



# **Your social security rights in Greece**



**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion  
Directorate C — Social Affairs  
Unit C.2 — Modernisation of social protection systems

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# **Your social security rights in Greece**

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**Freephone number (\*):**

**00 800 6 7 8 9 10 11**

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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 includes everything you need to know about family benefits in Greece.

Here you will find information on the following:

- Single allowance child support (*Ενιαίο Επίδομα Στήριξης Τέκνων*)
- Special benefit for families with three or more children (*Ειδικό Επίδομα Τρίτεκνων και Πολύτεκνων*)
- Childbirth benefit (*Βοήθημα Τοκετού*)

### In what situation can I claim?

- **Single allowance child support** (*Ενιαίο Επίδομα Στήριξης Τέκνων*): this benefit is provided for dependent children in families with one or two children. Beneficiaries are required to permanently and constantly reside in Greece over the last ten-year period.

From 01.01.2017, the Unified Social Security Fund (EFKA)(former Agricultural Insurance Organisation, OGA) is responsible for paying the benefit.

- **Special benefit for families with three or more children** (*Ειδικό Επίδομα Τρίτεκνων και Πολύτεκνων*): this special benefit is provided to families with three or more dependent children. Beneficiaries are required to permanently or constantly reside in Greece over the last ten-year period; they must pay taxes in Greece and their dependent children must all be in Greece.

From 01.01.2017, the Unified Social Security Fund (EFKA) (former OGA) is responsible for paying the benefit.

- **Childbirth benefit** (*Βοήθημα Τοκετού*): this is a lump-sum benefit paid by the National Organisation for the Provision of Health Services (EOPYY) to salaried employees who are directly insured and to pensioners, as well as to the spouses of insured persons and pensioners. The benefit is provided to women who choose to give birth at home in order to cover their childbirth costs.

### What conditions do I need to meet?

In order to receive the family benefit:

- **Single allowance child support:** this benefit is not based on insurance contributions, but is determined on the basis of the overall family income and the number of dependent children. It can reach the amount of EUR 40 per month for each child. The single allowance child support is non-taxable.
- **Special benefit for families with three or more children:** provided on the basis of income criteria. In particular, the total family income must not be over EUR 45,000 for families with three children. In cases of families with three children, the benefit is provided if the total family income does not exceed EUR 45,000. This income ceiling increases by EUR 3,000 in cases of families with four children and by EUR 4,000 for every additional child. The special benefit for families with three or more children is taxable.
- **Childbirth benefit:** in order to receive the childbirth benefit, you must have accumulated 50 days of insurance during the previous year or during the last 15 months, without however counted the last three months.

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

- **Single allowance child support:** this benefit amounts to EUR 40 per month for every child and is provided on a quarterly basis. The factors taken into account are the number of dependent children, the equivalence scale, the equivalent income and the income category or, otherwise, income class.
- **Special benefit for families with three or more children:** the benefit amounts to EUR 500 per year for each child and is paid in three instalments.

In order to receive the family benefits provided by the Unified Social Security Fund (EFKA) (former Agricultural Insurance Organisation, OGA), you must file an A21 application for family benefits online via the TAXISnet website once you have filed your income tax return (E1): [http://www.gsis.gr/gsis/info/gsis\\_site/index.html](http://www.gsis.gr/gsis/info/gsis_site/index.html).

- **Childbirth benefit:** the benefit is provided by the Illness Benefit Department of the local insurance unit of the Unified Social Security Fund (EFKA) (former IKA-ETAM) at your place of residence, to which you must submit a birth certificate.

Benefit	Duration of benefit	Amount of benefit
Childbirth benefit	Lump sum	EUR 900 for 1 child, EUR 1,200 for twins and EUR 1,600 for triplets.

### Jargon busters

- **Dependent child:** children who are born in wedlock, whether biological, adopted or recognised, and who are not older than 18 or 19 years of age, provided they are attending secondary school. In cases of children studying at a tertiary or higher education institution in Greece or at an accredited institution abroad, or at a Vocational Training Institute, the benefit is provided during the term of each child's studies, but cannot under any circumstances be provided after the age of 24. Furthermore, in terms of entitlement to the benefit, dependent children include children with a degree of disability of over 67%, as well as orphaned children who have lost both their parents.
- **Equivalence scale:** the equivalence scale is defined as the weighted sum of the members of a family. The one parent has a weighting of 1, the other has a weighting of 1/3 and each dependent child has a weighting of 1/6.
- **Equivalent income:** equivalent income is defined as the annual total family income, as stated in the income tax return of the current fiscal year, divided by the equivalence scale.
- **Income category:** families entitled to the single allowance child support are divided into three income categories depending on their equivalent income, as follows: families with an income of up to EUR 6,000 receive the full benefit (category A); families with an income from EUR 6,001 to EUR 12,000 (category B) receive 2/3 of the benefit, and families with an income from EUR 12,001 to EUR 18,000 (category C) receive 1/3 of the benefit.

