

# Your social security rights in Estonia

#### **EUROPEAN COMMISSION**

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European Commission B-1049 Brussels

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

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# **Family**

## **Family benefits**

This chapter covers what you should know about **family benefits** (*perehüvitised*) in Estonia.

All permanent residents and foreign citizens living in Estonia based on a temporary residence permit or a temporary residence right have the right to claim child allowance.

Estonian citizens with a place of residence in more than one country have the right to claim this benefit if they qualify as permanent residents under §6.1 of the Income Tax Act, or if they qualify as permanent residents of Estonia under the Aliens Act or the Citizen of the European Union Act by residing in Estonia for at least 183 days a year.

If the whole family leaves Estonia, they must notify the Estonian National Social Insurance Board; the family will stop receiving child allowance from Estonia, and their new country of residence will be responsible for paying the allowance in accordance with the local legislation. To claim the allowance in their new country of residence, the family must contact the local competent authority.

For more detailed information, please visit: <a href="https://www.sotsiaalkindlustusamet.ee/et/rahvusvaheline-pere#Pereh%C3%BCvitiste%20maksmise%20reeglid%20Euroopa%20Liidus">https://www.sotsiaalkindlustusamet.ee/et/rahvusvaheline-pere#Pereh%C3%BCvitiste%20maksmise%20reeglid%20Euroopa%20Liidus</a>

In this chapter we cover:

- The child allowance (lapsetoetus);
- the childbirth allowance (sünnitoetus);
- the adoption allowance (lapsendamistoetus);
- the child care allowance (lapsehooldustasu);
- the single parent's child allowance (üksikvanema lapse toetus);
- the guardianship allowance (eestkostetava lapse toetus);
- the allowance for families with many children (lasterikka pere toetus);
- the allowance for multiple birth of three or more children (kolmikute või enamaarvuliste mitmike toetus)
- the so-called parental pension (nn vanemapension);
- the payments of social tax by the state for persons raising a child.

#### In what situation can I claim?

**Child allowance** is paid from birth until the child reaches 19 years of age. If the child becomes 19 years of age during an academic year, the allowance is extended until the end of the academic year.

You also have the right to claim the **single parent child allowance** (*üksivanema lapse toetus*) if there is no information on the father in the child's birth registration or among the information entered into the population register, or if a parent has been declared a fugitive.

**Guardianship allowance** (*eestkostetava lapse toetus*) may be claimed for a child who qualifies for child allowance if the child is in the care not of a parent but of a guardian.

The State pays family benefits for all children from birth the age of 19.

In addition to parental benefit and family allowance, the state supports one of the parents from the birth of the child until 3 years of age with a parental pension, meaning additional payments to pension pillar II.

Benefits paid through the Estonian National Social Insurance Board - childbirth allowance, adoption allowance, child allowance, child care allowance, single parent's child allowance, guardianship allowance, allowance for families with many children.

**Maintenance allowance** is an allowance paid by the state for a child whose parent is not fulfilling their maintenance obligation.

#### What conditions do I need to meet?

Child allowance is paid once a month to one of the parents.

The Estonian National Social Insurance Board must be informed, if:

- family allowances for the raising of the children are claimed from a different state;
- the guardianship ends;
- the paternity of a child who qualifies for the single parent's child allowance is established;
- the child claiming the single parent's child allowance is adopted;
- the child is detained at a custodial institution as a prisoner or detainee or is held under arrest;
- the person claiming the allowance is going through life changes that may affect the receipt of the allowance.

**Childbirth allowance** is a one-off benefit paid for a birth.

**Adoption allowance** is a one-off allowance paid to an adoptive parent of whom the child is not a biological descendant or step-child, where childbirth allowance was not paid to the family for the same child earlier.

A parent caring for a child is at first paid a <u>parental benefit</u> followed by a **child care allowance** after the expiry of the parental benefit period. This is a monthly allowance paid to one of the parents raising a child aged under 3 years, or to the person utilising the parental leave instead of the parent, and to one of the parents for each 3- to 8-year-old child being raised in the family. The allowance is not paid for children born after 1/09/2019.

**The single parent's child allowance** is a monthly allowance that is paid if there is no information on the father in the child's birth registration or among the information entered into the population register, or if a parent has been declared a fugitive.

The allowance for families with many children is a monthly state family benefit paid to a parent, guardian or caregiver raising at least three children who receive child allowance.

**The social tax** is paid through the Estonian National Social Insurance Board for a parent, guardian or caregiver residing in Estonia and raising a child under the age of 3 years in Estonia for whom there is a written foster care contract, or for a person utilising the parental leave instead of the parent and raising a child under the age of 3 years in Estonia; for an unemployed parent residing in Estonia who is raising three or more children under the age of 19 who reside in Estonia, at least one of whom is under the age of 8; for the dependent spouse of an insured person who is raising at least one child under the age of 8 or an 8-year-old child until the end of the first grade or at least three children under the age of 16 and who do not qualify for state social tax payments on the grounds stated above; for a parent, guardian or caregiver with whom a foster care contract has been entered into, and who is raising in Estonia seven or more children under the age of 19 who live in Estonia.

**Parental pension:** for a child who was born on 1 January 2013 or later, a parent who has applied for additional contributions to the pension system may apply for additional contributions to pension pillar II. The right to apply for contributions is available for only **one** of the parents from the child's birth and until the child reaches **3years of age**.

#### What am I entitled to and how can I claim?

Child allowance (paid until the child reaches 19 or until the end of the academic year they turn 19)		
For the first and the second child: EUR 80		
For the third and each subsequent child: EUR 100		
Childbirth allowance (single)	Allowance in euros	
For each child, in the case of a single child or twins	320	
For each child, in the case of triple or higher multiple births	1 000	

#### Child care allowance

EUR 38.36 per month for each child of up to 3 years of age if the parent raises a child up to 3 years of age.

EUR 19.18 per month for each child between 3 and 8 years of age if the parent raises also a child between 3 and 8 years of age in addition to a child up to 3 years of age.

EUR 19.18 per month for each child between 3 and 8 years of age if the parent raises three or more children who receive child allowance in a family with three or more children.

The allowance is no longer payable for children born as of 1 September 2019. For children born before that date, allowance is paid until the entitlement expires, or until 31 August 2024 at the latest.

Allowance type	Allowance in euros
Single parent's child allowance (paid if there is no information on the father in the child's birth registration or if the entry was made based on a statement by the mother, or if a parent has been declared a fugitive), paid per month	80
Guardianship allowance, paid per month	240
Allowance for families with many children (paid to a parent in a family raising 3 or more children who qualify for child allowance), paid per month	650-850
Allowance for multiple birth of three or more children (paid automatically until the children are 18 months old)	1000
Adoption allowance (one-off)	320

#### **Parental pension**

The State makes contributions to pension pillar II for one of the parents, the spouse of a parent, the guardian or a caregiver in a family equivalent to 4% of the national average wage for each child. If more than one person has the right to apply for the contributions, they must agree among themselves who is to exercise the right.

The application form is available from the <u>client service of the Estonian National Social Insurance Board</u> or the <u>homepage of the Estonian National Social Insurance Board</u>. Digitally signed applications may be sent via e-mail (info@sotsiaalkindlustusamet.ee), via mail (to the regional client service office) or taken to a client service office of the Estonian National Social Insurance Board (may also be filled out in person).

To make your claim, please submit all of the necessary documents within 6 months of the commencement of entitlement to the allowance. If you submit the claim for the allowance at a later date, the monthly allowance will be determined retrospectively, but will not be backdated for more than 6 months.

#### Jargon busters

**Guardianship** arrangements are established for the care and rearing of a child; personal care and property maintenance rights are vested in the guardian.

The courts will determine the custody of a child whose parents are dead, missing or incapacitated, or whose parents' custody has been restricted/suspended, or who is not in the care of a parent for other reasons.

https://www.sm.ee/en/replacement-care

**Foster care** means care in a suitable family unrelated to the child where the carer has no maintenance obligation under the Family Law Act. Foster care is provided under a written agreement between the rural municipality or city government and the caregiver.

A foster care contract is generally entered into when a child cannot be adopted or a guardian cannot be appointed:

https://www.sm.ee/en/replacement-care

#### Forms you may need to fill in

To apply for child allowances you must contact a client service office of the Estonian National Social Insurance Board, and submit the following:

- Standard application;
- The applicant's passport or identification card (ID-card);
- A document declaring a parent to be a fugitive (when claiming single parent child allowance);
- The guardianship appointment order or the foster care contract (when claiming child allowance for a child under guardianship or in foster care);
- Original documents must be submitted when claiming allowances.

Applications for family allowances can also be submitted in electronic form through the State portal:

https://www.eesti.ee/eng/services/citizen/perekond 1/vanemahuvitise peretoetuste ja kogumispensioni sissemaksete taotlemine

And to apply for family benefits:

- a standard application and the applicant's passport or identity card (ID-card);
- a certificate from the employer indicating the duration of parental leave and the name of the child (upon application for child care allowance, if one of the parents is on parental leave or if a person other than a parent is using the parental leave);
- a court order concerning the adoption (upon application for adoption allowance);
- a document declaring a parent to be a fugitive (upon application for single parent's child allowance);
- a judgment on the establishment of guardianship or a foster care contract (upon application for foster care allowance);
- a certificate from a social welfare institution or a school for children with special needs (upon application for start in independent life allowance).

Original documents must be submitted with applications for family benefits.

An application for family benefits may also be submitted electronically through the State portal

https://www.eesti.ee/eng/topics/citizen/perekond/riigi rahaline abi lastega peredele/pe re ja lastetoetused

The application form is available at the client service offices of the Estonian National Social Insurance Board (addresses and opening hours of the client service offices can be found on the homepage).

- <a href="https://www.sotsiaalkindlustusamet.ee/et/iseteenindus/blanketid#Pereh%C3%BC">https://www.sotsiaalkindlustusamet.ee/et/iseteenindus/blanketid#Pereh%C3%BC</a> vitiste%20blanketid;
- <a href="https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused">https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused</a>.

