1635) ‘specifying how to obtain and use data from social security bodies for the operation of the Atlas system, the national register for the insured and insurance eligibility’

**Law 4238/2014** (Government Gazette, Series I, No 38, 17.2.2014) on the ‘Primary National Health Network (PEDY), the change in the purpose of EOPYY and other provisions’


Articles 37(2) and 49(3) of **Law 4111/2013** (Government Gazette, Series I, No 18, 25.1.2013), effective as of 19.11.2012, as replaced by Article 3 of Law 4208/2013 (Government Gazette, Series I, No 252, 18.11.2013) (Negotiating Committee)

**Article 29(2) of Law 4272/2014** (Government Gazette, Series I, No 145, 11.7.2014) - payment of hospitalisation expenses to insurance beneficiaries following an accident

Articles 26 to 30 of **Law 4366/2016** (Government Gazette, Series I, No 18, 15.2.2016) - Extension to EOPYY service contracts

**Article 90** of Law 4368/2016 (Government Gazette, Series I, No 21, 21.2.2016) on measures to speed up government business and other provisions

Article 34 of Law 4447/2016 (Government Gazette, Series I, No 241, 23.12.2016) on ‘spatial planning, sustainable development and other provisions’

**Law 4387/2016** (Government Gazette, Series I, No 85, 12.5.2016) on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’

systems and replacing Council Framework Decision 2005/222/JHA, provisions concerning correctional and criminal policy and other provisions

- **Insurance scheme for students (within the remit of the Ministry of Education, Research and Religious Affairs)**

  - Article 31(3) of Law 4452/2017 on ‘matters relating to the State Language Proficiency Certificate, the National Library of Greece and other provisions’ replaces Article 53(1)(a) of Law 4009/2011 on ‘student welfare and healthcare’. Entry into force: 15 February 2017. It is replaced as follows: ‘1.(a) Undergraduate, postgraduate and doctoral students who have no medical/hospital care coverage shall be entitled to full medical and hospital care provided by the National Health System (ESY), the relevant costs being covered by the National Organisation for Healthcare Provision (EOPYY), applying Article 33 of Law 4368/2016 mutatis mutandis. The terms, conditions and procedure for the provision of healthcare shall be laid down by a joint decision of the Minister for Finance, the Minister for Education, Research and Religious Affairs, and the Minister for Health.’

  - Joint Ministerial Decision Α3(γ)/ΓΠ/οικ.25132/4.4.2016 (Government Gazette, Series II, No 908) on ‘arrangements to ensure access of uninsured persons to the public health system’

  - Law 4009/2011 on the ‘structure, operation, and quality assurance of studies and internationalisation of higher educational institutes’ (Article 5(2)(q), Article 6(1)(j), Article 53(1)(a) and Article 80(5)(a)), which entered into force on 6.9.2011

  - Law 2083/1992 on the ‘modernisation of higher education’ (Article 9(10)), which entered into force on 21.9.1992

  - Law 1404/1983 on the ‘structure and operation of technological education institutes’ (Article 31), which entered into force on 24.11.1983

  - Presidential Decree 185/1984 on ‘medical care and hospital treatment for students of technological education institutes’, which entered into force on 16.4.1984

  - Law 1268/1982 on the ‘structure and operation of higher education institutes’ (Article 29), which entered into force on 16.7.1982

  - Presidential Decree 327/1983 on student healthcare, which entered into force on 7.9.1983

  - Article 10 of Law 4455/2017 on the ‘National Register of Cargo Workers, the National Register of Private Social Care Bodies and other provisions’

  - Article 108 of Law 4461/2017 entitled ‘Reform of the administrative organisation of mental health services, centres of expertise for rare and complex diseases, amendments to the pension arrangements laid down in Law 4387/2016, and other provisions’

  - Law 4486/2017 entitled ‘Reform of Primary Health Care, emergency measures under the responsibility of the Ministry of Health and other provisions’

  - Law 4488/2017 entitled ‘Pension arrangements for the public sector and other insurance provisions, greater worker protection, rights of people with disabilities and other provisions’

- Article 29 on insurance coverage of uninsured divorced spouses
(ii) Benefits in cash

- **Insurance schemes for salaried employees**

Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’; **Article 53**: incorporation into the Single Social Security Institution (EFKA) of the health branches and sectors and cash benefits accounts of IKA-ETAM, ETAP-MME and TAYTEKO (entry into force: 1 January 2017); **Article 32**: provision is made for a regulation on EFKA insurance and benefits. Until such time as this regulation is adopted, the previous provisions apply.

- **IKA-ETAM**

  - Emergency Law 1846/1951 on social security, which entered into force on 21.6.1951

Cash benefits account

**Article 1(K 8)** of Law 4254/2014 (Government Gazette, Series I, No 85) on ‘support and development measures for the Greek economy in the context of implementation of Law 4046/2012 and other provisions’ abolished the OPAD and included in the IKA-ETAM the following sectors which have accounting and financial autonomy:

(a) Civil Servants’ Sector

(b) Sector for insured employees of municipalities and communes

  - Law 3655/2008 on the ‘administrative and organisational reform of the Social Security System and other insurance provisions’
  - Law 3918/2011 on ‘structural changes to the healthcare system and other provisions’ (Article 25)

- **INSURANCE FUND FOR EMPLOYEES IN BANKS AND PUBLIC UTILITIES (TAYTEKO) – Cash benefits account**

  - Law 3655/2008 on the ‘administrative and organisational reform of the Social Security System and other insurance provisions’
  - Law 3918/2011 on ‘structural changes to the healthcare system and other provisions’, as supplemented by Article 72(5) of Law 3984/2011 on ‘organ donations and transplants and other provisions’
  - Law 4075/2012 on ‘issues relating to the IKA-ETAM Fund Insurance Regulations, social security providers and transposition of Directive 2010/18/EU and other provisions’ (Article 47)
  - Royal Decree 244/1966 on the Medical Care Regulations of the TAPOTE Fund [Insurance Fund for Staff of the Hellenic Telecommunications Organisation], which entered into force on 7.3.1966
  - Presidential Decree 239/1986 ‘amending the provisions of the ISAP (Athens-Piraeus Electric Railways) Staff Mutual Assistance Fund Regulations’, which entered into force on 13.6.1986
- **Mass Media Staff Insurance Fund (ETAP-MME) – Cash benefits account**

  - Law 3655/2008 on the ‘administrative and organisational reform of the Social Security System and other insurance provisions’
  - Ministerial Decision No Φ.10035/10947/791/7.8.2014 ‘amending and supplementing the statutory provisions on the Pension and Welfare Sectors for Athens Newspaper Vendor and News Agency Staff belonging to the primary insurance and welfare branch of ETAP-MME, and the provisions on ETAP-MME healthcare’

- **Insurance schemes for the self-employed**

  - Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’; Article 53: incorporation into the Single Social Security Institution (EFKA) of the health branches and sectors and cash benefits accounts of ETAA and OAAE (entry into force: 1 January 2017); Article 32: provision is made for a regulation on EFKA insurance and benefits. Until such time as this regulation is adopted, the previous provisions apply.