#### EXAMPLE

A family (two parents) with two dependent children and an income of EUR 16,000.

Equivalence scale:  $1 + 1/3 + 1/6 + 1/6 = 1.666$

Equivalent income:  $16,000/1.666 = 9,604$

Income category: B

Family benefit:  $80 \times (2/3) = \text{EUR } 53.33$  per month

### Forms you may need to fill in

- [Certificate of family benefits for tax purposes \(issued by former OGA\)](#)
- [A21: Application for former OGA family benefits](#)

### Know your rights

Publication and website of the European Commission:

- [Family benefits: your rights abroad as a citizen of the EU](#)



## Who do you need to contact?

### Unified Social Security Fund (EFKA)–former Agricultural Insurance Organisation (OGA)

Πατησίων 30/Patision 30,

101 70 Αθήνα/Athens

ΕΛΛΑΔΑ/GREECE

Tel.: +30 2131519100

Website: [www.oga.gr/index.php](http://www.oga.gr/index.php)

### Region

Department of Health and Welfare

Website: [www.ygeiapronoia.gov.gr/site/home/ws.csp](http://www.ygeiapronoia.gov.gr/site/home/ws.csp)

### Labour Employment Office (OAED)

Insurance Directorate

International Relations Service

Εθνικής Αντιστάσεως 8/Ethnikis Antistaseos 8

174 56 Άλιμος/Alimos

ΕΛΛΑΔΑ/GREECE

Tel.: +30 2109989000

Website: <http://www.oaed.gr/>

### Citizens Service Centres (Κέντρα Εξυπηρέτησης Πολιτών–ΚΕΠ- KEP)

Tel.: 1500

Website: [www.kep.gov.gr/portal/page/portal/kep](http://www.kep.gov.gr/portal/page/portal/kep)

## Maternity/Paternity Benefits

This chapter includes all you need to know about maternity and paternity benefits in Greece.

Periods of insurance completed in a Member State of the EU, EEA and Switzerland can be counted as insurance periods in Greece even if there is no legislative provision for this.

Here you will find information on the following:

- maternity leave and maternity benefit (pregnancy-postpartum period) (*Άδεια Μητρότητας και Επίδομα Κυοφορίας–Λοχείας*)
- special maternity leave and special maternity protection benefit (*Ειδική Παροχή Προστασίας Μητρότητας*)
- maternity benefit for uninsured mothers (*Επίδομα μητρότητας ανασφαλιστών*)
- parental leave (*γονική άδεια*)

### In what situation can I claim?

There are different forms of support provided to mothers in Greece. All benefits - in kind and in cash - are contributory, which means they are provided to insured persons.

- **Maternity leave - maternity benefits (pregnancy-postpartum)** (*Άδεια Μητρότητας και Επίδομα Κυοφορίας–Λοχείας*): working mothers who are directly insured are entitled to maternity leave, during which time they receive maternity benefits.
- **Special maternity leave and special maternity protection benefit** (*Ειδική Παροχή Προστασίας Μητρότητας*): special maternity leave follows regular maternity leave and has a duration of up to 6 months, during which time mothers who are insured with former IKA-ETAM and are employed at private-sector businesses or undertakings receive the special maternity protection benefit provided by the Labour Employment Office (OAED).
- **Maternity benefit for uninsured mothers** (*Επίδομα μητρότητας ανασφαλιστών*): if you are a working mother who is not entitled to maternity benefit from EFKA and has

low income, you are entitled to the maternity benefit for uninsured mothers, which is provided by the welfare department of Municipalities.

- **Parental leave** (*γονική άδεια*): one of the two parents is entitled to reduced working hours for the 30 or 18 months following childbirth or adoption.

Please note that the maternity benefit and special maternity protection benefit are provided only to biological mothers.

### What conditions do I need to meet?

- **Maternity leave and maternity benefit (pregnancy-postpartum)**: in order to receive the maternity benefit, you must have accumulated at least 200 days of insurance in the last two years preceding the expected or actual date of delivery.

Furthermore, this benefit is paid on the condition that you will not be working during the 56 days prior to the expected date of delivery, and the 63 days following the birth of the child (i.e. the 119 days of maternity leave).

- **Special maternity leave - special maternity protection benefit**: in order to receive the special maternity protection benefit, you must be entitled to the maternity benefit.
- **Maternity benefit for uninsured mothers**: this benefit is not based on insurance contributions. It is means-tested (threshold: EUR 586.94 monthly family income). You should not have worked 42 days before and after birth.
- **Parental leave**: the same requirements as those applying to maternity leave apply here.