#### **Know your rights**

 Payment procedures for European Union family benefits, if one or both parents reside(s) in a foreign state

https://www.sotsiaalkindlustusamet.ee/et/rahvusvahelinepere#Pereh%C3%BCvitiste%20maksmise%20reeglid%20Euroopa%20Liidus

Payment of family benefits to families raising disabled children

https://www.sotsiaalkindlustusamet.ee/et/lapsed-ja-pere/kui-pere-elab-voi-tootab-euroopa-liidus#Puudega%20lapse%20toetus

Deadlines for the bank transfers

http://www.sotsiaalkindlustusamet.ee/et/pensionide-toetuste-ja-huvitiste-pangaulekannete-tahtajad

· Parental benefit

https://www.sotsiaalkindlustusamet.ee/en/kinds-family-allowances#Parental%20Benefit

- Payment of social tax by the state for persons raising children
- <a href="https://www.sotsiaalkindlustusamet.ee/en/supplementary-contributions-mandatory-funded-pension-and-health-insurance">https://www.sotsiaalkindlustusamet.ee/en/supplementary-contributions-mandatory-funded-pension-and-health-insurance</a>
- Payment procedures for family benefits where one or both parents reside in a foreign State

https://www.sotsiaalkindlustusamet.ee/et/avaleht/sotsiaalkindlustus-euroopa-liidus

Allocation of family benefits for unemployed persons and persons on parental leave

https://www.sotsiaalkindlustusamet.ee/et/sotsiaalkindlustus-euroopa-liidus

Maintenance allowance

https://www.eesti.ee/eng/services/citizen/perekond 1/elatisabi taotlemine

Publications and webpage of the European Commission

• <a href="https://ec.europa.eu/social/main.jsp?catId=849&langId=en">https://ec.europa.eu/social/main.jsp?catId=849&langId=en</a>

#### Who do you need to contact?

The **Estonian National Social Insurance Board** has 17 client service offices across Estonia that deal with requests and applications in person, as well as via mail.

The Estonian National Social Insurance Board can also be contacted by telephone.

Information is available on telephone number 16106 (in Estonia) or  $+372\,612\,1360$  between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see

https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused

Visit us at our regional offices on any working day (please see

https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused

Applications submitted electronically must be digitally signed.

#### **Parental benefit**

This chapter covers all you need to know about claiming **parental benefit** (vanemahüvitis) in Estonia.

The amount of parental benefit for an applicant who has worked in a country in the European Union, Norway, Liechtenstein, Iceland or Switzerland during the calendar year preceding the date when the right to the benefit arose is calculated in accordance with Regulation No 883/2004 of the European Union.

In accordance with the regulation, the time worked in these countries must be considered as being the same as if the person had worked in Estonia, i.e. the social tax imposed in Estonia for the previous calendar year is considered paid even during periods of employment in other countries. Income actually earned in another country is not taken into account when calculating the amount of the benefit.

If a parent worked in another EU country in the previous calendar year and received no income in Estonia, the parental benefit is designated at the minimum wage rate.

As an exception, more equitable treatment is extended to mothers who only worked in another EU country during the previous calendar year but who worked in Estonia during the year in which the right to the parental benefit arose and who took pregnancy and maternity leave in Estonia. In this case, the average salary in Estonia for the year during which the parent worked abroad is deemed to be the income received abroad.

#### In what situation can I claim?

If you choose to have children, you may have the right to:

- pregnancy and maternity leave (rasedus- ja sünnituspuhkus);
- childbirth allowance (sünnitoetus);
- parental leave (lapsehoolduspuhkus);
- parental benefit (vanemahüvitis).

Any parent, adoptive parent, step-parent, guardian or foster parent who is raising a child and who is a permanent resident of Estonia or a foreigner living in Estonia on the basis of a temporary residence permit has **the right to the parental benefit**.

Individuals within that category who have a place of residence in more than one country have the right to claim parental benefit if they qualify as permanent residents under §6.1 of the Income Tax Act, or if they qualify as permanent residents of Estonia under the Aliens Act or the Citizen of the European Union Act by residing in Estonia for at least 183 days a year.

The father of a child has the right to the parental benefit once the child has reached the age of 30 days. If one of the parents is on parental leave, the benefit is paid to that parent. Only one parent in a family may be on parental leave at any one time. Parents are also entitled to use shared parental benefit together for up to 60 calendar days.

**The right to parental leave** (*lapsehoolduspuhkus*) can be exercised by the mother or the father of the child or the child's actual caregiver until the child reaches three years of age. Parental leave may be taken in one go, or be interrupted by a return to work before being resumed before the child reaches 3 years of age.

#### What conditions do I need to meet?

Parents may choose which of them will receive parental benefit but the father is eligible only after the child has reached 30 days of age. For the transfer of parental benefit, the

parent who wishes to receive the benefits has to submit an application and the parent currently receiving the benefits must give their agreement

Both applications can be submitted on the state portal eesti.ee: <a href="https://www.eesti.ee/est/teenused/kodanik/perekond">https://www.eesti.ee/est/teenused/kodanik/perekond</a> 1/</a> <a href="https://www.eesti.ee/est/teenused/kodanik/perekond">vanemahuvitise</a> peretoetuste ja kogumispensioni sissemaksete taotlemine.

Parental benefit is calculated for every recipient based on their own previous income over the same period.

Family benefits as well as the parental benefit are paid to the same recipient and if the benefit is transferred to the other parent the payment to the new recipient starts from the month following the submission of an application.

A parent can work or earn income during the period in which they receive the parental benefit. If your monthly income is higher than half of the maximum amount (EUR 4,291.29 in 2023) of parental benefit, your parental benefit is reduced. Income covers all sums paid by employers within a month, including bonuses, holiday pay and others.

If you know your gross wage will be higher than EUR 4,291.29, please send an e-mail (<u>info@sotsiaalkindlustusamet.ee</u>) stating the amount of your gross wage. In that case Estonian National Social Insurance Board will reduce your parental benefit according to formula: Parental benefit - [(gross income - EUR 4,291.29) / 2] = reduced parental benefit.

If the reduced parental benefit is lower than the minimum benefit rate, you will receive the minimum Benefit which in 2022 is EUR 654.

If a new child is born within 3 years from the previous child and the amount of the parental benefit calculated for that child is smaller than that for the previous child, the benefit is determined on the basis of previous income.

#### What am I entitled to and how can I claim?

An employed mother is entitled to up to 100 consecutive calendar days of maternity benefit: up to 70 days before the child's expected date of birth and 30 calendar days. The benefit is paid at a rate of 100% the reference wage by the Social Insurance Board.

A mother who is considered as an non-active person (not employed) receives the mother's parental benefit for 30 consecutive calendar days starting from the birth of the child.

**The parental benefit is calculated** on the basis of the income subject to social tax earned over the calendar year preceding the beginning of the pregnancy (9 months).

Income from work on which social tax is paid in Estonia is considered income. If the state pays social tax on behalf of a person, this is not considered to be work income. Income earned abroad, which is not subject to social tax in Estonia, is not taken into consideration either.

The annual income is divided by 12 months, with the number of days on which the parent was absent from work on a doctor's certificate, a certificate for care leave or pregnancy and maternity leave having previously been subtracted. The resulting figure is the amount of the parental benefit.

If the parent did not work during the year preceding the time at which the right to the benefit arose, the parental benefit is paid at the designated benefit base rate, which in 2023 is EUR 654.

If the parent worked during this year but his or her average income was lower than the minimum wage, the benefit is paid at the minimum wage rate, which in 2023 is EUR 725.

The upper limit of the amount of the parental benefit is three times the average salary from the year before last, which in 2023 is EUR 4,291.29

Once designated, the limits on the parental benefit do not change when the calendar year changes. As an exception, if the amount of the parental benefit is the minimum wage rate

and on 1 January the minimum wage established by the Government of the Republic of Estonia rises, the parental benefit is paid at the new minimum wage rate.

During the period of payment of the parental benefit, parents are not paid a child care allowance for any child. The child allowance and other family benefits are paid at the same time as the parental benefit.

**To apply for parental benefit** you must contact the National Social Insurance Board and lodge an application. You must take along your passport or ID-card.

You can also apply for the parental benefit online via the <u>citizens' portal</u>.

#### Maternity leave for a new pregnancy during parental leave

A woman who is on parental leave and wants to take a further period of pregnancy and maternity leave and receive maternity benefit for the new pregnancy and maternity leave must discontinue her parental leave. To do so, she must file an application to discontinue the parental leave with at least 14 days' notice (unless agreed otherwise between the parties).

If she specifies the day prior to commencement of the pregnancy and maternity leave as the date for ending parental leave, she does not have to go to work in the interim. The application must be submitted to the employer with time to spare before the maternity leave begins (at least 15-30 days beforehand) so that the employer and the Health Insurance Fund can arrange the insurance in a timely manner.

#### Forms you may need to fill in

To apply for parental benefit you should submit an application at the Social Insurance Board with an identity document.

If the applicant of the benefit is on parental leave, an additional certificate from the employer must be submitted indicating the duration of the parental leave and the name of the child.

The application can be submitted in person to the client service offices of the Estonian National Social Insurance Board or sent via mail. The application may also be submitted electronically through <a href="the State portal">the State portal</a>.

The application form is available from the client service offices of the Estonian National Social Insurance Board (the addresses and reception hours of the client service offices are available on the homepage).

http://www.sotsiaalkindlustusamet.ee/et/iseteenindus/blanketid#Pereh%C3%BCvitiste% 20blanketid

#### **Know your rights**

Publications and webpage of the European Commission

• <a href="https://ec.europa.eu/social/main.jsp?catId=849&langId=en">https://ec.europa.eu/social/main.jsp?catId=849&langId=en</a>.

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Information is available via telephone number 16106 (in Estonia) or +372 612 1360 between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see <a href="https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused">https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused</a>).

Visit us at our regional offices on any working day (please see <a href="https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused">https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused</a>).

Applications submitted electronically must be digitally signed.

# **Health**

### Health insurance for people insured by their employer

This chapter covers what you should know about **health insurance provided by employers** in Estonia. This chapter covers your rights, the documents required for applications and other important information.

#### In what situation can I claim?

The right to health insurance (*ravikindlustus*) is created through employment. An employee does not have to present information in order to receive health insurance. In accordance with the legislation, all natural and legal persons offering employment must register information on their employees (start, suspension and end of the employment relationship) in the employment register of the Estonian Tax and Customs Board.

