



# **Your social security rights in Malta**



## **EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion  
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Unit D.2: Social Protection

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# **Your social security rights in Malta**

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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 provides an overview of the benefits payable to families with children.

### When can I make a benefit claim?

#### **Child Benefit** (*Allowance tat-Tfal*)

Child Benefit is payable to families residing in Malta, having children under the age of 16. The benefit rate is calculated on the difference between €25,924 and the total income of both parents (declared in the year prior to their application). If the total income exceeds €25,924, a flat-rate is payable amounting to €450 per year per child. An annual supplement of €140 is also payable to families exceeding the maximum income and €160 is payable to families which income is below the threshold. Children over 16 qualify for a reduced rate if they are in full-time education or training or in unremunerated employment.

#### **Benefit for disabled children** (*Allowance għal tfal b'Diżabilità*)

This benefit is payable to every family with physically or mentally disabled children and who are not receiving any other social security allowance for the same disability.

#### **Foster care Allowance** (*Allowance għal Min Jieħu Hsieb*)

Foster children or children living in an institution are entitled to this benefit.

These two above-mentioned benefits are not means tested.

#### **In-Work Benefit**

This income-related benefit is payable to working parents earning a prescribed amount with children under 23 years of age.

#### **Child Birth or Adoption Bonus** (*Bonus Għat-Twelid ta' Tarbija jew Addozzjoni*)

This is a one-time payment for each child born or adopted in Malta after 1<sup>st</sup> January 2020.

### How can I qualify?

#### **Child Benefit:**

The applicant must reside in Malta and have children under the age of 16. If the children are over 16, they must be in full-time education or training or in unremunerated employment.

The benefit is means-tested.

#### **Benefit for disabled children**

This benefit is open for applicant's whose children have a physical or mental disability.

#### **Foster Care Allowance**

The applicant may apply for this allowance when fostering children in need.

#### **In-Work Benefit**

- a) For couples who are both in employment and whose combined annual earnings from a gainful occupation/activity is between €10,000 and €50,000 where the earnings of one of them is not less than €3,000 per year and with children living at the same address who have not reached the age of 23 years.
- b) For couples where only one of the spouses/partners is engaged in a gainful activity and whose annual earnings from this activity is between €6,600 and €35,000 and with children living at the same address who have not reached the age of 23 years.

For lone parents (one-parent family) whose annual earnings from a gainful occupation/activity is between €6,600 and €35,000 and with children living at the same address who have not reached the age of 23 years.

### **Child Birth or Adoption Bonus**

The applicant must have been a resident of Malta for a period of 10 years prior to the birth or adoption of a child. The birth or adoption of the child must be registered with the Public Registry of Births of Malta. Only births or adoptions which occurred after 1<sup>st</sup> January 2020 are eligible for this payment.

### **What am I entitled to and how can I make my claim?**

#### **Child Benefit:**

The lowest rate of child benefit that can be paid is €450 per year for each child, while the highest rates are:

- €24.08 per week for one child;
- €48.16 per week for two children;
- €72.24 per week for three children;
- €96.32 per week for four children;
- €24.08 per week for any other child.

If the parents' total income does not exceed €25,924 per year, the amount of benefit paid is equivalent to the difference between €25,409 and the parents' actual income which is then multiplied with 6.5%. There is a minimum income threshold of €6,659, therefore any income below this amount is considered as €6,659.

A benefit calculator is available through the following link:

<https://mysocialsecurity.gov.mt/CalculateCA.aspx>

#### **Benefit for disabled children**

This weekly €30 benefit is paid as a supplement to the Child Benefit. This is paid regardless of the parents' income.

#### **Benefit for children in care**

This amounts to €110 per week for each fostered child.

#### **In-Work Benefit**

This income-related benefit is payable for each child under 23 years of age. The rates payable are available through the following link:

<https://mysocialsecurity.gov.mt/CalculateIWB.aspx>

#### **Child Birth or Adoption Bonus**

A one-time payment of €400 which is not income-related.

### **Forms required for completion**

- [Application for Child Benefit](#)
- [Application for Disabled Child Allowance](#)
- [Application for Foster Care Allowance](#)
- [Application for In-Work Benefit](#)

### **Know your rights**

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)



Commission Website

- [Your Europe - Family Benefits](#)

### **Who do you need to contact?**

#### **Department of Social Security**

38, Ordnance Street,  
Valletta, VLT 1021  
Malta

List of Social Security Hubs, [here](#).

## **Maternity Benefits**

This chapter contains a list of benefits that pregnant women are entitled to both financially and in terms of leave.

### **When can I make a claim for benefit?**

#### **Maternity Benefit** (*Benefiċċju tal-Maternità*)

A pregnant woman who is in her eighth month of pregnancy is entitled to Maternity Benefit. It is important that the woman is ordinarily resident in Malta.

The benefit is payable to women who are not employed, to women who are self-occupied or self-employed, as well as employed women only if they do not avail themselves of maternity leave from their place of work.