  - Law 4488/2017 entitled ‘Pension arrangements for the public sector and other insurance provisions, greater worker protection, rights of people with disabilities and other provisions’
- **Insurance Organisation for the Self-Employed (OAEE) – Cash benefits account**
  - Law 3918/2011 on ‘structural changes to the healthcare system and other provisions’, as supplemented by Article 72(5) of Law 3984/2011 on ‘organ donations and transplants and other provisions’
  - Ministerial Decision No 35/1385/1999 ‘approving the Health Branch Regulations of the OAEE Fund’, which entered into force on 1.11.1999.

- **Insurance Fund for Independent Professionals (ETAA) – Health Branch – Cash benefits account**
  - Law 3655/2008 on the ‘administrative and organisational reform of the Social Security System and other insurance provisions’
  - Law 4075/2012 on ‘issues relating to the IKA-ETAM Fund Insurance Regulations, social security providers, transposition of Directive 2010/18/EU and other provisions’ (Article 47)
  - Law 4630/1930 of 3/7.5.1930 ‘establishing a Welfare Fund for the Thessaloniki Bar Association’, which entered into force on 7.5.1930; Presidential Decree 73/1984 ‘amending and supplementing the provisions of the Articles of Association of the Thessaloniki Lawyers Welfare Fund’, which entered into force on 29.2.1984; and the 1991 Board of Directors Regulations which are not made public
  - Law 4507/1966 ‘regulating issues relating to lawyers, notaries public and amending the Lawyers’ Fund Code and other related provisions’, which entered into force on 28.3.1966; Ministerial Decision No Φ24/1395/3.11.1981 ‘codifying, supplementing and amending the
Sickness Regulations of the Regional Lawyers Health Fund’, which entered into force on 30.11.1981


- Farmers’ insurance scheme

  Agricultural Insurance Organisation (OGA) – Cash benefits account

  - Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’; Article 53: incorporation into the Single Social Security Institution (EFKA) of the health branches and sectors and cash benefits accounts of OGA (entry into force: 1 January 2017); Article 32: provision is made for a regulation on EFKA insurance and benefits. Until such time as this regulation is adopted, the previous provisions apply

  - Law 4169/1961 on the ‘organisational structure of the Agricultural Insurance Organisation (OGA)’, which entered into force on 13.5.1961, and Ministerial Decision No 400/106/3.2.1979 ‘approving the Hospital Care Regulations for persons insured with the OGA Fund’, which entered into force on 24.2.1979

  - Law 3918/2011, as supplemented by Article 72(5) of Law 3984/2011 and Article 20(3)(f) of Law 4019/2011

  - Ministerial Decision No Φ.40034/6585/841/28.3.2012 ‘amending the OGA Staff Hospital Care Regulations – Cash benefits account’

- Civil servants’ insurance scheme

  See the insurance scheme for IKA-ETAM salaried employees

IKA-ETAM - Cash benefits account

  - Civil Servants’ Sector
  - Sector for insured employees of municipalities and communes
- Law 2768/1999 ‘regulating pension issues, establishing a body governed by public law called the Civil Servants Healthcare Insurance Organisation (OPAD), establishing a company with the corporate name TAPOTE Special Fund Manager SA (EDEKT – OTE SA) and other provisions’
- Law 3655/2008 on the ‘administrative and organisational reform of the Social Security System and other insurance provisions’
- Law 3918/2011 on ‘structural changes to the healthcare system and other provisions’ (Article 25)
- Law 4254/2014 on ‘support and development measures for the Greek economy in the context of implementation of Law 4046/2012 and other provisions’

• Insurance scheme for seafarers (within the remit of the Ministry of Labour, Social Security & Welfare)
  - Seafarers’ Pension Fund (NAT)
    o Law 1085/1980 on the ‘minimum insurance protection provided by the Seafarers’ Pension Fund (NAT) and other provisions’ (Government Gazette, Series I, No 255)
    o Law 1711/1987 ‘amending and supplementing the provisions of the legislation on the Seafarers’ Pension Fund (NAT) and other provisions’ (Government Gazette, Series I, No 109)
  - Oikos Naftou – Cash benefits account (Ministry of Shipping and Island Policy)
    o Law 4075/2012 on ‘issues relating to the IKA-ETAM Fund Insurance Regulations, social security providers, transposition of Directive 2010/18/EU and other provisions’ (Article 47)
    o Presidential Decree 894/1981 of 25.8.1981 on the ‘protection afforded to persons insured with the Oikos Naftou’

2. Maternity and equivalent paternity benefits
   (i) Benefits in kind
   (ii) Benefits in cash

• Insurance schemes for salaried employees
  - IKA-ETAM
    o Article 39 of Emergency Law 1846/1951 on social security, which entered into force on 21.6.1951
    o Article 142 of Law 3655/2008 on the ‘administrative and organisational reform of the social security system and other insurance provisions’, which entered into force on 3.4.2008

• Insurance Fund for Employees in Banks and Public Utilities (TAYTEKO) – Cash benefits account
  o As referred to under the sickness benefits in cash.

• Mass Media Staff Insurance Fund (ETAP-MME) – Cash benefits account


- **Insurance schemes for the self-employed**
  Law 4488/2017 entitled ‘Pension arrangements for the public sector and other insurance provisions, greater worker protection, rights of people with disabilities and other provisions’; Article 44 on surrogacy (post-natal allowance granted to the presumed mother)

  - **Insurance Fund for Independent Professionals (ETAA) – Cash benefits account**
    As referred to under the sickness benefits in cash.

- **Farmers’ insurance scheme**

  - **Agricultural Insurance Organisation (OGA) – Cash benefits account**
    As referred to under the sickness benefits in cash.

- **Civil servants’ insurance scheme**

  - **IKA-ETAM** - Cash benefits account
    - Civil Servants’ Sector
    - Sector for insured employees of municipalities and communes

    According to the Code on the Status of Civil Servants in force

- **Insurance scheme for seafarers (within the remit of the Ministry of Shipping and Island Policy)**

  - **Oikos Naftou**


3. **Invalidity benefits**

(i) Benefits in kind

(ii) Benefits in cash

Incorporation into the Single Social Security Institution (EFKA) of several social security bodies (IKA-ETAM, OAEE, ETAA, ETAP-MME, OGA, NAT) and the insurance of civil servants (Law 4387/2016)

- **Insurance schemes for salaried employees**
Emergency Law 1846/1951 on social security (Government Gazette, Series I, No 179/21.6.1951)