#### What conditions do I need to meet?

The Health Insurance Act provides insurance protection:

- to employees who work on the basis of an employment contract concluded for a term exceeding 1 month or for an unspecified term;
- to officials;
- to persons receiving remuneration or service fees on the basis of a contract under the law of obligations, which is concluded for a term exceeding 1 month or for an unspecified term, who are not entered in the commercial register as self-employed persons and for whom the other party to the contract must pay social tax each month on the basis of clause 9 (1) 2) of the Social Tax Act in the amount calculated on the basis of at least the monthly rate established in the state budget for the given budgetary year;
- to members of the management or controlling bodies of legal persons within the meaning of § 9 of the Income Tax Act for whom the legal persons must pay social tax each month on the basis of clause 9 (1) 2) of the Social Tax Act in the amount calculated on the basis of at least the monthly rate established in the state budget for the given budgetary year.

The person supplying the work must register the start of employment by the time the employed person starts work at the latest.

Insurance cover begins after the 14-day waiting period calculated from the date of start of employment entered in the employment register has passed. If the start of employment date remains within the applicable insurance protection period, the insurance protection will resume on new grounds without interruptions.

The insurance protection ends when 2 months have passed since the end of the employment relationship.

The insurance protection does not stop in the event of unpaid leave provided under an agreement between the parties, if social tax is paid for the person in accordance with the Social Tax Act.

The suspension and end of employment must be registered in the employment register within 10 days of the suspension or end of employment.

#### What am I entitled to and how can I claim?

Working insured persons have the right to a health insurance benefit in the form of a high-quality and timely healthcare service, necessary medicines or medicinal devices which are provided to the insured person under the terms stated in the Health Insurance Act by the Health Insurance Fund, and the persons that have entered into a corresponding contract with it (benefit in kind), and to a sum of money that the Health Insurance Fund is required to pay under the terms of the Health Insurance Act to the insured person to cover

healthcare-related expenses, and in the event of temporary incapacity for work (cash benefit).

A health insurance benefit in kind is partially or completely funded by the Health Insurance Fund as:

- a healthcare service provided for the prevention or treatment of illnesses (healthcare service benefit);
- a medicine or medicinal device (medicine and medicinal device benefits).

The insured person has no right to demand the reimbursement of the cash or other assets spent on services or medicines or medicinal devices included in the health insurance benefits in kind from the Health Insurance Fund.

A health insurance cash benefit is paid to an insured person by the Health Insurance Fund in the form of:

- a temporary incapacity for work benefit (ajutise töövõimetuse hüvitis);
- an adult dental care benefit (täiskasvanute hambaraviteenuse hüvitis);
- a supplementary benefit for medicinal products (täiendav ravimihüvitis);
- a benefit for a cross-border healthcare service (piiriülese tervishoiuteenuse hüvitis);
- benefit for medicinal products related to artificial insemination (kunstliku viljastamisega seotud ravimihüvitis).

The benefit and fee rates are on the homepage of the Estonian Health Insurance Fund.

A health insurance cash benefit is paid to the account of the benefit recipient by the Health Insurance Fund or, on the basis of a written application from the benefit recipient, to the account of a third person in Estonia. When paying health insurance benefits in cash to the benefit recipient's account in a foreign state, additional costs must be covered by the benefit recipient.

If the employer or the other party to the contract does not have insurance for their employee, and the employee would have been entitled to a health insurance benefit, the employer must reimburse the employee for damages resulting from the employee not receiving the health insurance benefit.

#### Forms you may need to fill in

All natural and legal persons offering employment must register information on their employees (start, suspension and end of the employment relationship) with the Estonian Tax and Customs Board. Information received from employers for insuring the employees and suspending or ending the insurance is forwarded to the Health Insurance Fund from the employment register <a href="http://www.emta.ee/eng/business-client/registration-business/registration-employment">http://www.emta.ee/eng/business-client/registration-employment</a>.

A list of documents that you need to submit to claim health insurance benefits and information about forwarding them can be obtained from the addresses on the homepage of the Estonian Health Insurance Fund referred to above.

#### **Know your rights**

- Health insurance for people insured by their employer;
- Frequently asked questions on health insurance;
- Estonian National Social Insurance Board;
- Estonian Health Insurance Fund.

Publications and webpage of the European Commission

• <a href="http://ec.europa.eu/social/main.jsp?catId=849&langId=en.">http://ec.europa.eu/social/main.jsp?catId=849&langId=en.</a>

#### Who do you need to contact?

For more information, please contact the **Estonian Health Insurance Fund**.

More information and contacts on the website <a href="https://www.haigekassa.ee/en">https://www.haigekassa.ee/en</a>.

Helpline (in Estonia): 16 363

When calling from a foreign state: +372 6696630

The calls are answered on working days from 8:30-16:30.

Health insurance validity can be checked on <u>the State portal</u> or via the helpline of the Health Insurance Fund at 16363 (+372 6696630 when telephoning from a foreign State).

# **Incapacity**

# Occupational accidents and personal injuries causing incapacity for work

This chapter covers what you should know about the rights and possible **benefits** concerning personal injuries sustained at work.

#### It covers:

- the benefit for temporary incapacity for work (ajutise töövõimetuse hüvitis);
- work ability allowance (töövõimetoetus).

In addition an employee who has received personal injuries when performing work tasks has the right to demand damages from the employer for the harm caused by the personal injuries.

#### In what situation can I claim?

A temporary incapacity for work benefit can be claimed when the incapacity for work caused by an occupational accident or disease is temporary.

Work ability allowance can be claimed when no work ability is caused by occupational accident or disease. The same principles apply as described in the chapter "Work ability allowance".

The benefit from the employer can be claimed when an employee has suffered an injury or permanent harm (including death) in the course of employment, for which the employer is responsible.

The employer must compensate for the damage only if the circumstances on which liability is based and the harm caused are related in such a manner that the damage is a consequence of the circumstances (causation).

#### What conditions do I need to meet?

For the temporary incapacity for work benefit see chapter "Health insurance for people insured by their employer" and <a href="Health Insurance Board homepage">Health Insurance Board homepage</a>.

For work ability allowance see chapter "Work ability allowance".

An employee has a right to receive compensation for harm caused to his or her health by a work injury or disease (*tervisekahju hüvitis*) to the extent provided by the Law of Obligations Act.

The legislation states that in case of an obligation for the compensation for harm to personal health or for bodily injuries, the injured party must be compensated for the costs incurred by the harm, including the costs from increased needs, and for the harm caused by complete or partial incapacity for work, including the reduction in income and the harm resulting from limited future economic opportunities. As this is within the scope of civil law, the parties can reach a mutual agreement on the amount of benefit.

To establish that a work injury has occurred, the person must contact a family physician or a medical specialist. In the case of a suspected occupational disease, the family physician or medical specialist must refer the person to an occupational health doctor. To confirm an occupational disease diagnosis, the occupational health doctor must examine the working conditions that the employee is or has been subjected to. To do this, the occupational health examiner must review the workplace, risk analyses, the previous health checks conducted on the employee and other necessary information. In case an occupational disease is confirmed, the occupational health doctor must forward the documents to the family physician or a medical specialist and notify the employer and Labour Inspectorate. All occupational accidents and diseases must be investigated and reported to the Labour Inspectorate by the employer.

#### What am I entitled to and how can I claim?

In case of temporary incapacity for work an employee receives the benefit from the Health Insurance Fund from the second day of the sick leave. The amount of the benefit is 100% of the reference wage. The reference wage is determined according to the social tax paid by the employer on behalf of the employee for the calendar year before the sick leave/accident. For more information, see <a href="Health Insurance Board homepage">Health Insurance Board homepage</a>.

In case of permanent incapacity for work the employee receives work ability allowance. For more information see <a href="https://www.tootukassa.ee/eng/content/subsidies-and-benefits/working-ability-allowance">https://www.tootukassa.ee/eng/content/subsidies-and-benefits/working-ability-allowance</a>.

In addition the employer must compensate the employee for expenses arising from health damage or injury, incl. expenses arising from the increased needs and from a decrease in income or deterioration of the future economic potential.

#### Forms you may need to fill in

To claim work ability allowance, one must contact the Estonian Unemployment Insurance Fund the following way:

- self-service portal online <u>www.tootukassa.ee</u>;
- in a local department personally;
- sending digitally signed application by e-mail to <a href="tvto-taotlused@tootukassa.ee">tvto-taotlused@tootukassa.ee</a> or
- sending signed application on paper by post to Lasnamäe 2, Tallinn 11412.

If the employer that caused the work injury has been wound up without a legal successor, you are entitled to receive a benefit from the Estonian National Social Security Board.

You must submit the following documents to the Estonian National Social Insurance Board:

- an application;
- an identification document;
- the decision of the incapacity for work examination;
- a notice from the occupational health doctor;
- a certificate regarding the deletion of the employer that caused the personal injury from the commercial register;
- the information on the monthly income prior to the incapacity for work.

#### **Know your rights**

- Work ability allowance;
- Estonian National Social Insurance Board Estonian Health Insurance Fund;
- <a href="http://ec.europa.eu/social/main.jsp?catId=849&langId=en">http://ec.europa.eu/social/main.jsp?catId=849&langId=en</a> .

#### Who do you need to contact?

For more information, please contact the **Estonian Health Insurance Fund**.

https://www.haigekassa.ee/en.

Helpline (in Estonia): 16 363

When calling from abroad: +372 6696630 - working days 8:30-16:30.

#### **Estonian Unemployment Insurance Fund**

https://www.tootukassa.ee/eng/content/about-tootukassa/contact-us

For general questions, or if you cannot find the right contact person, please call the help line 15501.

If calling from abroad, the number +372 669 6513 is to be used, or via skype: tootukassa; an email: info@tootukassa.ee .

#### The Estonian National Social Insurance Board

Information is available on telephone number 16106 (in Estonia) or +372 612 1360 between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna</a>).

Applications submitted electronically must be digitally signed.