#### **Maternity Leave Benefit** (*Benefiċċju dwar Liv tal-Maternità*)

A woman who is:

- in an insurable job and entitled to Maternity Leave, or
- self-occupied and eligible to Maternity Benefit,
- qualifies for Maternity Leave Benefit.

\*Under the Employment and Industrial Relations Act a distinction is made between the terms self-employed and self-occupied. While a self-occupied person is eligible for both benefits listed above, a self-employed person is only eligible for the Maternity Benefit.

### **How can I qualify?**

#### **Maternity Benefit**

A pregnant woman who is in her eighth month of pregnancy and who is ordinarily resident in Malta can qualify for the Maternity Benefit.

#### **Maternity Leave Benefit**

A woman must (a) be engaged in an insurable job and entitled to Maternity Leave or (b) be self-occupied and received the full Maternity Benefit.

### **What am I entitled to and how can I make my claim?**

The Maternity Benefit is paid at a flat-rate of €111.24 per week for 14 weeks. Self-occupied women, are entitled to €192.73 per week. A minimum of six weeks must be availed of after the birth of the child. Maternity Benefit can be paid either in full after the child's birth or divided in two instalments before and after the birth.

Maternity Leave Benefit is paid by the government for additional four weeks only to employed and self-occupied women (after the 14 weeks of Maternity Leave with a flat-rate of €192.73 per week). Non-economically actives are not entitled to the additional 4 weeks of benefit.

Furthermore, the mother or father can apply for four months' unpaid leave until the child reaches eight years of age.

The applicant must apply by means of an official form issued by the Department of Social Security (Application for Maternity Benefit) and must include a medical certificate signed by a doctor.

### **Jargon busters**

Insurable job (or self-employment) is an activity of more than 8 hours per week which involves payment of the respective social security contributions.

### **Forms required for completion**

- [Application for Maternity Benefit](#)

You also need a medical certificate signed by a doctor.

- [Application for Maternity Leave Benefit](#)

### **Know your rights**

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)

Commission Website

- [Your Europe - Family Benefits](#)

### **Who do you need to contact?**

#### **Department of Social Security**

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).

# Health

## Healthcare

This chapter contains a list of various health services provided by the Maltese system and the related eligibility criteria.

### **When can I make a benefit claim?**

People residing in Malta who are covered by social security legislation can receive healthcare under the rights established by the Ministry for Health.

### **How can I qualify?**

Eligibility for the provision of public health care services is based on the entitlement criteria as stipulated in the relevant legislation.

### **What am I entitled to and how can I make my claim?**

The Ministry for Health is responsible for the financing and provision of State-funded healthcare services. Patients are given access to specialists through a referral from a general practitioner.

In Malta, there are also private hospitals, clinics and other facilities. Care in private facilities is funded by private insurance or paid for by the patients themselves. Practitioners and specialists in Malta are allowed to exercise their profession in both public and private healthcare services simultaneously. All private care facilities, apart from family practitioner clinics and the specialised consultancy offices, must be licensed by the Public Health Authorities.

Public health care institutions provide a broad range of health care services, including care for acute conditions, chronic illnesses, ante-natal care, post-natal care, mental health care, rehabilitation and care for the elderly.

**\*\*EMERGENCY CARE** - Emergency health care services are provided free of charge in general public hospitals or in primary health care settings. EU citizens requiring emergency health care services need to present a valid European Health Insurance Card (EHIC).

**\*\* PLANNED HEALTH CARE** - Planned health care in public hospitals and primary health care centres are provided free of charge to persons living in Malta who are covered by social security and to EU nationals holding a certificate of entitlement under EU Regulations 883/2004 and 987/2009.

**\*\* DENTAL HEALTHCARE** - In case of acute emergencies, dental health care is provided free of charge in general public hospitals.

Routine dental healthcare must be paid for by patients themselves in private clinics, all of which are duly licensed by the Public Health Authorities.

**\*\* PEOPLE ON LOW INCOME** - People on a low income, as determined by a means test, are entitled to free medicines from a restricted list of essential medicines and to certain medical aids (subject to certain conditions and payment of a refundable deposit).

**\*\* PEOPLE SUFFERING FROM CHRONIC ILLNESSES** - People who suffer from chronic illnesses as listed in the Social Security Act (Chapter 318 of the Laws of Malta) are entitled to free medicines. This benefit is not means tested.

A prescription is required from a licensed practitioner for the dispensing of medicines and medical aids. Upon discharge from the public hospital patients entitled for the provision of free health care are provided with 3 day medicine supplies.