Article 26 of Law 4075/2012 (Government Gazette, Series I, No 89, 11.4.2012) on ‘issues relating to the IKA-ETAM Insurance Regulations, social security providers, and transposition of Directive 2010/18/EU and other provisions’ - Paragraphs 1-2: arrangements concerning the equalisation of total invalidity pensions for blind persons insured before and after 1 January 1993; Paragraph 3: arrangements for lowering the required degree of disability from 80% to 67% for the granting of a full survivor’s pension to orphans having lost both parents and who suffer from learning difficulties, autism, multiple disabilities or chronic mental disorders; Paragraph 4: arrangements for the granting of a non-institutional care allowance also to those whose upper or lower limbs have been fully amputated and who have a degree of disability of 67% or more, without requiring them to prove that the use of a prosthesis is possible

Ministerial Decision 11321/οικ31102/1870/31./10.2013 (Government Gazette, Series II, No 2906, 18.11.2013) on the ‘extension of the list of diseases for which insured persons are deemed to have indefinite disability’

Article 66 (Six-month extension of disability pension) of Law 4144/2013 (Government Gazette, Series I, No 88, 18.4.2013) ‘combating criminal activity in social security and the labour market and other provisions of the Ministry of Labour, Social Security and Welfare’


Law 4331/2015 (Government Gazette, Series I, No 69, 2.7.2015) on ‘measures to alleviate the suffering of people with disabilities (PWD), simplify the functioning of the Disability Certification Centres (KEPA) and fight social security fraud, and related insurance issues and other provisions’ – Article 9 amending Article 66 of Law 4144/2013 – Six-month extension of disability pension – Article 11 – Finalisation of disability pensions

Law 4369/2016 (Government Gazette, Series I, No 33, 27.2.2016) establishing a ‘National Register of Executive Staff in the Civil Service, grade structure of posts, systems for assessment, promotion and selection of officials in charge (transparency, meritocracy and effectiveness of the civil service) and other provisions’ – Article 55 amending Article 66 of Law 4144/2013 as regards extending the disability pension

Articles 7, 8, 11, 27, 28 and 31 of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

Law 4430/2016 (Government Gazette, Series I, No 205, 31.10.2016) entitled ‘Social and Solidarity-based Economy and development of institutions and other provisions’ – Article 50 amending Article 55 of Law 4369/2016 on the possibility of extending the disability pension entitlement
Law 4472/2017 (Government Gazette, Series I, No 74, 19.5.2017) on ‘State pension provisions and amendment to Law 4387/2016, measures for the implementation of fiscal targets and reforms, social support measures and working arrangements, the 2018-2021 Medium-Term Fiscal Strategy Framework and other provisions’ - Article 2 replacing Article 27(3) of Law 4387/2016 as follows: ‘For those receiving a pension before the entry into force of this Law, the spouse allowance shall continue to be paid jointly with the pension in accordance with statutory provisions up to 31 December 2018. From 1 January 2019 onwards, a benefit shall be paid in accordance with Article 10(1) of this Law’.

Law 4488/2017 (Government Gazette, Series I, No 137, 13.9.2017) on ‘pension arrangements for the public sector and other insurance provisions, greater worker protection, rights of people with disabilities and other provisions’ - Article 28 - Extension of the disability pension

Ministerial Decision Φ80000/45219/1864 (Government Gazette, Series II, No 4591, 27.12.2017) on a ‘single table determining the degree of disability’

- Joint IKA-ETAM Fund scheme

Basic statutory and general legislation

- Emergency Law 1846/1951 on social security (Government Gazette, Series I, No 179, 21.6.1951)
- Article 26 of Law 4075/2012 (Government Gazette, Series I, No 89, 11.4.2012) on ‘issues relating to the IKA-ETAM Insurance Regulations, social security providers, and transposition of Directive 2010/18/EU and other provisions’ - Paragraphs 1-2: arrangements concerning the equalisation of total invalidity pensions for blind persons insured before and after 1 January 1993; Paragraph 3: arrangements for lowering the required degree of disability from 80 % to 67 % for the granting of a full survivor’s pension to orphans having lost both parents and who suffer from learning difficulties, autism, multiple disabilities or chronic mental disorders; Paragraph 4: arrangements for the granting of a non-institutional care allowance also to those whose upper or lower limbs have been fully amputated and who have a degree of disability of 67 % or more, without requiring them to prove that the use of a prosthesis is possible
- Ministerial Decision 11321/οικ31102/1870/31.10.2013 (Government Gazette, Series II, No 2906, 18.11.2013) on the ‘extension of the list of diseases for which insured persons are deemed to have indefinite disability’

Law 4331/2015 (Government Gazette, Series I, No 69, 2.7.2015) on ‘measures to alleviate the suffering of people with disabilities (PWD), simplify the functioning of the Disability Certification Centres (KEPA) and fight social security fraud, and related insurance issues and other provisions’ – Article 9 amending Article 66 of Law 4144/2013 – Six-month extension of disability pension – Article 11 – Finalisation of disability pensions

Law 4369/2016 (Government Gazette, Series I, No 33, 27.2.2016) establishing a ‘National Register of Executive Staff in the Civil Service, grade structure of posts, systems for assessment, promotion and selection of officials in charge (transparency, meritocracy and effectiveness of the civil service) and other provisions’ – Article 55 amending Article 66 of Law 4144/2013 as regards extending the disability pension

Insurance scheme for seafarers (within the remit of the Ministry of Labour, Social Security & Social Solidarity)

Seafarers’ Pension Fund (NAT)

Law 1085/1980 on the ‘minimum insurance protection provided by the Seafarers’ Pension Fund (NAT) and other provisions’ (Government Gazette, Series I, No 255)

Law 1376/1983 on ‘measures to address the shipping crisis and related provisions’, which entered into force on 18.7.1983

Law 1711/1987 ‘amending and supplementing the provisions of the legislation on the Seafarers’ Pension Fund (NAT) and other provisions’ (Government Gazette, Series I, No 109)

Presidential Decree 913/78 ‘codifying the relevant provisions of the law on the Seafarers’ Pension Fund into a single text and other provisions’

Insurance schemes for the self-employed

Articles 7, 8, 11, 27, 28, 31 and 99 of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

Law 4430/2016 (Government Gazette, Series I, No 205, 31.10.2016) entitled ‘Social and Solidarity-based Economy and development of institutions and other provisions’ – Article 50 amending Article 55 of Law 4369/2016 on the possibility of extending the disability pension entitlement

Law 4472/2017 (Government Gazette, Series I, No 74, 19.5.2017) on ‘State pension provisions and amendment to Law 4387/2016, measures for the implementation of fiscal targets and reforms, social support measures and working arrangements, the 2018-2021 Medium-Term Fiscal Strategy Framework and other provisions’ - Article 2 replacing Article 27(3) of Law 4387/2016 as follows: ‘For those receiving a pension before the entry into force of this Law, the spouse allowance shall continue to be paid jointly with the pension in accordance with statutory provisions up to 31 December 2018. From 1 January 2019 onwards, a benefit shall be paid in accordance with Article 10(1) of this Law’.