## **Benefits for disabled persons**

This chapter covers the benefits and allowances for disabled persons in the Republic of Estonia. The following allowances are available to disabled people:

- disabled child allowance (puudega lapse toetus);
- **disability allowance for a person of working age** (puudega tööealise inimese toetus);
- disability allowance for a person of retirement age (puudega vanaduspensioniealise inimese toetus);
- disabled parent's allowance (puudega vanema toetus);
- education allowance (õppetoetus);
- in-service training allowance (täienduskoolitustoetus).

More detailed information on all of the allowances can be found on the homepage of the Estonian National Social Insurance Board <a href="https://www.sotsiaalkindlustusamet.ee/en">https://www.sotsiaalkindlustusamet.ee/en</a>.

#### In what situation can I claim?

The state pays social benefits for disabled persons who have additional expenses related to their disability, e.g. they need aid equipment, care, rehabilitation, or if the additional expenses are related to transport, work or education.

Benefits are awarded and paid to permanent residents of Estonia or persons residing in Estonia on the basis of a temporary residence permit or temporary right of residence with moderate, severe or profound disabilities which cause additional expenses.

To apply for the benefit, you need to undergo an examination to determine the nature of the disability and its severity. Applications can be independently submitted from the age of 16.

#### What conditions do I need to meet?

Disabled child allowance is paid monthly to a disabled child under 16 years of age for the additional expenses caused by the disability and for the activities prescribed in the rehabilitation plan in an amount equal to:

- 540% of the social benefit rate for a child with a moderate disability (EUR 138.08 in 2023);
- 630% of the social benefit rate for a child with a severe and 945% of the social benefit rate for a child with a profound disability (EUR 161.09 and 241.64 in 2023 respectively).

The allowance for disabled persons of working age is paid monthly to compensate for additional costs caused by the disability, but at not less than 65% of the social benefit rate (EUR 16.62 in 2023) and not more than 210% of the social benefit rate (EUR 53.70 in 2023) per month.

The allowance for disabled persons of pensionable age is paid monthly to a person with moderate, severe or profound disability of pensionable age to compensate for additional costs caused by the disability and to cover the activities in the rehabilitation plan, if any:

- 50% of the social benefit rate for persons with moderate disability (EUR 12.79 in 2023);
- 105% of the social benefit rate for persons with severe disability (EUR 26.85 in 2023);
- 160% of the social benefit rate for persons with profound disability (EUR 40.91 in 2023).

Disabled parent's allowance is paid monthly to the following persons who are raising a child of up to 16 years of age, or a child up to 19 years of age who attends a lower secondary school, higher secondary school or vocational school:

- disabled single parent;
- one of two disabled parents;
- disabled step-parent;
- disabled guardian who is raising a child alone;
- disabled person who is raising a child alone and with whom a written foster care contract has been entered into pursuant to the Social Welfare Act.

The amount of disabled parent's allowance is 75% of the social benefit rate (EUR 19.18 in 2023).

Education allowance is paid monthly to non-working disabled students who attend years 10 to 12 of higher secondary school or who attend a vocational school or institution or an institution of higher education, and who have additional education-related expenses as a result of the disability. Education allowance is not paid for July and August.

The amount of the education allowance is 25% to 100% of the social benefit rate, based on the actual additional costs (EUR 6.39 - EUR 25.57 in 2023).

In-service training allowance shall be paid to a working disabled person for in-service training received for the purpose of professional development and formal education.

In-service training allowance shall be paid to compensate partially for actual training expenditure in an amount of up to 24 times the social benefit rate (up to EUR 613.68 in 2022) during three calendar years as of the first grant of the allowance.

#### What am I entitled to and how can I claim?

To a monthly allowance in case of a disability.

To claim, please contact the Estonian National Social Insurance Board.

#### Jargon busters

• **Disability** is a loss or abnormality in the anatomical, physiological or mental structure or function which, combined with problems in relating to others or environmental obstacles, prevent an individual from participating in society on an equal footing with others.

#### Forms you may need to fill in

There are several allowance types, but you should always present the following, when making a claim:

- an allowance application;
- the applicant's passport or ID-card.

For different application types you must include different documents; further information on the documents required is available here:

<a href="https://www.sotsiaalkindlustusamet.ee/et/puue-ja-hoolekanne/puude-tuvastamine">https://www.sotsiaalkindlustusamet.ee/et/puue-ja-hoolekanne/puude-tuvastamine</a>

#### **Know your rights**

- <a href="https://www.sotsiaalkindlustusamet.ee/et/puue-ja-hoolekanne/puudega-inimesele">https://www.sotsiaalkindlustusamet.ee/et/puue-ja-hoolekanne/puudega-inimesele</a>;
- <a href="https://www.sotsiaalkindlustusamet.ee/en/disability-and-welfare-services/social-rehabilitation">https://www.sotsiaalkindlustusamet.ee/en/disability-and-welfare-services/social-rehabilitation</a>;
- <a href="https://www.sotsiaalkindlustusamet.ee/et/puue-ja-hoolekanne/erihoolekandeteenused">https://www.sotsiaalkindlustusamet.ee/et/puue-ja-hoolekanne/erihoolekandeteenused</a>;
- Estonian National Social Insurance Board.

Publications and webpage of the European Commission

• <a href="http://ec.europa.eu/social/main.jsp?catId=849&langId=en">http://ec.europa.eu/social/main.jsp?catId=849&langId=en</a>.

#### Who do you need to contact?

The **Estonian National Social Insurance Board** has 17 client service offices across Estonia that deal with requests and applications in person, as well as via mail.

The Estonian National Social Insurance Board can also be contacted by telephone.

Information is available on telephone number 16106 (in Estonia) or +372 612 1360 between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's bureaus (please see <a href="https://www.sotsiaalkindlustusamet.ee/en">https://www.sotsiaalkindlustusamet.ee/en</a>).

Visit us at our regional offices on any working day (please see <a href="https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused">https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused</a>)

Applications submitted electronically must be digitally signed.

# **Work Ability Allowance**

This chapter covers what you should know about claiming **work ability allowance** (*töövõimetoetus*) in Estonia. This chapter covers rights, documents required during the application process and other important information.

#### In what situation can I claim?

All claimers should undergo a work ability assessment by the Estonian Unemployment Insurance Fund.

Persons of at least 16 years of age whose working ability has been established as partial must meet at least one of the following conditions to receive a working ability allowance, i.e. one must be:

- employed (this includes being a member of the management or supervisory body of a legal person);
- seeking work, i.e. be registered as unemployed and meeting the activity requirements;
- attending a school acquiring basic, general secondary, vocational or higher education;
- raising at least one child under three years of age;

- caring for a family member with a severe or profound disability;
- receiving support for creative activity from an artistic association;
- placed, without your consent, in a social welfare institution in order to receive 24hour special care service;
- receiving involuntary treatment or another substitutive punishment or sanction as provided by law;
- participating in compulsory military service, alternative service or reserve service.

Person who has been established as having no working ability is not required to meet the aforementioned activity requirements to receive a working ability allowance.

#### What conditions do I need to meet?

The following people have the right to receive a work ability allowance:

- permanent residents of Estonia;
- foreigners residing in Estonia on the basis of temporary residence permits or a temporary right of residence;
- persons enjoying international protection staying in Estonia or asylum seekers staying in Estonia who have the right to work in Estonia under the Act on Granting International Protection to Aliens.

The prerequisite for the granting of a working ability allowance is a working ability assessment. As a result, the Unemployment Insurance Fund establishes whether you have partial or no working ability.

#### What am I entitled to and how can I claim?

The daily rate of the working ability allowance is EUR 16.33, the amount of which per calendar day is:

- for a person with partial working ability 57% of the daily rate (EUR 9.3081 per day; approximately EUR 279.24 per month);
- for a person with no working ability 100% of the daily rate (EUR 16.33 per day; approximately EUR 489.9 per month).

To apply, all the required documents must be submitted to the Unemployment Insurance Fund.

#### Forms you may need to fill in

To claim work ability allowance, one must contact the Estonian Unemployment Insurance Fund the following way:

- self-service portal online www.tootukassa.ee;
- in a local department personally;
- sending digitally signed application by e-mail to <a href="tvto-taotlused@tootukassa.ee">tvto-taotlused@tootukassa.ee</a> or sending signed application on paper by post to Lasnamäe 2, Tallinn 11412.

#### **Know your rights**

- https://www.tootukassa.ee/eng/content/work-ability-reforms;
- http://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefits;
- <a href="https://www.sotsiaalkindlustusamet.ee/en/pension-benefits/receiving-pension-abroad">https://www.sotsiaalkindlustusamet.ee/en/pension-benefits/receiving-pension-abroad</a>; abroad-and-receiving-pension-abroad;
- https://www.sotsiaalkindlustusamet.ee/en .

Publications and webpage of the European Commission

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

### Who do you need to contact?

Estonian Unemployment Insurance Fund

https://www.tootukassa.ee/eng/content/about-tootukassa/contact-us

For general questions, or if you cannot find the right contact person, please call the help line 15501.

If calling from abroad, the number +372 669 6513 is to be used, or via skype: tootukassa; an email: <a href="mailto:info@tootukassa.ee">info@tootukassa.ee</a>.

# **Old-age and survivors**

### **Survivor's pension**

This chapter covers the **survivor's pension** (toitjakaotuspension).

#### In what situation can I claim?

The following people have the right to receive a survivor's pension:

- permanent residents of Estonia;
- foreigners residing in Estonia on the basis of temporary residence permits or temporary right of residence.

Upon the death of a provider, family members who were dependent on them have the right to receive a survivor's pension. Survivor's pension is granted to the children, parents and the widow or widower irrespective of whether they were dependent on the provider or not. They will be assigned a survivor's pension under the conditions set out in the State Pension Insurance Act.

#### What conditions do I need to meet?

Survivor's pension is assigned if the provider had accumulated the following required pension qualifying period in Estonia:

Age Required pension qualification period

16-24 years No pension qualification period

25-26 years 1 year

27-28 years 2 years

29-30 years 3 years

31-32 years 4 years

33-35 years 5 years

36-38 years 6 years

39-41 years 7 years

42-44 years 8 years

45-47 years 9 years

48-50 years 10 years

51-53 years 11 years

54-56 years 12 years 57-59 years 13 years

60-64 years 14 years

If the provider died as a result of a work injury or an occupational disease, the survivor's pension is assigned without applying the pension qualification period requirement.