## Forms required for completion

Referral by a practitioner or specialist

## Know your rights

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)

Commission Website

- [Your Europe - Family Benefits](#)

## Who do you need to contact?

### Hospitals

Mater Dei Hospital, Msida

Sir Paul Boffa Hospital, Floriana

Sir Anthony Mamo Oncology Hospital, Msida

Karen Grech Rehabilitation Hospital, G'Mangia

Mt. Carmel Hospital, Attard

Saint Vincent de Paule Long Term Care Facility, Luqa

Gozo General Hospital, Victoria, Gozo

A list of Health Centres: [here](#)

## Long-term care

Although there is no concrete definition of long-term care, various services are provided centrally and others are given in the community:

- Community Services
- Community Care (Commcare) Service, Nursing and Caring Services, Allied Health Services, Social Work Services and other inter-professionals services in the Community such as the Community Geriatrician and Psycho-geriatrician
- Dementia Intervention Team
- Phlebotomy Community Service
- Residential Respite
- Respite at Home
- Carer at Home Scheme
- Night Shelter Service
- Meals on Wheels Service
- Handyman Service
- Home Help Service
- Continence Service
- Dementia Activity Centres
- Active Ageing Centres
- Telecare+ Service

- Telephone Rebate
- Silver-T Service
- Care in residential homes or long term care facilities
- Hospital for cancer treatment

### **When can I make a benefit claim?**

These services are claimed by the older persons or by persons with special needs.

### **How can I qualify?**

In general, only the senior citizens can benefit from these services (60+) or persons with disabilities (who hold a special Identity Card issued by the Commission for the Rights of Persons with a Disability).

### **What am I entitled to and how can I make my claim?**

There is no specific scheme for long-term care. Instead, such form of care falls under various schemes offering benefits through both cash assistance and services provided centrally or in the community. Long term care services and benefits are offered upon a professional needs assessment process following an individual application for services. Services are either provided free of charge or at a subsidised rate. Some of these benefits require a means test prior to their provision.

There are a number of services provided in the community that support older persons and persons with disabilities. The main aim of such services is to allow as much as possible the persons involved to continue living in their community and as independently as possible, while improving their quality of life and also providing respite and support to their carers. Ultimately, these services help to avoid or reduce the need to receive residential care.

**Comm Care Service (Community Nurse and other Professionals Service):** This community service is operated by different professionals, including nurses, Allied Health professionals, Social Workers and the Dementia Intervention Team. The professional team involved aims to coordinate care in a holistic manner to give highest priority to all the needs of the person. The professionals work with the patients and their relatives to help them and live as independently as possible. The team also refers the people to the various available services.

**Community Geriatrician Service:** The Community Geriatrician Service aims to provide access to senior citizens that are homebound due to a physical health problem and obtain a comprehensive Geriatric Assessment. Accordingly, the community geriatrician will carry out a domiciliary medical visit together with professionals from the Comm Care Assessment Unit.

**Community Psychogeriatric Consultation Service:** The Community Psychogeriatric Consultation service aims to provide a psychiatric evaluation to senior citizens who are homebound due to physical or mental health problems.

**Phlebotomy Community Service:** This service consists of the withdrawal of blood for blood investigation and transporting the blood samples to Pathology Department at Mater Dei Hospital. The aim of this service is the provision of phlebotomy to housebound senior citizens and persons with a disability at their own home.

**Residential Respite:** The aim of the Residential Respite service is to provide planned short-term breaks for the informal caregivers of senior citizens who are dependent. The older person will get a maximum of 3 weeks of care service in a Care Home for senior citizens. Informal caregivers may make use of this service 3 times a year.

**Respite at Home:** The Comm Care team assesses the needs of the person and provides packages accordingly. This service is to provide respite in the home of the older person.

**Carer at Home scheme:** The Carer at Home scheme aims to provide another service within the community by financially supporting senior citizens who employ a carer of their choice

to assist them in their daily needs. The Carer at Home scheme is being offered both in Malta and Gozo. The beneficiary will receive up to a maximum of €5,200 per year from when the application is approved. The benefit is paid on a monthly basis directly into a bank account indicated by the applicant.

**Night Shelters Service:** The ultimate aim of this service is to offer a safe haven for older persons who live on their own and do not feel safe at night sleeping alone. The opening times of Night Shelters are from 5 p.m. to 8 a.m. in winter and from 7 p.m. to 8 a.m. in summer. In every Night Shelter, the older person concerned has a bedroom, a bathroom and the use of a living room and kitchen at his/her disposal.

**Meals on Wheels Service:** This service helps the older persons and other persons who still live at home but find it difficult to prepare a decent meal. The Active Ageing and Community Care provides a nutritional meal for these people at a subsidised price.

**Handyman Service:** This service helps older persons and those with a disability to continue living as independently as possible in their own homes. This scheme offers up to 70 different repair services ranging from electrical works, plumbing work, and carpentry as well as transporting some items. One simple phone call is all that is needed.

**Home Help Service:** This service offers mainly domestic work and in a few situations it provides personal assistance to the elderly and people with special needs.

**Contenance Services:** This service offers very heavily subsidised incontinence products to help reduce the physical and financial hardships of the carers who help those suffering from this condition. This makes it easier for these individuals who find it difficult to continue living in their own community.