Law 4488/2017 (Government Gazette, Series I, No 137, 13.9.2017) on ‘pension arrangements for the public sector and other insurance provisions, greater worker protection, rights of people with disabilities and other provisions’ - Article 28 - Extension of the disability pension

Ministerial Decision Φ80000/45219/1864 (Government Gazette, Series II, No 4591, 27.12.2017) on a ‘single table determining the degree of disability’

Insurance Organisation for the Self-employed (OAEE)
- Article 25 (Conditions for obtaining disability benefits) of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)

**Insurance Fund for Independent Professionals – Pension Sector for Engineers and Public Works Contractors (ETAA-TSMEDE)**

- Article 23 (Conditions for obtaining disability benefits) of Law 915/1979 ‘amending and supplementing the legislation on the Engineers and Public Works Contractors Pension Fund’ (Government Gazette, Series I, No 103, 8.5.1979)
- Article 25 (Conditions for obtaining disability benefits) of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)

**Insurance Fund for Independent Professionals – Pension and Self-insurance Sector for Health Workers (ETAA-TSAY)**

- Article 5 (Conditions for obtaining disability benefits) of Law 982/1979 ‘amending and supplementing the legislation on the Pension and Self-insurance Fund for Health Workers and other relevant provisions’ (Government Gazette, Series I, No 239, 20.10.1979)
- Article 25 (Conditions for obtaining disability benefits) of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)

**Insurance Fund for Independent Professionals – Insurance Sector for Lawyers (ETAA-TAN)**

- Article 17 (Conditions for obtaining disability benefits) of Legislative Decree 4114/1960 on the Lawyers’ Fund Code (Government Gazette, Series I, No 164, 9.10.1960)
- Article 25 (Conditions for obtaining disability benefits) of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)

- Articles 7, 8, 27 and 28 (setting the amount of pensions benefits) of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

- **Farmers’ insurance scheme**
- **Agricultural Insurance Organisation (OGA)**
  - Article 12 (Conditions for obtaining disability benefits) of Legislative Decree 4575/1966 ‘abolishing the direct insurance contribution of farmers and amending and supplementing Law 4169/1961 and other related provisions’ (Government Gazette, Series I, No 227, 5.11.1966)

Article 5 (Conditions for obtaining disability benefits) of Law 1287/1982 on ‘improving the insurance protection that OGA provides to farmers’ (Government Gazette, Series I, No 123, 5.10.1982)

Article 6 (Conditions for obtaining disability benefits) of Law 2458/1997 on ‘setting up a special branch of insurance for farmers, and other provisions’ (Government Gazette, Series I, No 15, 14.2.1997)

Civil servants’ insurance scheme

As indicated in 4ii.

4. Old-age benefits

(i) Benefits in kind

(ii) Benefits in cash

Incorporation into the Single Social Security Institution (EFKA) of several social security bodies (IKA-ETAM, OAEE, ETAA, ETAP-MME, OGA, NAT) and the insurance of civil servants (Law 4387/2016)

Insurance schemes for salaried employees


Decision Φ11321/oux.47523/1570 (Government Gazette, Series II, No 2311) - Gradual increase in the retirement age limits until 1 January 2022, in accordance with the tables in point 6 of Article 2(E)(E3) of Law 4336/2015 (Government Gazette, Series I, No 94)

Law 4387/2016 (Government Gazette, Series I, No 85, 12.5.2016) on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’

Law 4389/2016 (Government Gazette, Series I, No 94, 27.5.2016) on ‘emergency provisions on the application of the agreement on fiscal targets and structural reforms and other provisions’; Article 235 – Social Solidarity Income – Transitional provisions for EKAS

Article 31 (Compensatory measures for abolishing the Pensioners’ Social Solidarity Allowance (EKAS)) of Law 4411/2016 entitled ‘Ratification of the Council of Europe

Law 4472/2017 (Government Gazette, Series I, No 74, 19.5.2017) on ‘State pension provisions and amendment to Law 4387/2016, measures for the implementation of fiscal targets and reforms, social support measures and working arrangements, the 2018-2021 Medium-Term Fiscal Strategy Framework and other provisions’ - Article 2 replacing Article 27(3) of Law 4387/2016 as follows: ‘For those receiving a pension before the entry into force of this Law, the spouse allowance shall continue to be paid jointly with the pension in accordance with statutory provisions up to 31 December 2018. From 1 January 2019 onwards, a benefit shall be paid in accordance with Article 10(1) of this Law’.

- **Joint IKA-ETAM Fund scheme**

**Basic statutory legislation**

- Emergency Law 1846/1951 on social security, which entered into force on 21.6.1951
- Law 1539/1985 on the ‘inclusion of repatriated political refugees within the coverage provided by social security providers and other provisions’, which entered into force on 5.4.1985
- Law 1469/1984 on the ‘insurance of persons of Greek descent, amending and supplementing the provisions of the IKA Fund legislation and regulating various social security issues’, which entered into force on 3.8.1984

**General legislation on the IKA-ETAM Fund**

- Law 3863/2010 on the ‘new social security system and related provisions, arrangements regarding employment relations’ (Government Gazette, Series I, No 115, 15.7.2010)
- Law 3996/2011 ‘reforming the Labour Inspectorate, regulating social security issues and other provisions’ (Government Gazette, Series I, No 170, 5.8.2011)
- Law 4111/2013 on ‘pension arrangements, amendments to Law 4093/2012, ratification of the Legislative Act approving drafts of the agreements amending the main lending facility agreement between the European Financial Stability Facility (EFSF), the Hellenic Republic, the Hellenic Financial Stability Fund (HFSF) and the Bank of Greece (BoG), entitled “PSI LM Facility Agreement” and the lending facility agreement between the EFSF, the Hellenic Republic and the Bank of Greece entitled “Bond Interest Facility”’,
granting of authorisations for the signing of contracts, and other emergency provisions’
(Government Gazette, Series I, No 18, 25.1.2013)

- Law 4334/2015 (Government Gazette, Series I, No 80, 16.7.2015) entitled ‘Emergency
measures for negotiations and for the conclusion of an agreement with the European
Support Mechanism (ESM)’

The pension branches of the following former separate funds have been included in the IKA-ETAM
Fund:

The OTE Staff Insurance Fund:

- Ministerial Decision No 36360/Σ.1181/27 Oct.-27 Nov. 1943 ‘approving the recast Articles of
Association of the Staff Insurance Fund of the Hellenic Telephony Company’, which entered
into force on 21.11.1943

- Articles 1 and 2 of Law 3655/2008 (Government Gazette, Series I, No 58) on the
‘administrative and organisational reform of the social security system and other insurance
provisions’

- Article 141(2) of Law 4251/2014 on the ‘Immigration and Social Inclusion Code and other
provisions’

Ionian and Laiki Bank Staff Insurance Fund:

- Joint Ministerial Decision No 61035/6/1928/28.8.1961 on ‘uniform insurance for the staff of
the Ionian and Laiki Bank of Greece’, which entered into force on 19.9.1961 and