#### What am I entitled to and how can I claim?

Survivor's pension is calculated on the following basis:

- the old-age pension calculated on the basis of the provider's accumulation period and insurance and solidary components;
- the old-age pension, if the person had completed 30 years of pensionable service.

The amount of the survivor's pension depends on the number of family members.

The amount of the survivor's pension is:

- for three or more family members, 100% of the old-age pension that served as a basis for calculation;
- for two family members, 80% of the old-age pension that served as a basis for calculation;
- for one family member, 50% of the old-age pension that served as a basis for calculation.

#### Forms you may need to fill in

To claim survivor's pension, you must contact the Estonian National Social Insurance Board, and you must submit the following:

- a standard application;
- a passport (with a valid residence permit, in case of foreigners) or an identification card (ID-card);
- the death certificate;
- a document proving the provider's age;
- documents proving the pension eligibility and the accumulation period of the provider (employment record book; a diploma from a vocational school, secondary specialised educational facility or a higher educational facility; a military ticket and other documents);
- the birth certificate of any children, if the family members include children;
- 1 photo (3 x 4 cm);
- the relevant account number, if the applicant wants to transfer the pension to their bank account.

The application form is available from the client service offices of the Estonian National Social Insurance Board (the addresses and reception hours of the client service offices are available under the Client service  $\frac{\text{http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna}}{\text{http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna}}} \right) section of the homepage.$ 

You can file the pension application:

- At the customer service of the Social Insurance Board;
- By email (digitally signed);
- By regular mail.

#### **Know your rights**

About survivor's pension

 http://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-andbenefits#Survivor%E2%80%99s%20Pension

Estonian National Social Insurance Board

• <a href="http://www.sotsiaalkindlustusamet.ee/en">http://www.sotsiaalkindlustusamet.ee/en</a>

Publications and webpage of the European Commission

• <a href="http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/death-grants/index">http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/death-grants/index</a> en.htm

#### Who do you need to contact?

The **Estonian National Social Insurance Board** has 17 client service offices across Estonia that deal with requests and applications in person, as well as via mail.

The Estonian National Social Insurance Board can also be contacted by telephone.

Information is available on telephone number 16106 (in Estonia) or +372 612 1360 between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna</a>)

Visit us at our regional offices on any working day (please see <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna</a> )

### **Old-age pension**

This chapter covers what you need to know about claiming an **old-age pension** (vanaduspension) in Estonia. This chapter covers your rights, the documents required in the application process and other important information.

#### In what situation can I claim?

The old-age pension is a type of state pension.

The following people have the right to receive old-age pension:

- permanent residents of Estonia;
- foreigners residing in Estonia on the basis of temporary residence permits or temporary right of residence.

People who have reached 63 years and 9 months of age and who have accumulated 15 years pensionable service in Estonia have the right to receive an old-age pension.

#### What conditions do I need to meet?

On April 7, 2010, the Estonian Parliament adopted the Act to amend the State Pension Insurance Act and the Related Acts, which provides for a general pensionable age of 65 years. A transition period, starting in 2017 is provided for people born between 1954 and 1960, for whom the retirement age will gradually increase by 3 months for every year of birth, reaching the age of 65 in 2026.

People born between 1953 and 1960 have the right to claim old-age pension at the age stated below:

Year of birth - Age

1953 - 63 years

1954 - 63 years 3 months

1955 - 63 years 6 months

1956 - 63 years 9 months

1957 - 64 years

1958 - 64 years 3 months

1959 - 64 years 6 months

1960 - 64 years 9 months

As of 2027, pensionable age will be based on the average life expectancy of men and women at 65 as published each year by Statistics Estonia.

Pensionable age may be increased by not more than three months in a year.

#### What am I entitled to and how can I claim?

Old-age pension consists of three parts:

- the base amount;
- a part calculated on the basis of years of pensionable service, the amount of which
  equals the number of years of pensionable service multiplied by the value of a year
  of pensionable service (covering periods up to 1998);
- an insurance part, the amount of which equals the sum of individual social contribution payments multiplied by the value of a year of pensionable service (covering periods from 1999 to 2020);
- a joint part, the amount of which equals the sum of half of the insurance components and half of the solidary components multiplied by the value of a year of pensionable service (covering periods from 2021).

The base amount from 1 January 2023 is EUR 275.7562

The value of a year of pensionable service from 1 April 2022 is EUR 7.718.

To claim, you must contact the Estonian National Social Insurance Board.

#### Jargon busters

- **Insured person** someone who pays the pension insurance part of social contributions or whose pension insurance part of social tax is paid by the employer; or someone for whom the right to receive a state pension is based on other grounds (right for national pension depends on residency).
- Years of pensionable service years of pensionable service include the period of activity for which the employer was required to pay social tax. These years are taken into account until 31 December 1998. The amount is dependent on the number of years of pensionable service accumulated by the insured person, i.e. work years and years regarded as work years (e.g. the raising of children, military service).
- **Insurance component** to calculate the insurance component of an insured person, the State (pillar I) pension insurance part of their individually registered social contribution is divided by the State's average amount of the pension insurance part of the individually registered social contributions (i.e. if a person's social contribution equals the State's average social contribution then the insurance component is 1.000). If a person's social contribution is lower/higher than average then the insurance component will also be lower/higher than 1.000.
- Joint component the insurance components from 2021 and new solidary component are added and divided by two. In order to calculate the solidary component, the amounts of the State pension insurance part of individually registered social tax calculated for the insured person will be totalled and divided by the pension insurance part of individually registered social tax calculated on the minimum wage for January of the corresponding year multiplied by twelve.
- **Value of the year** the value of the year of a pension is the monetary value of one year of pensionable service and an insurance component of 1.000.

#### Forms you may need to fill in

To claim an old-age pension, you must contact the Estonian National Social Insurance Board, and you must submit the following:

- a standard application;
- a passport (with a valid residence permit, in case of foreigners) or an identification card (ID-card);
- an employment record book;
- a diploma from a vocational school, secondary specialised educational facility or a higher educational facility;
- a child's birth certificate;
- a military ticket;
- a marriage certificate for a person who changed their name during marriage;
- 1 photo (3 x 4 cm);
- the account number, if the applicant wishes to transfer the pension to their bank account.

The application form is available from the client service offices of the Estonian National Social Insurance Board (the addresses and reception hours of the client service offices are available under the Client service

http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna) section of the homepage.

You can file the pension application:

- At the customer service of the Social Insurance Board;
- By email (digitally signed);
- By regular mail.

#### **Know your rights**

- <a href="https://www.sotsiaalkindlustusamet.ee/en/pension-benefits/applying-pension">https://www.sotsiaalkindlustusamet.ee/en/pension-benefits/applying-pension</a>
- <a href="https://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefitshttps://www.sotsiaalkindlustusamet.ee/en/pension-types-pension-

Publications and webpage of the European Commission

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

#### Who do you need to contact?

The **Estonian National Social Insurance Board** has 17 client service offices across Estonia that deal with requests and applications in person, as well as via mail.

Information is available on telephone number 16106 (in Estonia) or +372 612 1360 between 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna</a>).

Visit us at our regional offices on any working day (please see Client Service <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna</a>).

Applications submitted electronically must be digitally signed.

# Social assistance

### **State pensions**

This chapter covers what you need to know about **state pensions** and claiming them in the Republic of Estonia.

This chapter provides introductory information on all state pensions.

#### In what situation can I claim?

The state pays a monthly financial social insurance benefit - a **State pension** for old age, loss of a provider. This benefit, based on the principle of solidarity, is paid to the permanent residents of Estonia and foreigners residing in Estonia on the basis of temporary residence permits or temporary right of residence. **The people covered by State pension insurance** are those who pursuant to the Social Tax Act pay the pension insurance part of social tax or for whom the pension insurance part of social tax must be paid. Additionally, **State pension insurance covers persons** for whom the right to receive a state pension is based on other grounds pursuant to the State Pension Insurance Act.

#### What conditions do I need to meet?

The following people have the right to receive State pensions:

- permanent residents of Estonia;
- foreigners residing in Estonia on the basis of temporary residence permits or temporary right of residence;
- persons residing in a foreign country which has not entered into an international agreement with Estonia;
- If a person resides in a foreign country which has entered into an international agreement with Estonia, pensions within the scope of application of the international agreement will be paid on the basis of the international agreement

For more detailed information, please click on the pension that you are interested in.

#### Old-age pension

People who have reached 64 years of age and who have accumulated a pension qualifying period in Estonia of at least 15 years have the right to receive an old-age pension.

#### Survivor's pension

Upon the death of a provider, family members who were dependent on him or her have the right to receive a survivor's pension. Survivor's pension is granted to the children, parents and the not working widow or widower (who has partial or no working ability or pregnant) irrespective of whether they were dependent on the provider or not. They are assigned a survivor's pension under the conditions set out in the State Pension Insurance Act.

#### National pension

A national pension is payable to:

- 1. People who have reached 64 years of age, have not accumulated the pension qualifying period required for the grant of old-age pension and who have been permanent residents of Estonia or have resided in Estonia on the basis of a temporary residence permit or temporary right of residence for at least 5 years immediately before making a pension claim.
- 2. People who have reached old-age and who were paid the national pension on grounds of permanent incapacity for work. The pension amount is 100% of the national pension rate.
- 4. Family members in the event of the loss of a provider, where the family members are not eligible for survivor's pension because the provider had not accumulated the required

pension qualifying period, provided that the provider had been a permanent resident of Estonia or had resided in Estonia on the basis of a temporary residence permit or temporary right of residence for at least 1 year immediately before his or her death.

#### Mandatory funded pension

As the main supplement to the state pension, the aim of this pension is to mitigate the problems caused by demographic changes, and to provide additional income during retirement.

Joining the funded pension scheme is automatic for people born in or after 1983 with the opt-out possibility. The right and obligation to make payments commences on 1 January of the year following the year in which the obligated person reaches 18 years of age.

Since 1 November 2010 to 1 January 2020, only people born in 1983 or later have been allowed to join the scheme. Since 1 January to 30 November 2020 people born 1970 to 1982 were allowed to join the scheme. From 1 January 2021 everyone may join the scheme.