**Active Ageing Centres:** The aim of this service is to avoid as much as possible that older persons feel lonely and to help them and people with disability to remain independent and socially integrated. They also provide some respite to these people's relatives and their carers. Six additional Active Ageing Centres run in collaboration with Local Councils and other entities, focus on lifelong learning.

**Dementia Day Centres:** These aim to provide a service to those persons suffering from dementia.

**Telephone rent rebate:** This service is a discounted bimonthly rental charge of your home's residence direct telephone line. It is for older persons having the Go plc telephone service only and there is no discount on telephone calls.

**Telecare Service:** This telephone service makes it easy for those who use it to seek help whenever they need it. This reassures older persons, and persons with disability by helping them to continue living in their own homes. Telecare plus also provides reassurance to those who care for such persons.

**Silver-T Service:** The Silver-T Service consists of local transport for older persons to conduct their daily errands within the community, without having to depend on their families and friends.

Residential care for older persons is provided by the State in either government homes (8 homes) or through agreements with the private sector for service provision. The scope of this service is the provision of residential care in a physically and emotionally safe and secure environment to older persons and persons with disability who can no longer cope with living in their own homes.

Saint Vincent de Paul Long Term Care Facility caters for older persons who require complex and chronic long term care.

**Fees for the provision of services:**

People who receive some form of benefit by means of a service are expected to pay a small contribution towards the cost of the service.

For Home Help the below fees are applicable:

- a weekly contribution of €2.33 will be deducted from the pension.

- For households with more than one beneficiary, a weekly contribution of €3.49 will be deducted from the pension of any household beneficiary identified.
- If help in preparation of a light meal is requested, a household with one beneficiary will pay an extra weekly contribution of €1.16, while a household with more than one beneficiary will pay an extra weekly contribution of €1.75.

Meals on Wheels: €2.20 per meal.

Handyman Service: Rates vary according to the task performed while the client has to provide the materials.

Incontinence service: No administrative fees are incurred in applying for this service.

Night Shelter service: The rate is €2 daily.

Residents at homes for the elderly are obliged to pay 60% of their total income (this includes the pension from the Social Services Department, bonuses, foreign pensions, bank interest, rent, etc.). Residents of St Vincent de Paul Hospital are obliged to pay 80% of their total income, provided that they retain over €1,400 a year.

For Residential Care, any resident receiving level 1 care (i.e. minimum basic level of care), must contribute 60% of any pension, social assistance and bonus receivable, net of income tax, and of any other income received during the calendar year immediately preceding the year in which the assessment of such other income is made for the purposes of these regulations, net of income tax.

Also, an account shall be taken of the value of any property (excluding the house of residence) which is, or could be, invested or put to profitable use, excluding furniture, jewellery and other personal effects. The value of the property shall be treated as providing an annual income equivalent to 5.5% of its capital value. However, such contribution shall not be such as to leave the residents with less than €1,397.62 per annum at their disposal.

For Saint Vincent de Paul Long Term Care Facility, any resident of the Facility who is receiving level 2 care, shall contribute with 80% of any pension, social assistance and bonus receivable, net of income tax, and 60% of other any income received during the calendar year immediately preceding net of income tax. However, the contribution shall not be such as to leave the residents with less than €1,397.62 per annum at their disposal.

### **Forms required for completion**

All Active Ageing and Community Services: Call +356 22788800

Application for the Handyman Service: Call: +356 21242725/6

Telecare: Call +356 21483601

Commcare Service: Call 25952595

### **Know your rights**

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)
- [Active Ageing Malta](#)

Commission Website

- [Your Europe - Family Benefits](#)



## Who do you need to contact?

### Active Ageing and Community Care

FXB Building, 1st Floor  
Mdina Road  
Qormi QRM 9014

### Active Ageing and Community Care

Ċentru Servizz Anzjan  
3, Old Mint Street  
Valletta VLT 1510  
Tel. +356 22788800

## Sickness Benefits

This chapter includes information on both the benefit rates to which one is entitled to while sick and the conditions related to the same benefits.

### When can I make a benefit claim?

Employees and self-occupied persons can benefit from sickness benefits (*Benefiċċju għall-Mard*) when they are unable to go to work due to illness.

A medical certificate endorsed by the treating doctor needs to be submitted to the Department of Social Security within 10 working days from the onset of the sickness.

### How can I qualify?

To qualify, the insured person must have paid social security contributions for at least 50 weeks, 20 weeks of which paid or credited during the 2 years preceding the date of the claim for benefits.

Employers must pay a full (or half) wage or salary for all full days (or half days) of sick leave to which the employee is entitled under the national employment law or collective agreement. Subsequently, this benefit continues to be paid every week by the Department of Social Security.