- Ministerial Decision No Φ.48/3/758/25.6/27.7.1987 ‘recasting, amending and supplementing
the Articles of Association of the Ionian and Laiki Bank Staff Insurance Fund’, which entered
into force on 27.7.1987

- Article 5 of Law 3029/2002 (Government Gazette, Series I, No 160) on the reform of the
social security system

- Ministerial Decision Φ10048/26904/1732/27.2.2004 (Government Gazette, Series II, No 402)
on the ‘incorporation into the IKA-ETAM of the pension branch of the Ionian and Laiki Bank
Staff Insurance Fund’

Agricultural Bank of Greece Staff Pension Fund:

- Ministerial Decision No Φ.46/3239/23.2.1987 ‘recasting, amending and supplementing the
Articles of Association of the Agricultural Bank of Greece Staff Pension Fund’, which entered
into force on 9.3.1987

- Article 38(2) of Law 3522/2006 (Government Gazette, Series I, No 276) on ‘changes in
income tax, simplification of the Code of Books and Records and other provisions’

- Article 8(4) of Law 4237/2014 ‘regulating matters relating to ADMIE AE and other provisions’

PPC Staff Insurance Organisation:

- Law 4491/1966 on ‘insurance for staff of the Public Power Corporation’, which entered into
force on 4.1.1966
Article 3 of Law 3655/2008 (Government Gazette, Series I, No 58) on the ‘administrative and organisational reform of the social security system and other insurance provisions’

Article 16 of Law 4237/2014 ‘regulating matters relating to ADMIE AE and other provisions’

**HIDB Staff Insurance Fund:**

- Royal Decree No 207/1965 on the ‘establishment/regulation of the Hellenic Industrial Development Bank (HIDB) Staff Insurance Fund’, which entered into force on ... (Government Gazette, Series I, No 52)
- Articles 1 and 2 of Law 3655/2008 (Government Gazette, Series I, No 58) on the ‘administrative and organisational reform of the social security system and other insurance provisions’

**ISAP Staff Pension Fund:**

- Ministerial Decision No 44461/1915 on the ‘regulations of the Hellenic Electric Railways Staff Pension Fund’ and
- Ministerial Decision No 34333/31/June 1935
- Articles 1 and 2 of Law 3655/2008 (Government Gazette, Series I, No 58) on the ‘administrative and organisational reform of the social security system and other insurance provisions’

**Bank of Greece Staff Pension Fund:**

- Legislative Decree 2626/1953 on the ‘restructuring of the pension and self-insurance funds for staff of the Bank of Greece, the National Bank and the Mortgage Bank, and other related provisions’, which entered into force on 29.10.1953
- As of 1.1.2011 the Bank of Greece has undertaken to provide its staff with social security coverage for the main and supplementary pensions (Article 64 of Law 3863/2010)

**National Bank of Greece Staff Pension Fund:**

- Ministerial Decision No 75358/Σ. 543/1967 (Government Gazette, Series II, No 571) ‘amending and supplementing the regulations of the (former) National Bank of Greece Staff Pension Fund’
- Ministerial Decision No 21545/6-13.7.1927 on the ‘Articles of Association of the Pension Fund for the staff of the Bank of Greece and the Mortgage Bank’ (adopted pursuant to Law 2868/1922)
- Royal Decree of 28 April 1867 on ‘regulations relating to bank employee pensions’ (Government Gazette, Series I, No 30, 12.5.1867) and
- Law 810/1978 on the ‘regulations of the National Bank of Greece Staff Pension Fund’ (Government Gazette, Series I, No 130, 23.8.1978)

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2 As of 1.1.2011 the Bank of Greece has undertaken to provide its staff with social security coverage for the main and supplementary pensions (Article 64 of Law 3863/2010)
- Articles 1 and 2 of Law 3655/2008 (Government Gazette, Series I, No 58) on the ‘administrative and organisational reform of the social security system and other insurance provisions’

Pension and Supplementary Insurance Fund for Agricultural Cooperative Staff (TSEAPGSO):

- Emergency Law 1154/1938 on the ‘central organisation of agricultural cooperatives in Greece’
- Ministerial Decision 54883/Ξ1667 of 22 January/10 February 1940 (Government Gazette, Series II, No 48) ‘approving the Articles of Association of the Pension Fund for Staff of Agricultural Cooperatives and Farmers’ Establishments’
- Article 5 of Law 3029/2002 on the ‘reform of the social security system’
- Article 15 of Law 3607/2007 on the ‘establishment and Articles of Association of Social Security e-Governance AE (HDIKA AE) and other provisions on insurance and organisation’
- Article 61 of Law 4277/2014 on a ‘new master plan for Athens/Attica and other provisions’

Ethniki Insurance Company Staff Insurance Fund (TAPAEE):

- Ministerial Decision No 19875/E.452/1952 (Government Gazette, Series II, No 90) on the ‘Articles of Association of the Ethniki Insurance Company Staff Insurance Fund’
- Law 2868/1992 (Government Gazette, Series I, No 119) on ‘compulsory insurance of workers and private employees’
- Ministerial Decision 38829/4/9/1933 (Government Gazette, Series I, No 208)
- Article 2 of Law 3655/2008 (Government Gazette, Series I, No 58) on the ‘administrative and organisational reform of the social security system and other insurance provisions’

- IKA-ETAM Fund special scheme for civil servants

- Legislative Decree 4277/1962 on the ‘pensions of IKA Fund doctors and other related categories of employees’, which entered into force on 1.12.1962
- Legislative Decree 4579/1966 on ‘pensions for doctors and staff of the IKA Fund and other provisions’, which entered into force on 1.1.1967

- Insurance scheme for employees in the mass media

Mass Media Staff Insurance Fund (ETAP-MME):

- Law 3655/2008 on ‘administrative and organisational reform of the social security system and other insurance provisions’, which entered into force on 3.4.2008

The following former Funds have been included in the ETAP-MME Fund:

Athens and Thessaloniki Daily Newspapers Staff Pension Fund (TSPEATH Fund):

- Presidential Decree 284/1974 ‘amending and recasting the Articles of Association of the Athens - Thessaloniki Newspapers Staff Pension Fund’, which entered into force on 17.4.1974
Presidential Decree 442/1993 ‘amending and recasting the Articles of Association of the Athens - Thessaloniki Newspapers Staff Pension Fund’, which entered into force on 7.10.1993

Thessaloniki Newspaper Vendor and News Agency Staff Pension Fund (TSEYPTH Fund):


Athens Newspaper Vendor and News Agency Staff Pension Fund (TSEYP Fund):

Ministerial Decision No 17481/10-14.3.1933 on the ‘Articles of Association of the Newspaper Vendor and New Agency Staff Pension Fund’, which entered into force on 14.3.1933

Athens and Thessaloniki Press Technicians Insurance Fund (TATTA Fund):