From 6 November 2020 the reform of funded pension scheme was entered into force that made fundraising in the second pillar voluntary. People may take out their money from scheme before pensionable age with the income tax penalty. Also, in addition to pension funds, one can invest second pillar contribution to pension investment account.

#### What am I entitled to and how can I claim?

To claim any of the state pensions you must contact the Social Insurance Board of the Republic of Estonia.

To find out more about your rights, please click on the pension you are interested in.

- Old-age pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Vanaduspension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Vanaduspension</a>;
- Survivor's pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Toitjakaotuspension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Toitjakaotuspension;</a>
- National pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Rahvapension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Rahvapension</a>;
- Mandatory funded pension (pillar II).

A person who has accumulated a pension qualification period of at least 1 year in a Member State of the European Union, Norway, Iceland, Liechtenstein or Switzerland must submit the pension application with the documents proving the accumulated period to the competent authority in the country of residence <a href="https://www.sotsiaalkindlustusamet.ee/en">https://www.sotsiaalkindlustusamet.ee/en</a>.

#### Jargon busters

• **State pension**: there are 3 state pensions, paid by the state and based on the principle of solidarity. These state pensions are: the old age pension, the survivor's pension and the national pension. The mandatory funded pension pillar II is a partial state pension.

#### Forms you may need to fill in

To claim each state pension, you must submit a standard application and any other documents required to the Estonian National Social Insurance Fund.

All of the required forms and application forms can be found here:

• https://www.sotsiaalkindlustusamet.ee/en/pension-benefits/applying-pension.

More information on the required additional documents for claiming each pension can be found on the following webpages.

- Old-age pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Vanaduspension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Vanaduspension</a>;
- Survivor's pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Toitjakaotuspension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Toitjakaotuspension;</a>
- National pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Rahvapension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Rahvapension</a>;
- Mandatory funded pension (II pillar).

# **Know your rights**

- Social Insurance Board <a href="https://www.sotsiaalkindlustusamet.ee/en">https://www.sotsiaalkindlustusamet.ee/en</a>
- Pension centre
- Old-age pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Vanaduspension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Vanaduspension</a>
- Survivor's pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Toitjakaotuspension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Toitjakaotuspension</a>
- National pension <a href="http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Rahvapension">http://www.sotsiaalkindlustusamet.ee/et/pension/pension-liigid-ja-soodustused#Rahvapension</a>
- Mandatory funded pension (II pillar)

Publications and webpage of the European Commission:

• <a href="http://ec.europa.eu/social/main.jsp?catId=849&langId=en">http://ec.europa.eu/social/main.jsp?catId=849&langId=en</a>

# Who do you need to contact?

The application form is available from the client service offices of the **Estonian National Social Insurance Board** (the addresses and reception hours of the client service offices are available under the 'Client service' <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna</a>) section of the homepage.

The Estonian National Social Insurance Board can also be contacted by telephone.

Information is available on telephone number 16106 (in Estonia) or +372 612 1360 between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see Contacts). <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna</a>

Visit us at our regional offices on any working day (please see Client Service). http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused-loeteluna

## Minimum resources

This chapter covers what you should know about claiming **means-tested social security benefits** in Estonia if you are a permanent resident of the Republic of Estonia, or if you reside in Estonia on the basis of a temporary residence permit or a temporary right of residence.

#### In what situation can I claim?

The means-tested social security benefits for permanent residents of Estonia or foreigners residing in Estonia on the basis of a temporary residence permit are subsistence benefit, unemployment allowance and needs-based family benefit.

They may be claimed by all permanent residents of Estonia or foreigners residing in Estonia on the basis of a temporary residence permit or a temporary residence right.

#### What conditions do I need to meet?

The following social security benefits may be claimed by permanent residents of Estonia or foreigners residing in Estonia on the basis of a temporary residence permit or a temporary residence right.

#### **Subsistence benefit** (toimetulekutoetus)

Subsistence benefit may be claimed by a person living alone or by a family whose monthly net income, after the deduction of the fixed expenses connected with their housing under the terms provided in the Social Welfare Act, is below the subsistence level.

# **Unemployment allowance** (töötutoetus)

You have the right to claim unemployment allowance if:

- you are registered as unemployed;
- your monthly income is less than 31 times the daily rate of the unemployment allowance (EUR 327.05);
- for a period of at least 180 days in the year before being registered as unemployed you were occupied with work, an activity regarded as work or another activity of such a nature that it would not be possible to expect you to have worked during the year before you were registered as unemployed.

#### What am I entitled to and how can I claim?

If you wish to claim any of the Estonian social insurance benefits listed above, and you satisfy the criteria, then you have the right to receive the following benefits.

#### **Subsistence benefit**

Subsistence level is established on the basis of minimum expenses for purchases of food, clothing, footwear and other goods and services that satisfy basic needs. According to the State Budget Act of 2021, the subsistence level for a person living alone or for the first member of a family for 2023 is EUR 200 per month. The subsistence level for each minor family member is EUR 240 per month. The subsistence level of the second and each subsequent adult member of a family is EUR 160 per month.

In addition to subsistence benefit, beneficiaries of subsistence benefits where all family members are minors are entitled to an additional social benefit of EUR 15, which will be paid by local government from state budget funds.

In addition to the subsistence benefit, the rural municipality or city government may assign and pay additional social benefits from the local government budget.

# **Unemployment allowance**

If you are assigned the unemployment allowance, you have the right to claim the allowance for up to 270 days, at a daily rate of EUR 10.55 and a 31-day rate of EUR 327.05.

#### Forms you may need to fill in

#### **Subsistence benefit**

To claim subsistence benefit you must submit an application to the local government listing the names and personal identification codes or dates of birth of the persons to be taken into account when assessing the benefit.

The application must include documents certifying the net monthly income of a person living alone or the members of a family received during the preceding month and the amount of allowances received. If an income type or amount cannot be substantiated with documented proof, the applicant for the subsistence benefit must confirm it with their signature.

If you wish the housing costs to be covered, you need to append documents certifying:

- the right to use the dwelling (submitted upon primary application and upon change of the legal basis);
- the fixed expenses connected with the dwelling payable during the given month.

If the benefit is being claimed for the first time, or if the elements included in the following list change, a written list must be included that names the following objects used or owned by the applicant or his or her family:

- immovable property and movable housing;
- vehicles within the meaning of the Traffic Act;
- securities within the meaning of the Securities Market Act.

#### **Unemployment allowance**

To claim unemployment allowance you must submit the following to the Unemployment Insurance Fund:

- an application;
- a personal identification document;
- documents which prove that you have been employed or engaged in work or an activity equal to work for at least 180 days during the twelve months prior to registration as unemployed;
- if you worked outside Estonia before registering as unemployed you must submit documents proving the start and end of the employment relationship and the reason for terminating the most recent employment relationship.

# **Know your rights**

More information on subsistence benefit and unemployment allowance is available at the following websites.

- Subsistence benefit;
- Unemployment allowance;
- Ministry of Social Affairs;

Publications and webpage of the European Commission

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

#### Who do you need to contact?

The subsistence benefit is determined and paid by the rural municipality or city government. The application for subsistence benefit must be submitted to the local **government** of the administrative territory where the applicant lives, not later than the last day of the given month.

Subsistence benefit is assigned within 5 working days of the submission of all of the relevant documents. The rural municipality or city government pays the benefit amount within 3 working days of making its decision.

You can submit an unemployment allowance application in person by contacting a suitable office of the Unemployment Insurance Fund or through the self-service **section**, by clicking on the following link: <a href="https://www.tootukassa.ee/tkauth/login">https://www.tootukassa.ee/tkauth/login</a>.

E-mail: info@sm.ee

# Unemployment

# **Unemployment insurance benefit**

This chapter covers what you need to know about claiming **unemployment insurance benefit** (töötuskindlustushüvitis) and **unemployment allowance** (töötutoetus) in Estonia.

#### In what situation can I claim?

You can claim **unemployment insurance benefit** if you are unemployed and meet the eligibility requirements:

- you must be involuntarily unemployed (you were made redundant at your last place of employment);
- the organisation was wound up;
- your employment contract was terminated during a probationary period;
- your employer cancelled your employment contract due to your long-term incapacity for work;
- your fixed-term employment contract expired, etc.

**Unemployment allowance** can be claimed by a person who has not right to receive unemployment insurance benefit and who has worked or performed an activity regarded as work (raising children, in full-time education or study, completing military service, etc.) for at least 180 days during the 12 months preceding the claim.

#### What conditions do I need to meet?

You have the right to claim the **unemployment insurance benefit** if:

- you are registered as unemployed;
- you have submitted an application for unemployment insurance benefit;
- contributions have been paid for you for at least 12 months during the 3 years prior to your being registered as unemployed;
- you did not leave your last place of work or service voluntarily (except in the cases stated in § 37 (5), § 91 (2) and § 107 (2) of the Employment Contracts Act), by agreement with your employer (§ 79 of the Employment Contracts Act) or due to your own wrongful breach (§ 88 (1) 3-8) of the Employment Contracts Act, § 94 of the Civil Service Act).

You have the right to claim **unemployment allowance** if:

- · you are registered as unemployed;
- your monthly income is less than 31 times the daily rate of the unemployment allowance (EUR 327.05);
- for a period of at least 180 days in the year before being registered as unemployed you were occupied with work, an activity regarded as work or another activity of such a nature that it would not be possible to expect you to have worked during the year before you were registered as unemployed.

# What am I entitled to and how can I claim?

Applications for unemployment insurance benefit can be made at a suitable Unemployment Insurance Fund office or through the self-service section of the webpage. To claim unemployment insurance benefit at an Unemployment Insurance Fund office you must submit an application to register as unemployed and claim unemployment insurance benefit, and you must include your identification document. When claiming unemployment insurance benefit through the self-service section, you must fill out the electronic

applications on registration as an unemployed person and an unemployment insurance benefit claim form.

As of 1 July 2014, the insurance period is calculated in months and years. Every 12 months in an insurance period is deemed a year of insurance period.

If your insurance period is:

- shorter than 5 years, the Unemployment Insurance Fund will assign you benefit for 180 calendar days;
- 5 to 10 years, the Unemployment Insurance Fund will assign you a benefit for 270 calendar days;
- 10 years or longer, the Unemployment Insurance Fund will assign you a benefit for 360 calendar days.