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

	Daily Benefit Rate	
Type of Benefit	Single parent/married person who is maintaining the spouse not in full-time employment	Any other person
Sickness Benefit	€23.03	€14.92

Sickness Benefit is not payable for the first three days of sickness except for those suffering from fibromyalgia or under-going therapy for cancer for whom there is no waiting period. The benefit has a maximum duration of 156 days per calendar year.

However, if the person claiming this benefit undergoes surgery or suffers serious injury or serious illness due to which they would need long-term care, the Sickness Benefit can be paid up to a maximum of 312 days while the largest aggregate number of days for which Sickness Benefit is paid during a period of 2 years cannot exceed 468 days.

Under no circumstances, the total number of benefit days can exceed the total number of contributions paid by the individual concerned.

For the unemployed, Sickness Benefit is paid on the basis of a six-day week for each period of sickness during unemployment.

### **Jargon busters**

Credited contribution: A contribution that the government considers as paid even when the individual has not paid it, naturally under certain conditions recognised by law.

### **Forms required for completion**

Claimants must present a medical certificate (national format) confirming that they are sick and unfit for work. This must be signed by the consulting physician covering from the first day that they do not report to work. Patients are examined every 2 weeks by their physician if the sickness period exceeds 2 weeks. If the sickness period exceeds 60 days, the case is reviewed by a medical panel appointed by the Department of Social Security.

### **Know your rights**

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)

Commission publications and websites:

- [Social Security Systems in the EU](#)

### **Who do you need to contact?**

#### **Department of Social Security**

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).

# Incapacity

## Invalidity Pension

A contributory pension payable to persons who are engaged in a gainful activity but cannot continue to pursue such activity due to an incumbent medical condition.

### When can I make a benefit claim?

People who were employed or self-employed or in receipt of unemployment benefits and are certified by a medical practitioner that due to illness or physical/mental problems they are permanently unfit for suitable full-time or part-time employment for a period not exceeding one year from the date of application can apply for an Invalidity Pension (*Pensjoni tal-Invalidità*).

### How can I qualify?

To be able to benefit from the Invalidity Pension, the claimant must have paid at least 250 contributions and totalise an average of 50 contributions per year as an employee or a self-employed person. If the average number of contributions per year is between 20 and 49, reduced pension rates apply.

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

The Invalidity Pension amount varies according to the number of contributions paid, depending on whether the insured person is married and/or single and whether the person is entitled to a Service Pension.

The rates are adjusted in accordance with changes in the cost of living and income. The rate is not dependent on the number of dependent children.

The highest rate payable is €183.900 and the lowest is €145.16 when the person's incapacity for work is considered severe. When the incapacity is not thus considered, the highest rate of €171.06 per week is payable for a married person, and €151.80 for a single person.

The highest rate for a married person who is also entitled to a Service Pension from a former employer is €127.26 per week, while for a single person who is entitled to receive a Service Pension the rate is €114.11.

### Jargon busters

Service Pension: a monthly pension paid by a former employer.

### Forms required for completion

The applicant should submit the [application for an Invalidity Pension](#), which can be completed online through the website, [www.socialsecurity.gov.mt](http://www.socialsecurity.gov.mt), as well as the marriage certificate (if the marriage is not registered in the Public Registry of Malta) and documents showing the contributions and earnings from employment during the last two years.

Invalidity Pension cases are reviewed periodically depending on the advice of the physicians on the Medical Board appointed by the Department of Social Security.

### Know your rights

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)

Commission website

- [Social security systems in the EU](#)

## Who do you need to contact?

### Department of Social Security

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).

## Benefit Claim for Injury at Work and Disease/Medical Condition related to Work

Benefits payable to persons who suffer an injury on the place of work (*Benefiċċju għall-Korriment*) or who develop a medical condition which is related to the workplace (*Mard tax-Xogħol*).

### When can I make a benefit claim?

If a person sustains an injury at work and has paid at least one contribution, that person should fill in the Injury Benefit Application and submit it to the Department of Social Security within 10 days.

If the application is related to sickness or a work-related condition the 10-day restriction does not apply and the person must fill out a Report of Disease/Condition Related to Work.

Under the laws of Malta, the government does not pay a lump sum if a person dies at the workplace, but the widow/er's pension given to surviving spouse and children is of the same amount as if the victim had paid the maximum amount of contributions.

### How can I qualify?

If persons have paid at least one contribution and sustain an injury or sickness/medical condition related to work, they are entitled to claim Injury benefits for up to one year, starting from the fourth day after the date of injury. The first three days are paid by the employer. If persons who were injured or suffered illness/medical condition do not resume work after 10 days, they are requested to appear before the Medical Board appointed by the Department of Social Security.

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

The applicant is entitled to the benefits from the fourth day of the injury. The first three days are paid by the employer. The employer will pay the employee the basic salary and the applicant then reimburses the employer with the amount of the benefit the applicant receives from the Department of Social Security. If the benefit is less than the employee's salary, the employer will top-up the difference. The benefits for the self-employed will be paid directly to them.