Royal Decree of 29/5-25/6/58 ‘approving the Articles of Association of the Athens Press Workers Insurance Fund’, which entered into force on 25.6.1958
Law 1186/81 ‘regulating matters relating to social security and employment for press technicians due to changes in technology’, which entered into force on 30.7.1981
Law 4331/2015 (Government Gazette, Series I, No 69, 2.7.2015) on ‘measures to alleviate the suffering of people with disabilities (PWD), simplify the functioning of the Disability Certification Centres (KEPA) and fight social security fraud, and related insurance issues and other provisions’

Insurance Fund for Press Proprietors, Editors and Employees (TAISYT))

Ministerial Decision No 33156 of 12 June/10 July 1940 ‘approving the Articles of Association of the Insurance Fund for Press Proprietors, Editors and Employees’ (Government Gazette, Series II, No 145)
Emergency Law 2176/1940 on the ‘establishment of an Insurance Fund for Proprietors, Editors and Employees’, which entered into force on 9.1.1940
Ministerial Decision No 82/54/3/236/76 OIK.695/22.3.1977 ‘amending and recasting the insurance benefits regulations for the main insurance branch of the TAISYT Fund’, which entered into force on 1.5.1977
Law 940/1979 ‘establishing (a) a main insurance branch for photo-reporters and television cameramen and (b) a main insurance branch for foreign press correspondents, within the TAISYT Fund, and inclusion of these branches for insurance purposes in the sickness and maternity insurance branch of the IKA Fund, and arrangements concerning related matters’, which entered into force on 12.7.1979
Presidential Decree 419/1980 on ‘establishment of the main insurance branch for photo-reporters and television cameramen’, which entered into force on 9.5.1980

Insurance scheme for seafarers (NAT)

Presidential Decree 913/1978 ‘codifying the relevant provisions of the law on the Seafarers’ Pension Fund into a single text, and other provisions’, which entered into force on 14.12.1978
Law 2575/1998 ‘regulating issues within the remit of the Ministry of Merchant Shipping’, which entered into force on 4.2.1998
Law 1376/1983 on ‘measures to address the shipping crisis and related provisions’, which entered into force on 18.7.1983
Law 1405/1983 on the ‘extension of transferable insurance’ (Government Gazette, Series I, No 180)
Law 1482/1984 on ‘supplementary insurance for NAT – the Coast Guard – Thessaloniki Port Authority’ (Government Gazette, Series I, No 153)
Law 3075/2002
Law 3232/2004 on ‘social security issues and other provisions’ (Government Gazette, Series I, No 48, 12.2.2004)
Law 3863/2010 on the ‘new social security system and related provisions, arrangements regarding employment relations’ (Government Gazette, Series I, No 115, 15.7.2010)
Law 4150/2013 (Government Gazette, Series I, No 102)
Ministerial Decision No 476/2012 ‘adjusting pensions from the Seafarers’ Pension Fund (NAT)’ (Government Gazette, Series I, No 499, 28.2.2012)
Ministerial Decision No 3522.2/08/2013 (Government Gazette, Series II, No 1671)

Insurance schemes for the self-employed

Decision Φ11321/ου.47523/1570 (Government Gazette, Series II, No 2311) - gradual increase in the retirement age limits until 1 January 2022, in accordance with the tables in point 6 of Article 2(E)(E3) of Law 4336/2015 (Government Gazette, Series I, No 94)
Law 4387/2016 (Government Gazette, Series I, No 85, 12.5.2016) on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’
Law 4389/2016 (Government Gazette, Series I, No 94, 27.5.2016) on ‘emergency provisions on the application of the agreement on fiscal targets and structural reforms and other provisions’; Article 235 – Social Solidarity Income – Transitional provisions for EKAS
Article 31 (Compensatory measures for abolishing the Pensioners’ Social Solidarity Allowance (EKAS)) of Law 4411/2016 entitled ‘Ratification of the Council of Europe Convention on Cybercrime concerning the criminalisation of acts of a racist and xenophobic nature committed through computer systems and the Additional

- Law 4472/2017 (Government Gazette, Series I, No 74, 19.5.2017) on ‘State pension provisions and amendment to Law 4387/2016, measures for the implementation of fiscal targets and reforms, social support measures and working arrangements, the 2018-2021 Medium-Term Fiscal Strategy Framework and other provisions’ - Article 2 replacing Article 27(3) of Law 4387/2016 as follows: ‘For those receiving a pension before the entry into force of this Law, the spouse allowance shall continue to be paid jointly with the pension in accordance with statutory provisions up to 31 December 2018. From 1 January 2019 onwards, a benefit shall be paid in accordance with Article 10(1) of this Law’.

- Insurance Organisation for the Self-employed (OAEE)

    Amendment: Article 10 of Law 3863/2010 on the ‘new social security system and related provisions, arrangements regarding employment relations’ (Government Gazette, Series I, No 115, 15.7.2010)
    Amendment: Article 54 of Law 3996/2011 ‘reforming the Labour Inspectorate, regulating social security issues and other provisions’ (Government Gazette, Series I, No 170, 5.8.2011)

  - Article 24 (Conditions for obtaining an old-age pension) of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)
    Amendment: Article 10 of Law 3863/2010 on the ‘new social security system and related provisions, arrangements regarding employment relations’ (Government Gazette, Series I, No 115, 15.7.2010)
    Amendment: Article 54 of Law 3996/2011 ‘reforming the Labour Inspectorate, regulating social security issues and other provisions’ (Government Gazette, Series I, No 170, 5.8.2011)

- Insurance Fund for Independent Professionals – Pension Sector for Engineers and Public Works Contractors (ETAA-TSMEDE)
➢ Article 23 (Conditions for obtaining an old-age pension) of Law 915/1979 ‘amending and supplementing the legislation on the Pension Fund for Engineers and Public Works Contractors’ (Government Gazette, Series I, No 103, 8.5.1979)

Amendment: Articles 24, 47 and 48 of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)

Amendment: Article 10 of Law 3863/2010 on the ‘new social security system and related provisions, arrangements regarding employment relations’ (Government Gazette, Series I, No 115, 15.7.2010)


➢ Insurance Fund for Independent Professionals – Pension and Self-insurance Sector for Health Workers (ETAA-TSAY)

➢ Article 5 (Conditions for obtaining an old-age pension) of Law 982/1979 ‘amending and supplementing the legislation on the Pension and Self-insurance Fund for Health Workers and other relevant provisions’, (Government Gazette, Series I, No 239, 20.10.1979)

Amendment: Articles 24, 47 and 48 of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)

Amendment: Article 10 of Law 3863/2010 on the ‘new social security system and related provisions, arrangements regarding employment relations’ (Government Gazette, Series I, No 115, 15.7.2010)


➢ Insurance Fund for Independent Professionals – Insurance Sector for Lawyers (ETAA-TAN)

➢ Article 17 (Conditions for obtaining an old-age pension) of Legislative Decree 4114/1960 on the Lawyers’ Fund Code (Government Gazette, Series I, No 164, 9.10.1960)