The unemployment insurance benefit amount for a single calendar day is:

- 60% of a calendar day's wage from the 1st to the 100th calendar day;
- 40% of a calendar day's wage from the 101st to the 360th calendar day.

To claim unemployment allowance, please contact the <u>county office of the Estonian Unemployment Insurance Fund</u> and submit an application. With the application you must present an identification document and documents that provide evidence that you were occupied during the 12 months before being registered as unemployed.

Unemployment allowance is paid for up to 270 days. If the most recent employment relationship was terminated at the initiative of the employer due to breach of work duties, loss of confidence or an unbecoming act, then unemployment benefits are paid for a maximum of 210 days. Unemployed persons who have received unemployment insurance benefit for a period shorter than 270 days shall receive unemployment allowance until the end of the period of 270 days. If you have been assigned unemployment insurance benefit, you may not simultaneously apply for unemployment allowance.

Unemployment allowance is paid if the unemployed person comes to the Unemployment Insurance Fund for meetings, complies with the conditions set out in the job-seeker's plan and carries out the activities it describes. The daily rate of the unemployment allowance in 2023 is EUR 10.55. The allowance is calculated and paid retroactively for the days between visits. The allowance is paid into the personal bank account of the unemployed person.

#### Forms you may need to fill in

When claiming unemployment insurance benefit or unemployment allowance at an Unemployment Insurance Fund office, you must submit applications to register as unemployed and claim unemployment insurance benefit or unemployment allowance, and you must include your identification document. When claiming unemployment insurance benefit or unemployment allowance through the self-service section, you must fill out the electronic application on registration as an unemployed person and an unemployment insurance benefit or unemployment allowance claim form.

## **Know your rights**

- Claiming unemployment insurance benefit;
- Claiming unemployment allowance;
- Estonian Unemployment Insurance Fund;

Publications and webpage of the European Commission

• <a href="http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index">http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index</a> en.htm.

# Who do you need to contact?

Offices of the Unemployment Insurance Fund across Estonia

E-mail: <a href="mailto:info@tootukassa.ee">info@tootukassa.ee</a>
Skype: tootukassa

Helpline (in Estonia): 15501

(Mon-Thu 8.30-16.45; Fri 8.30-15.30)

https://www.eesti.ee/en

# **Moving abroad**

# **Moving abroad**

This chapter covers what you should know about the **benefits paid in Estonia if you have accumulated an insurance period in another EU Member State, Norway, Switzerland, Iceland or Liechtenstein**.

Regarding UK the EU-UK Withdrawal Agreement or the EU-UK Trade and Cooperation Agreement is applied.

This chapter provides information on State pension and outlines your rights to parental benefits and unemployment insurance benefits if you have accumulated an insurance period outside Estonia.

#### In what situation can I claim?

#### Social insurance and the regulations of the European Union

The regulations do not affect the social insurance status of a person who resides and works solely in Estonia. However, when moving to live and/or work in another Member State, the coordination rules of the social insurance systems apply. Rules are based on four principles.

- 1) **Equal treatment**. Discrimination on any grounds is prohibited. The fact that a person claiming benefits in a Member State is not a citizen or permanent resident of that state is not sufficient grounds for disqualifying him or her from receiving benefits.
- 2) **One Member State's legal acts apply at a time**. Usually, workers are socially insured in the state where they work.
- 3) **Export of pensions, benefits and allowances**. E.g. the pension earned in Estonia will continue to be paid out if the pensioner moves to another EU Member State to live.
- 4) **Accumulation of insurance periods**. The insurance periods accumulated in all EU Member States are added together when evaluating someone's right to claim a social insurance benefit.

You can claim the benefits below in the following manner if you have accumulated an employment and insurance period in another EU Member State, Switzerland, Liechtenstein, Norway or Iceland. This also applies to the EEA states.

#### What conditions do I need to meet?

#### Parental benefit

European Council Regulation No 883/2004 applies to applicants who worked in a country in the European Economic Area (EEA) or the Swiss Confederation during the calendar year preceding the time at which the right to the benefit arose. In accordance with the principles of the regulation concerning the application of the social insurance systems for workers and their families moving within the EU, the time worked in other countries must be considered as being the same as if the person had worked in Estonia, i.e. the accumulation periods are added together. Claiming Estonian parental benefit as such does not require a minimum working period nor payment of contributions for a minimum period. However, the income earned in the previous calendar year is taken into account when calculating the amount of the benefit which is 100% of the average income of the previous calendar year. In case of no income the person has a right to a minimum benefit. Income actually earned in another country is not taken into account in Estonia or when calculating the amount of the parental benefit. For the purposes of calculating the parental benefit for parents who worked in another EEA country or the Swiss Confederation and Estonia during the previous calendar year or who worked in Estonia before taking pregnancy and maternity leave, the social tax paid in Estonia during the previous calendar year is also considered as paid for time spent working in other EEA countries or the Swiss Confederation. This means that the period spent working in another country in the previous calendar year will be added to the period spent working in Estonia during the previous calendar year, and the benefit amount will be calculated on the basis of the number of months spent working and the individually

registered social tax in Estonia. The average monthly income calculated on the basis of the social tax will be considered as paid for every month spent working during the previous calendar year. As the time between the previous calendar year and the child's birth may be up to a year, the social tax paid in Estonia between the calendar year and pregnancy and maternity leave may, exceptionally, be taken into consideration if no social tax was paid during the previous calendar year in Estonia.

More information: <a href="http://www.sotsiaalkindlustusamet.ee/et/sotsiaalkindlustus-euroopa-liidus">http://www.sotsiaalkindlustusamet.ee/et/sotsiaalkindlustus-euroopa-liidus</a>

# **Unemployment insurance benefit**

When assigning unemployment insurance benefits, the unemployment insurance periods accumulated in all Member States (as well as Norway, Iceland, Liechtenstein and Switzerland) are taken into consideration. To claim unemployment insurance benefits in Estonia, the person must have been employed and paid unemployment insurance premiums for at least 12 months within the 36 months preceding registration as unemployed. If the person also paid unemployment insurance premiums while working in another Member State, the insurance periods will be added together. That way, the person has the right to claim the Estonian unemployment insurance benefits even where the required 12 months of unemployment insurance premium payments have been accumulated through working in several countries.

## State pension

A person who has accumulated a pension qualification period of at least 1 year in an EU Member State, Norway, Iceland, Liechtenstein or Switzerland, must present a pension application with the documents proving the accumulated period to a competent authority of the country of residence or the <u>Social Insurance Board</u>.

The State pension will continue to be paid out if the pensioner moves to another EU Member State. The same applies to other benefits and allowances unless they are mentioned in Annex X of the European Council Regulation No 883/2004.

# What am I entitled to and how can I claim?

To claim unemployment insurance benefit in Estonia, you must have paid unemployment insurance premiums for at least 12 months within the 36 months preceding registration as unemployed. If you have also paid unemployment insurance premiums while working in other Member States (e.g. Finland and Sweden), the insurance periods will be added together. That way, you have the right to claim Estonian unemployment insurance benefits even where the required 12 months of unemployment insurance premium payments have been accumulated through working in several countries.

The length of the unemployment insurance period also determines how long you may claim the benefit for. If prior to becoming unemployed you worked for 12 months in Finland, 24 months in Ireland and 24 months in Estonia, your unemployment insurance period is calculated as 12 + 24 + 24 = 60 months, and in accordance with the Estonian Unemployment Insurance Act you have the right to claim 270 days' worth of benefits.

The calculation of parental benefits in 2023 is based on the following figures:

- 1. **Minimum parental benefit rate**, EUR 654 per month. The benefit base rate for a person paid parental benefit who received no income that was subject to social tax during the previous calendar year (e.g. unemployed students).
- 2. **Minimum wage rate**, EUR 725 per month. The parental benefit at minimum wage rate is paid to a person whose average monthly income for the previous calendar year was equal to or less than the minimum wage.
- 3. **The maximum monthly benefit rate** is triple the average income liable for social tax for the previous calendar year with a ceiling of EUR 4291.29 per month in 2023.

You have the right to claim social insurance benefit if you meet the conditions. To claim, please contact the Estonian National Social Insurance Board or submit an application through <a href="thm://two.org/lease-contact-new-color="thm://two.org/lease-contact-new-color="thm://two.org/lease-contact-new-color="thm://two.org/lease-contact-new-color="thm://two.org/lease-contact-new-color="thm://two.org/lease-contact-new-color="thm://two.org/lease-contact-new-color="thm://two.org/lease-contact-new-color="thm:/two.org/lease-color="thm:/two.org/lease-color="thm:/two.org/lease-color="thm:/two.org/lease-

More information on rights can be found here:

- http://www.sotsiaalkindlustusamet.ee/sotsiaalkindlustus-euroopa-liidus/;
- https://www.tootukassa.ee/eng/node/1095.

# Jargon busters

- EEA European Economic Area
- EU European Union

#### Forms you may need to fill in

The Administrative Commission on Social Security for Migrant Workers created under the European Commission has implemented the A1 certificate (a certificate concerning the social insurance legislation applied to the certificate holder). The A1 certificate (former E101 form) indicates which state provides insurance to the holder; it is issued by the state whose social insurance legislation applies, and someone who works in several states can use it to prove to the authorities of the receiving state that he or she is not subject to the legislation of any other state insofar as employment is concerned.

In other words, he or she is not obligated to make social insurance contributions to other states; instead, his or her employers are obligated to fulfil all the obligations imposed upon them in relation to their employees under the applicable social insurance legislation, especially the obligation to make social insurance contributions to the state that is providing that person with insurance and all the attendant social rights and benefits.

#### **Parental benefit**

- To claim parental benefit, you must submit an application and an identification document to the Estonian National Social Insurance Board;
- Applicants who are on parental leave must submit a certificate from their employer indicating the duration of the parental leave and the name of the child;
- The application may be submitted in person to a client service office of the Estonian National Social Insurance Board or sent via mail. The application may also be submitted electronically through <a href="the State portal">the State portal</a>.

The application form is available from the client service offices of the Estonian National Social Insurance Board (the addresses and reception hours of the client service offices are available under the 'Client Service' section of the homepage).