The rates are as follows:

#### **Injury Benefit (*Benefiċċju għal Korriment*)**

Single parent or married persons with spouses who do not work full-time: €34.55 per day.

Single persons or married persons with spouses who work full-time: €26 per day.

#### **Disability Pension (*Pensjoni għal Korriment*)**

For people who, as a consequence of the injury sustained at the workplace, suffer from a disability of 90% or more, a Disability Pension is paid even if they only paid one week of contribution.

For people who, as a consequence of the injury sustained at the workplace, suffer from a disability of between 20% and 89%, the pension ranges from €17.72 to €78.84 per week.

### **Disability Grant (*Għotja għal Korriment*)**

People who suffer a disability of between 1% and 19%, are entitled to a sum between €275.89 and €5,240.10.

The surviving spouse, together with the children of the person who dies at the workplace, is entitled to a rate of widow's/widower's pension as if the victim had paid the maximum amount of contributions.

All the payments mentioned above are administered by the Department of Social Security.

### **Forms required for completion**

The applicant or another person has to present the Injury Benefit [Application](#) or Sickness Report/Medical Condition Related to Work.

It is important that all the necessary details are completed on the form, certified by a physician, endorsed by the employer and in case of injury at the workplace this should be confirmed by a witness to the incident.

### **Know your rights**

Maltese Resources:

- [Social Security Act](#)
- [Social Security Website](#)

Commission publications and websites:

- [The social security system: your rights as an EU citizen abroad](#)

### **Who do you need to contact?**

#### **Department of Social Security**

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).

# Old-age and survivors

## Pension for Widows/Widowers and Survivors

This chapter contains information on the rights and conditions required for a surviving spouse to benefit from a contributory pension for widows/widowers and survivors (*Pensjonijiet Iir-Romol u Superstitii*).

\*There is a distinction between Survivors pension which is income related and Widow/er pension which is flat rate.

### When can I make a benefit claim?

When persons who were gainfully occupied and who paid their social security contribution die, their spouse, legal cohabitant or civil partner, even of the same sex, can claim a pension for surviving partners. This claim can be made even if there is a legal separation or divorce.

### How can I qualify?

The pension is conditional upon the payment by the deceased person of at least 156 contributions and an average of at least 20 contributions per year under the flat-rate scheme (pension for widows/widowers) or not less than 15 contributions per year under the two-thirds scheme (pension for surviving spouse). If the average of contributions paid or credited is 50, the highest rate of pension is paid.

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

The highest rate of Survivors Pension is 5/9 of the pensionable income of the deceased spouse up to a maximum of €224.07 per week. Surviving Partners (as above), who are also entitled to a Service Pension from the employer of the deceased spouse, are entitled to a Widow/Widowers pension which ranges between €110.43 and €134.02 per week according to the average contributions paid or credited.

There is no reduction in the pension rate if the surviving spouse is working full-time or if the children are no longer dependent on the parent.

The pension rate when the surviving spouse remarries is that due under the flat-rate scheme.

### Forms required for completion

The Pension Application for the Widow's/Widower's and the Survivor's Pensions are automatically generated upon the notification of the demise of a person. In that case, the spouse is immediately notified to claim her pension entitlement. Alternatively, an application can be [lodged](#) by the surviving spouse.

### Know your rights

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)

Commission publications and websites:

- [Grants in case of death: your rights as an EU citizen abroad](#)

### Who do you need to contact?

#### Department of Social Security

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).



## Contributory Pension for Retirement

This chapter contains information on the statutory retirement age and the necessary conditions to be entitled to this pension.

### When can I make a benefit claim?

A Contributory Retirement Pension (*Pensjoni kontributorja tal-Irtirar*) is payable when a person reaches the applicable statutory retirement age or in case of an early opt-out (when applicable).

### How can I qualify?

In order to claim a Retirement Pension, the applicant must have reached the pensionable age which is gradually increasing to 65 years by 2027.

Therefore, a person who:

- was born between 1952 and 1955 reaches the Pensionable Age at 62;
- was born between 1956 and 1958 reaches the Pensionable Age at 63;
- was born between 1959 and 1961 reaches the Pensionable Age at 64;
- was born on or after 1 January 1962 reaches the Pensionable Age at 65.

Upon the attainment of the statutory retirement age, persons may be granted a Retirement Pension whilst retaining their gainful occupation without any reduction in their pension entitlement. The maximum average of contributions paid or credited for a person to qualify for a full pension is 50 weeks per year, while the average minimum is 15 weeks per year for those entitled to a Two-Thirds Pension based on the pensionable income according to the basic salary the person earned before reaching the pensionable age or before retiring from his/her job. The minimum average for persons, who are also entitled to a Service Pension, is 20 weeks of paid or credited contributions per year. In this case, persons are not entitled to the Two-Thirds Pension but to a flat-rate pension.