Amendment: Articles 24, 47 and 48 of Law 2084/1992 on ‘reform of the social security system and other provisions’ (Government Gazette, Series I, No 165, 7.10.1992)

Amendment: Article 10 of Law 3863/2010 on the ‘new social security system and related provisions, arrangements regarding employment relations’ (Government Gazette, Series I, No 115, 15.7.2010)

Farmers’ insurance scheme

- Article 4 (Conditions for obtaining an old-age pension) of Law 4169/1961 on ‘agricultural social insurance schemes’ (Government Gazette, Series I, No 81, 18.5.1961)
  Amendment: Article 6 of Law 1287/1982 on ‘improving the insurance protection that OGA provides to farmers’ (Government Gazette, Series I, No 123, 5.10.1982)
- Article 5 (Conditions for obtaining an old-age pension) of Law 2458/1997 on ‘setting up a special branch of insurance for farmers, and other provisions’ (Government Gazette, Series I, No 15, 14.2.1997)
  Amendment: Article 18(3) of Law 4302/2014 ‘regulating logistical matters and other provisions’ (Government Gazette, Series I, No 225, 8.10.2014)

Civil servants’ insurance scheme

- Presidential Decree 169/2007 on the ‘Civilian and Military Pensions Code - Codification of the provisions which apply to the allocation of civilian and military pensions’, which entered into force on 31.8.2007 (entry into force in relation to the codification since there are other codified provisions which have been in force since 1951)
- Presidential Decree 167/2007 on the ‘Railways Staff Pension Code - Codification of the provisions which apply to the allocation of railway staff pensions’, which entered into force on 31.8.2007 (entry into force in relation to the codification)
- Law 2084/1992 reforming social security, which entered into force on 7.10.1992
- Law 3865/2010 on ‘reforms to the pension system’, which entered into force on 21.7.2010
- Law 4024/2011 on ‘pension arrangements, the single salary and grade scale, a labour reserve, and other provisions’, which entered into force on 27.10.2011
- Law 4111/2013 on ‘pension arrangements, amendments to Law 4093/2012 and other provisions’, which entered into force on 25.1.2013
- Law 4151/2013 on ‘arrangements for modifying and improving pension, financial, administrative and other provisions of the Ministry of Finance’, which entered into force on 29.4.2013
5. **Survivors' benefits**

(i) Benefits in kind

(ii) Benefits in cash

Incorporation into the Single Social Security Institution (EFKA) of several social security bodies (IKA-ETAM, OAEE, ETAA, ETAP-MME, OGA, NAT) and the insurance of civil servants (Law 4387/2016)

- **Insurance schemes for salaried employees**

  - Articles 7, 8, 12, 27 and 28 of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

- **Insurance schemes for the self-employed**

  - Articles 7, 8, 27 and 28 (setting the amount of pensions benefits) of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

- **Farmers' insurance scheme**

  - Articles 7, 8, 12, 27, 28 and 99 of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

Article 31 (Insurance benefits due to accidents at work or accidents outside work) of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

• Civil servants’ insurance scheme

As indicated in 4ii.

• Insurance scheme for seafarers

   ➢ Law 1085/1980 on the ‘minimum insurance protection provided by the Seafarers’ Pension Fund (NAT) and other provisions’ (Government Gazette, Series I, No 255)
   ➢ Law 1711/1987 ‘amending and supplementing the provisions of the legislation on the Seafarers’ Pension Fund (NAT) and other provisions’ (Government Gazette, Series I, No 109)
   ➢ Presidential Decree 913/1978 ‘codifying the relevant provisions of the law on the Seafarers’ Pension Fund into a single text, and other provisions’, which entered into force on 14.12.1978

6. Benefits in respect of accidents at work and occupational diseases

In Greece, there is no separate branch of insurance for accidents at work and occupational diseases. Depending on the consequences of the accident at work and the occupational diseases, they either fall under sickness benefits or under old-age or invalidity benefits (see the relevant provisions for each category).

7. Death grants

Benefits in cash

• Insurance schemes for salaried employees

   ✓ IKA-ETAM
      Article 32 of Emergency Law 1846/1951 on social security, which entered into force on 21.6.1951

   ✓ INSURANCE FUND FOR EMPLOYEES IN BANKS AND PUBLIC UTILITIES (TAYTEKO) – Cash benefits account
      As referred to under the sickness benefits in cash.

   ✓ Mass Media Staff Insurance Fund (ETAP-MME) – Cash benefits account
      As referred to under the sickness benefits in cash.

• Insurance schemes for the self-employed
✓ Self-Employed Insurance Organisation (OAEE) Fund – Cash benefits account
As referred to under the sickness benefits in cash.
✓ Insurance Fund for Independent Professionals (ETAA) – Cash benefits account
As referred to under the sickness benefits in cash.

• Farmers’ insurance scheme
✓ Agricultural Insurance Organisation (OGA) – Cash benefits account
As referred to under the sickness benefits in cash.

• Civil servants’ insurance scheme
✓ IKA-ETAM - Cash benefits account
  o Civil Servants’ Sector
  o Sector for insured employees of municipalities and communes
As referred to under the sickness benefits in cash.

• Insurance scheme for seafarers
✓ NAT Fund – Pensioner funeral expenses
  Law 2575/1998 ‘regulating issues within the remit of the Ministry of Merchant Shipping’, which entered into force on 4.2.1998
✓ Oikos Naftou – Insured persons’ funeral expenses
  Presidential Decree 894/1981 of 25.8.1981 on the protection afforded to persons insured with the Oikos Naftou

8. Unemployment benefits

(i) Benefits in kind

(ii) Benefits in cash

• Manpower Employment Organisation (OAED) insurance schemes for salaried employees

  ➢ Legislative Decree 2961/1954 on the ‘establishment of an employment and unemployment insurance organisation’, which entered into force on 25.8.1954
  ➢ Law 1545/1985 on a ‘national system to protect against unemployment and other provisions’, which entered into force on 20.5.1985
  ➢ Law 1836/1989 ‘promoting employment and vocational training, and other provisions’, which entered into force on 14.3.1989
  ➢ Law 1892/1990 on ‘modernity and development, and other provisions’, which entered into force on 31.7.1990
  ➢ Law 3552/4.4.2007 ‘setting up a special social solidarity fund, and other provisions’, which entered into force on 4.4.2007
  ➢ Article 71 of Law 3996/2011 ‘reforming the Labour Inspectorate, regulating social security issues and other provisions’, which entered into force on 5.8.2011
Articles 1, 7 and 9 of Law 4075/2012 on ‘issues relating to the IKA-ETAM Fund Insurance Regulations, social security providers, transposition of Directive 2010/18/EU and other provisions’, which entered into force on 11.4.2012

Articles 25-31 of Law 4144/2013 ‘combating criminal activity in social security and the labour market and other provisions falling with the remit of the Ministry of Labour, Social Security and Welfare’, which entered into force on 18.4.2013