#### **Unemployment insurance benefit**

To combine unemployment insurance periods from other Member States, you must submit form U1 when claiming unemployment insurance benefit. The form is issued by the labour market or unemployment insurance authorities of Member States, who will indicate on the form the unemployment insurance period that you have accumulated in that state. It is advisable to obtain a U1 form from the local authority when moving from one Member State to another. Information on applying for the U1 form in the Member States can be found on the right.

You can also apply for the form at a later date - either in person or through an unemployment insurance fund, but it may take longer. If you wish to apply for the form through an unemployment insurance fund, then the U1 application form can be filled out electronically or on a printout.

All documents that prove employment in a Member State (employment contracts, wage slips, certificates from the employer or a tax authority, etc.) should be attached to the

application. An application for a U1 form can be filled out and submitted from the unemployment insurance fund.

#### State pension

If a person has accumulated a pension qualification period of at least 1 year in a Member State of the European Union, Norway, Iceland, Liechtenstein or Switzerland, the pension application, together with the documents proving the accumulated period, must be submitted to the competent authority in the country of residence or the <a href="Estonian National Social Insurance Board">Estonian National Social Insurance Board</a>.

The application can be submitted through the state portal <a href="www.eesti.ee">www.eesti.ee</a>. More information on the procedure for claiming benefits or pensions is available here: <a href="http://www.sotsiaalkindlustusamet.ee/tootamine-euroopa-liidu-liikmesriigis-2/">http://www.sotsiaalkindlustusamet.ee/tootamine-euroopa-liidu-liikmesriigis-2/</a> or <a href="https://www.tootukassa.ee/eng/node/1095">https://www.tootukassa.ee/eng/node/1095</a>.

### **Know your rights**

- Estonian National Social Insurance Board
- Unemployment Insurance Fund
- · Parental benefit
- Unemployment benefit and the EU
- Social insurance in the European Union
- Research Cooperation Centre of the European Union
- International Social Security Association, ISSA

Publications and webpage of the European Commission

• <a href="http://ec.europa.eu/social/main.jsp?catId=849&langId=en">http://ec.europa.eu/social/main.jsp?catId=849&langId=en</a>

#### Who do you need to contact?

The application form is available from the client service offices of the **Estonian National Social Insurance Board.** 

The Estonian National Social Insurance Board has 17 client service offices across Estonia that deal with requests and applications in person, as well as via mail.

Information is available on telephone number 16106 (in Estonia) or +372 612 1360 between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see<a href="https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused">https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused</a>).

Visit us at our regional offices on any working day (please see Client Service <a href="https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused">https://www.sotsiaalkindlustusamet.ee/et/organisatsioon-kontaktid/ska-klienditeenindused</a> ).

Applications submitted electronically must be digitally signed.

For unemployment benefit, please contact the **Estonian Unemployment Insurance Fund** (Mon-Thu 8:30-16:45; Fri 8:30-15:30).

Helpline (in Estonia): 15501 E-mail: info@tootukassa.ee

# Non-resident pension recipient

This chapter covers what you should know about **claiming a pension from Estonia while residing in a foreign State**. This chapter covers your rights, the documents required during the application process and other important information.

#### In what situation can I claim?

If you qualify for a pension from Estonia but reside in a foreign State you can claim pension from the foreign State.

Estonian old age pensions are paid worldwide if you have accumulated sufficient pension insurance periods needed by law only in Estonia.

Estonian survivor's pensions and also pensions calculated on the basis of insurance period of other EU, EEA as well as countries with which Estonia has social security agreements (Russia, Belarus, Ukraine, Moldova, Australia and Canada) are also paid if you reside in those countries.

#### What am I entitled to and how can I claim?

You need to submit a certificate stating that you reside in a foreign state. The form you need to fill in is available here: <a href="http://www.sotsiaalkindlustusamet.ee/et/iseteenindus/blanketid#Pensioni%20blanketid">http://www.sotsiaalkindlustusamet.ee/et/iseteenindus/blanketid#Pensioni%20blanketid</a>

The certificate must be re-submitted to the Estonian National Social Insurance Board each year.

On 1 May 2013, a provision was added to the Estonian State Pension Insurance Act requiring non-resident pension recipients to submit a Life Certificate by no later than 1 March each year.

If your address is outside Estonia, please submit a Life Certificate, certified by the authority of the state of residence, to the Social Insurance Board annually each year and no later than 1 March. The authority may be a social welfare system authority, the Pensions Board, a local government institution or a notary public in your state of residence. A residency certificate issued by the tax authority of your state of residence may be submitted instead of a Life Certificate.

#### Forms you may need to fill in

You must submit a certificate stating that you reside in a foreign state. The form you need to fill in is available here: <a href="http://www.sotsiaalkindlustusamet.ee/et/iseteenindus/blanketid#Pensioni%20blanketid">http://www.sotsiaalkindlustusamet.ee/et/iseteenindus/blanketid#Pensioni%20blanketid</a>

The certificate must be re-submitted annually to the Estonian National Social Insurance Board.

#### **Know your rights**

- <a href="https://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefits">https://www.sotsiaalkindlustusamet.ee/en/pension-types-pensions-and-benefits</a>
  Publications and webpage of the European Commission:
  - http://europa.eu/youreurope/citizens/work/retire-abroad/index en.htm.

# Who do you need to contact?

The **Estonian National Social Insurance Board** has 17 client service offices across Estonia that deal with requests and applications in person, as well as via mail.

The Estonian National Social Insurance Board can also be contacted by telephone.

Information is available on telephone number 16106 (in Estonia) or +372 612 1360 between the hours of 9:00-17:00 on all working days and the general phone numbers of the Estonian National Social Insurance Board's offices (please see <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused</a>).

Visit us at our regional offices on any working day (please see Client Service). <a href="http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused">http://www.sotsiaalkindlustusamet.ee/et/klienditeenindused</a>.

Applications submitted electronically must be digitally signed.

# Main residence

# Main residence

#### In what situation can I claim?

A citizen of the European Union, a member state of the European Union Economic Area and Swiss Confederation (hereinafter an EU citizen) has a right to stay in Estonia on the basis of a valid travel document or an identity card for the period of up to three months without registration of the right of residence.

After 3 months, if a person continually stays in Estonia, they must register the place of residence at the population register of Estonia.

The residence of a person is the place where they permanently or primarily lives.

The right of temporary residence is granted for a period of five years and will be extended automatically for a period of five years, if your registered place of residence is continually in Estonia.

#### What conditions do I need to meet?

An EU citizen obtains the right of temporary residence upon registration of their place of residence in the population register of Estonia.

You can register for a permanent residence, if you have resided in Estonia on the basis of the right of temporary residence during 5 successive years. A child under 1, of an EU citizen who permanently resides in Estonia, has the right of permanent residence.

In some <u>exceptions</u> you may obtain the right of permanent residence prior the fulfilment of 5 years:

- Exception 1 you reside for at least 3 years and you have been employed or selfemployed for at least the last twelve months and have attained the pensionable age;
- Exception 2 you reside for at least last two years and are unable to work;
- Exception 3 you are unable to work because of work injury or occupational disease;
- Exception 4 you have worked in Estonia as an employed or self-employed person for at least three years and you are currently working in another EU member state but you will return to Estonia at least once a week.

## What am I entitled to and how can I claim?

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

family benefits, maternity and parental benefit, benefits for disabled persons, work ability benefit, unemployment benefit and allowance, pension and social welfare benefits.

#### Forms you may need to fill in

Documents requested for applying for an ID-card

- an application for identity documents;
- an identity document;
- 1 colour photo with measures 40x50 mm;
- a document certifying the payment of the state fee.

If you apply on behalf of a child under 15, the following must be added to the abovementioned documents:

- a child's identity document, if such exists;
- an identity document of the legal representative;
- if the parent's name in the child's birth certificate differs from the name in the parent's identity document, please submit a document certifying the change of the name of the parent (e.g. certificate of marriage), if the name was changed in a foreign country not in Estonia;
- If the application is being submitted by a guardian who has been appointed by the Court, or a legal representative of the guardianship authority, then the following must also be added:

a document certifying the right of representation (except if the data of the document have been entered into the population register of Estonia);

an authorization letter (if the application is being submitted by an authorized representative of a guardianship authority).

#### Issue of the ID-card:

The ID-card is issued within 30 days (after acceptance of the application for proceeding) to the applicant in person at the Service Office named on the application form. The ID-card of a child under 15 is issued to his/her legal representative.

An ID-card applied for in urgent procedure (the first ID-card cannot be applied for in urgent procedure) is issued within 5 working days (starting from the working day following the date of submission of the application) solely in Tallinn Service Offices. Upon receipt of the ID-card please present an identity document.

# Who do you need to contact?

For registration of the place of residence please address to the local government authority nearest to your place of residence. More information about the registration of your place of residence can be obtained at the local government authority or <u>on the home page of the Ministry of Internal Affairs</u> (<a href="https://www.siseministeerium.ee/en/contact">https://www.siseministeerium.ee/en/contact</a>).

- <a href="https://www.politsei.ee/en/kontakt/kmb/index.dot;">https://www.politsei.ee/en/kontakt/kmb/index.dot;</a>
- https://www.politsei.ee/en/kontakt/.

For applying for the document (ID-card) which certifies the right of temporary residence, please address within the period of one month from the registration of your place of residence **in person** in a <u>Service Office</u>. An application on behalf of a child under 15 is submitted by their <u>legal representative</u> (e.g. parent).

## Getting in touch with the EU

#### In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: <a href="mailto:european-union/contact\_en">europa.eu/european-union/contact\_en</a>

#### On the phone or by email

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: europa.eu/european-union/contact en

# Finding information about the EU

#### **Online**

Information about the European Union in all the official languages of the EU is available on the Europa website at: <a href="mailto:european-union/index">european-union/index</a> en

# **EU publications**

You can download or order free and priced EU publications at: <u>publications.europa.eu/en/publications</u>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see <u>europa.eu/european-union/contact en</u>).

#### EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: <a href="mailto:eur-lex.europa.eu">eur-lex.europa.eu</a>

#### Open data from the EU

The EU Open Data Portal (<u>data.europa.eu/euodp/en</u>) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