People born between 1952 and 1961 can opt to receive an early pension when they reach 61 years as long as they have 1,820 paid or credited weeks of contributions (35 years). Those opting for an early pension cannot work until they reach their applicable statutory retirement age. People born between 1 January 1962 and 31<sup>st</sup> December 1968 can apply for an early pension as long as they have 2,080 paid or credited contributions (40 years) whilst those born after 1<sup>st</sup> January 1969 must totalise 41 years of insurance.

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

Three months before reaching the retirement age, persons receive a notification from the Department of Social Security and are invited to provide further information in order to process their Retirement Pension. Persons who wish to retire earlier should lodge a claim. Applications can be lodged online or in person at the nearest District office.

The pension rates payable vary according to the average contributions paid or credited and according to the contribution rate paid (i) in the best three consecutive years in the last 11, 12 or 13 years preceding the year in which the claim is made by an employed person born between 1952 and 1961, or (ii) in the best 10 consecutive years in the last 11, 12 or 13 years preceding the year in which the claim is made by an employed person born between 1952 and 1961, or (iii) in the best 10 years over the 40 years paid by an employed or self-employed person born between 1962 and 1968, or (iv) in the best 10 years out over the 41 years paid by an employed or self-employed person born after the 1<sup>st</sup> January 1969.

### **Jargon busters**

The contribution average is obtained by totalising the weeks of contributions paid during the working life and divided by the applicable number of years required for pension purposes.

### **Forms required for completion**

[Application for a contributory Retirement Pension.](#)

### **Know your rights**

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)

Commission publications and websites:

- [The social security system: your rights as an EU citizen abroad](#)

### **Who do you need to contact?**

#### **Department of Social Security**

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).

# **Social assistance**

## Minimum Resources

This chapter gives an overview of the assistances available in case a contingency arises.

### When can I make a benefit claim?

A social assistance claim may be made by a single person, a single parent or the head of a household who is not employed.

### How can I qualify?

In order to qualify for social assistance (*Għajjnuna Soċjali*), the claimant must be the head of a household (including one-person households) and satisfy both an income test (weekly income below €100) and a capital test (capital resources below €14,000 for a single person and below €23,300 for couples). The income of children who are still part of the family and those who are employed are not considered in the means test.

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

The social assistance rate varies according to the outcome of the means test and the eligible members of the family. The highest rate is €121.08, plus further €8.15 per week for every other eligible family member. If a family includes children under the age of 16, there is also entitlement to the highest rate of Child Benefit as well as Energy Benefit. If there are no children under the age of 16, there is a right to the highest rate of Supplementary Benefit and Energy Benefit.

The Social Assistance remains payable unless there is a change in circumstances, as a result of which the criteria in the means test and capital test are no longer satisfied.

Every claim for such assistance can be made at one of the District Offices of the Department of Social Security or by printing an application downloaded from the Department's website.

#### Jargon busters

Energy Benefit: a benefit to reduce the utility bill of people who earn less than the statutory minimum.

### Forms required for completion

[Application for Social Assistance.](#)

### Know your rights

Maltese Resources

- [Social Security Act](#)
- [Social Security Website](#)

Commission publications and websites:

- [The social security system: your rights as an EU citizen abroad](#)

### Who do you need to contact?

#### Department of Social Security

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).

# Unemployment

## Unemployment Benefit

This chapter deals with the benefits that people can claim if they lose their job. In fact, three benefits fall in this category:

- Unemployment Benefit (*Benefiċċju għal Diżimpjieg*)
- Special Unemployment Benefit (*Benefiċċju Speċjali għal Diżimpjieg*)
- Unemployment Assistance (*Għajjnuna Soċjali*)

### When can I make a benefit claim?

Unemployment Benefits, both under the contributory schemes and non-contributory schemes, are paid to each person who loses his/her job. The eligibility criteria for the contributory unemployment benefits require a minimum of 50 weeks of contributions of which at least 20 must have been paid or credited during the 2 year period preceding the date of claim.

In the non-contributory scheme, Special Unemployment Benefit is paid to the head of the household instead of the Unemployment Benefit, provided that the relative means test is satisfied.

Unemployment Assistance is paid at a rate that can change in accordance with the means test, and also in relation to the number of persons in the household.

### How can I qualify?

The applicant must be registered as a full-time jobseeker with the Public Employment Services, must be fit for and available for work.

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

Type of Benefit	Daily Benefit Rate	
	Single parent/married person who is maintaining a spouse who is not employed full-time	Any other person
Unemployment Benefit	€13.97	€9.13
Special Unemployment Benefit	€23.45	€15.47

These payments are made from the first day of unemployment and continue for a period of 156 days. After that, the person concerned no longer qualifies for this benefit unless the person takes up employment again for a period of at least 13 weeks.

Unemployment Assistance is paid at a rate that can change according to the means test, and particularly according to the family composition.

### Forms required for completion

A claimant must register as a jobseeker with the Public Employment Services by completing a Registration Form in person at one of their offices listed [here](#).