Article 26 of Law 4203/2013 ‘regulating matters concerning renewable energy sources and other provisions’, which entered into force on 31.8.2013

ETAP-MME

Royal Decree 456/1967 ‘approving the unemployment regulations of the Athens and Thessaloniki Newspapers’ Staff Pension Fund’

Articles 70 et seq. of Royal Decree 29-5/25-6/1958 ‘approving the Articles of Association of the Athens Press Workers' Insurance Fund’

Insurance scheme for seafarers


Law 3450/2006 ‘upgrading and restructuring maritime education, and other provisions’, which entered into force on 30.3.2006

9. Pre-retirement benefits

Benefits in cash

Articles 51, 53 and 73A of Law 4387/2016 provide for the incorporation of the Single Insurance Fund for Bank Employees (ETAT) and of pensioners under the pre-retirement scheme of the former Single Supplementary Insurance Fund (ETEA)(now ETEAEP) into the Single Social Security Institution (EFKA) as of 1.1.2017, and also for the adjustment, as of 13.5.2016 (date of entry into force of Law 4387/2016), of the benefits received from the ETAT and of the pensions under the pre-retirement scheme of the former ETEA (now ETEAEP).

Article 51(2)(b) of the above Law provides that the purpose of the EFKA also includes the granting of pre-retirement and other benefits to persons under the pre-retirement scheme of the ETAT and the former ETEA (now ETEAEP), and also to persons insured with the ETAT up to 31.12.1992, who have established a right to receive the benefit by the date on which the law enters into force (i.e. until 12 May 2016).

10. Family benefits

(i) Benefits in kind

(ii) Benefits in cash
• Manpower Employment Organisation (OAED) insurance schemes for salaried employees
  
  - Legislative Decree 3868/1958 ‘establishing a redistributive family benefits account for salaried employees and other related provisions’, which entered into force on 29.10.1958
  - Law 1483/1984 ‘protecting and facilitating employees with family obligations, amending and improving labour laws’, which entered into force on 8.10.1984
  - Presidential Decree 154/2004 ‘replacing Article 4(2) of Royal Decree 20/23.12.1959 on implementation of Legislative Decree 3868/1958 establishing a redistributive family benefits account for salaried employees, as that paragraph was replaced by Article 13(1) of Law 2747/1999’, which entered into force on 28.6.2004
  - Law 4254/2014 abolishing contributions for family benefits. The family benefits covered by the relevant resources were therefore also abolished. It follows that salaried employees in the private sector no longer receive a family benefit.

• Insurance scheme for civil servants (within the remit of the Ministry of Finance)
  
  - Presidential Decree 169/2007 on the ‘Civilian and Military Pensions Code - Codification of the provisions which apply to the allocation of civilian and military pensions’, which entered into force on 31.8.2007
  - Presidential Decree 167/2007 on the ‘Railways Staff Pension Code - Codification of the provisions which apply to the allocation of railway staff pensions’, which entered into force on 31.8.2007
  - Law 2084/1992 reforming social security, which entered into force on 7.10.1992
  - Law 3865/2010 on ‘reforms to the pension system’, which entered into force on 21.7.2010
  - Law 4024/2011 on ‘pension arrangements, the single salary and grade scale, a labour reserve, and other provisions’, which entered into force on 27.10.2011
  - Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’

• Insurance scheme for seafarers
  
  - Law 1085/1980 on the ‘minimum insurance protection provided by the Seafarers’ Pension Fund (NAT) and other provisions’, which entered into force on 6.11.1980, as replaced by Law 2297/1995 on the ‘organisation and operation of Financial and Commercial Affairs
Offices of the Ministry of National Economy, and other provisions’, which entered into force on 8.3.1995


11. Special non-contributory cash benefits

(a) Special non-contributory cash benefits intended to provide a minimum level of subsistence, in accordance with Article 70(2)(a)(i) of Regulation (EC) No 883/2004

Benefits in cash

- Article 93 (Social solidarity allowance for the uninsured elderly) of Law 4387/2016 on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’ (Government Gazette, Series I, No 85, 12.5.2016)

(b) Special non-contributory cash benefits intended to provide specific protection for the disabled, in accordance with Article 70(2)(a)(ii) of Regulation (EC) No 883/2004

Benefits in cash
None

III. CONVENTIONS ENTERED INTO AS REFERRED TO IN ARTICLE 8(2) OF REGULATION (EC) NO 883/2004

NONE

IV. MINIMUM BENEFITS REFERRED TO IN ARTICLE 58 OF REGULATION (EC) NO 883/2004 AND DATE FROM WHICH REGULATION (EC) NO 883/2004 WILL BE APPLIED

- Law 4334/2015 (Government Gazette, Series I, No 80, 16.7.2015) entitled ‘Emergency measures for negotiations and for the conclusion of an agreement with the European Support Mechanism (ESM)’ - Article 1: After 30 June 2015 pensioners shall be granted a pension corresponding to paid contributions, and after their 67th birthday they shall receive the full amount of the minimum guaranteed pension (minimum threshold).
- Law 4336/2015 (Government Gazette, Series I, No 94, 14.8.2015) on ‘provisions on pensions, ratification of the Draft Agreement on Financial Assistance from the European Stability Mechanism and regulations for the implementation of the Financing Agreement’ -
Article 2(E)(E1) amending Article 1 of Law 4334/2015 on the minimum pension limit - In particular ‘27.a. Persons required by the main or supplementary insurance bodies to retire on grounds of age shall, as of 1 July 2015, receive only the amount of the pension arising on the basis of the relevant statutory and general provisions (statutory amount). If the resulting amount is lower that the relevant lower threshold provided for, then this (statutory) amount shall be granted. After the age of 67 has been reached, subject to the provisions of Article 11(3) of Law 3863/2010, the relevant lower threshold provided for shall be paid. If the statutory amount is higher than the minimum threshold, the statutory amount shall be paid.’

- Law 4387/2016 (Government Gazette, Series I, No 85, 12.5.2016) on the ‘Single Social Security System, reform of the insurance/pension system, gaming and income tax arrangements and other provisions’

V. POSSIBILITY FOR ANY CATEGORY OF NON-SALARIED WORKERS TO BE COVERED BY AN UNEMPLOYMENT BENEFIT SYSTEM (ARTICLE 65(1) OF REGULATION (EC) NO 883/2004) AND REFERENCE TO THE RELEVANT LEGISLATION

Greek legislation does not provide for the possibility of self-employed persons being covered by the unemployment benefit system.

However, independent professionals are given a grant called the ‘grant for independent professionals’. This grant does not fall under the scope of Regulations (EC) No 883/2004 and 987/2009. Legislation:

- Law 3986/2011 (Article 44(2))
- Ministerial Decision Φ.80000/8285/253/2013 (Government Gazette, Series II, No 705, 28.3.2013)
- Law 4144/2013 (Article 50)
- Ministerial Decision Φ. 10035/ου.1239/63 (Government Gazette, Series II, No 290, 10.2.2014)