### Know your rights

Maltese Resources:

- [Social Security Act](#)
- [Social Security Website](#)

Commission publications and websites:

- [Unemployment benefits and other benefits: your rights as an EU citizen abroad](#)

**Who do you need to contact?**

**Department of Social Security**

38, Ordnance Street

Valletta, VLT 1021

List of Social Security Hubs, [here](#).

# Moving abroad



## Previous coverage abroad can count

This chapter provides information about what a person should know when moving from one country to another in Europe and the impact that this move may have on the social benefits that the person is entitled to receive.

### Social Security and EU Regulations

If a person finds employment in an EU Member State or any other country covered by the EU Regulations, the person becomes subject to the Social Security system of the country concerned.

However, if a person has lived, worked and/or paid social security contributions in an EU State or in any other country covered by the EU Regulations, the periods of insurance completed in that country can be taken into account when determining eligibility for benefits in another country.

### Which benefits are affected?

The affected benefits are:

- Sickness Benefit
- Maternity Benefit
- Disability Pension
- Contributory Pension for Retirement
- Survivors' Pension
- Unemployment Benefit
- Benefit for injury at the workplace
- Child Benefit

In some cases, it may be necessary to have paid a number of contributions, but in this specific case, the contributions considered are those paid in an EU country or a country covered by EU Regulations.

Certain benefits derived from countries in the European Economic Area (EEA), Switzerland or the UK\* may be transferred to Malta.

If you are living in Malta, you are also entitled to Family Benefits.

\* Each case needs to be assessed individually to determine whether a person falls within the scope of Art 30 of the Withdrawal Agreement, and so the EU Coordination Regulations apply, or whether they fall within the scope of situations described in Art 32 of the Withdrawal Agreement and/or come under domestic legislation and the Protocol on Social Security Coordination attached to the Trade and Cooperation Agreement.

### How to apply

If a person was working in an EU country or a country covered by the EU Regulations and will return to Malta, the following document must be presented by the person:

- A statement of the Social Security contributions paid by means of a U1 form, which can be obtained from the Social Security institution of the country concerned.

If a person has received Unemployment Benefit from any EU country for four weeks, this benefit can be transferred to Malta for a period of between three and six months so that this person can find employment. In this case, the U2 form must be duly completed by the institution paying the benefits.

If a person is applying for social benefits in Malta, there is a section on the form that asks if a person has ever worked in an EU country.

The applicant must indicate:

- the country where s/he was employed;
- the name and address of the employer;
- the dates of employment there and
- the Social Security number of the country in which s/he was living.

Whenever someone needs to meet certain conditions before claiming benefits, the Authorities must consider the period over which contributions have been paid while working in an EU country or in a country covered by EU Regulations. Therefore, all EU citizens are covered when changing employment and travelling to one of these countries.

### **Forms required for completion**

- S041
- [U1](#)

### **Know your rights**

Maltese Resources

- [Social Security Website](#)

### **Publications and the European Commission website:**

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

### **Who do you need to contact?**

#### **Department of Social Security**

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs: [here](#)

# Main residence

## Habitual Residence

This chapter provides information about the "Habitual Residence" criteria, which must be met in order to receive social benefits.

### What being a habitual resident means

The term 'habitual residence' means that the person has a strong link to Malta. The term also means that there must be an element of permanence - meaning that you have lived in Malta for some time and intend to continue living in Malta for a long period of time.

The conditions to be met in order to be considered habitually resident in Malta are determined by the laws of Malta and relate to:

- the family situation (family status and family connections);
- the length of time, permanence and domicile (the place where the applicant has his permanent residence and intends to live in it permanently);
- the state of employment and taxes paid;
- undertaking unpaid activity;
- in the case of students, the origin of their income;
- the accommodation situation, in particular its permanence;
- the reasons for the person's move and
- the intent shown according to all the circumstances.

The applicant must be habitually resident before applying for social benefits linked to residence and which are non-contributory such as Supplementary Assistance, Old Age Pension (non-contributory), and Social Assistance for Unemployment, Disability Pension, Disabled Children's Benefits and Social Assistance. This condition applies to everyone.

The applicant must prove to be a habitual resident by providing concrete evidence.

On the other hand, the applicant's spouse, civil partner and children do not need to meet the criteria of habitual residence. Therefore, the applicant only needs to prove his/her habitual residence.

### Know your rights

Commission publications and websites:

[Retiring abroad: your rights as an EU citizen abroad.](#)

### Who do you need to contact?

#### Department of Social Security

38, Ordnance Street  
Valletta, VLT 1021

List of Social Security Hubs, [here](#).

## **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: [europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)

### **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](https://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: [europa.eu/european-union/index\\_en](https://europa.eu/european-union/index_en)

### **EU publications**

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

### **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: [eur-lex.europa.eu](https://eur-lex.europa.eu)

### **Open data from the EU**

The EU Open Data Portal ([data.europa.eu/euodp/en](https://data.europa.eu/euodp/en)) provides access to datasets from the EU.

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