Please note that in the case that a working mother does not exercise her right to parental leave, then the working father will be entitled to request the exercise of this right.

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

Benefit	Duration of benefit	Amount of benefit
Maternity benefit (pregnancy-postpartum)	119 days (56 days before delivery (pregnancy benefit) and 63 days following delivery (postpartum benefit))	50% of the standard wage corresponding to the insurance contribution class of the insured person, plus the child benefit at a rate of 10% of the above amount for each child. Minimum amount: 2/3 of earnings.
Special maternity protection benefit	Up to 6 months	Amount equal to the statutory minimum pay
Parental leave	30 months after birth or adoption (reduced working hours by 1 hour) or 18 months (2 less working hours in the first 12 months and 1 less working hour in the remaining 6 months)	Without a reduction in earnings

Maternity benefits are as a rule subject to tax.

- [Maternity benefits \(pregnancy-postpartum\)](#): the benefit is provided by the Illness Benefit Department of the local insurance unit of the Unified Social Security Fund (EFKA) (former IKA-ETAM) at your place of residence, to which you must submit specific supporting documents.
- [Special maternity protection benefit](#): this special 6-month leave is provided to mothers who are insured with former IKA-ETAM and are employed at private-sector businesses or undertakings.
- **Maternity benefit for uninsured mothers**: you are entitled to EUR 440.20 (EUR 220.10 before giving birth and EUR 220.10 after delivery). You should claim approximately 9.5 months before birth.

### **Jargon busters**

- Contributory benefits: benefits based on the insured person's contributions.

### **Forms you may need to fill in**

- Application for the special maternity protection benefit
- Employer's certificate for the special maternity protection benefit

Both can be found at: <http://www.oaed.gr/eidike-paroche-prostasias-tes-metrotetas>

### **Know your rights**

The link below provides a legal definition of your rights. It is not a European Commission website, nor does it represent the views of the Commission:

- [The Greek Ombudsman](#) (Συνήγορος του Πολίτη) examines cases involving the protection of private-sector employees during pregnancy and the postpartum period, and during parental leave.

Publications and websites of the European Commission:

- [Social insurance scheme: your rights abroad as a citizen of the EU](#)
- [Family benefits when moving within the EU](#)

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

#### **Unified Social Security Fund (EFKA)**

International Relations Directorate  
Αγίου Κωνσταντίνου 8/8, Αγίου Κωνσταντίνου street  
10241 Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 210 6783661  
Website: <http://www.efka.gov.gr>

Illness Benefit Department of the local EFKA (former IKA-ETAM branch)

Website: [www.ika.gr/gr/infopages/contact/addresses/ypok.cfm](http://www.ika.gr/gr/infopages/contact/addresses/ypok.cfm)

#### **Labour Employment Office (OAED)**

Insurance Directorate  
Department of Bilateral Agreements and Implementation of Community Regulations  
Εθνικής Αντίστασης 8/Ethnikis Antistasis 8  
17342 Άνω Καλαμάκι/Ano Kalamaki  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 2109989000  
Website: <http://www.oaed.gr/>

OAED- Call Center 11320

Monday to Friday 8:30 am to 14:30 pm

# Health

## Healthcare

This chapter includes all you need to know about healthcare benefits in Greece.

Periods of insurance completed in a Member State of the EU, EEA and Switzerland can be counted as insurance periods covered in Greece even if there is no legislative provision for this.

Here you will find information on illness benefits in kind.

### **In what situation can I claim?**

Illness benefits in kind are provided by the National Organisation for the Provision of Health Services (EOPYY) (*Ενιαίος Οργανισμός Παροχών Υπηρεσιών Υγείας – ΕΟΠΥΥ*) to employees insured with the Unified Social Security Fund (EFKA) (public- and private-sector employees, farmers, self-employed individuals, and mariners).

Pensioners, unemployed individuals and dependants are also entitled to illness benefits in kind.

Furthermore, in the event that you are no longer insured due to long-term unemployment or because you were insured as a dependent person and have lost this right due to divorce, you have the option of applying for optional insurance.

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

In order to gain access to illness insurance benefits in kind, you are required to have paid insurance contributions corresponding to at least 50 days of employment during the year preceding the illness or during the 15-month period preceding the illness. In the latter case, account is not taken of the days of employment within the last three months of the aforementioned period.

One day of employment corresponds to one day of insurance. Annual paid leave is included in the days of employment.

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

Your financial contribution to the cost of healthcare depends on the type of benefit.

Benefits in kind are provided throughout the period of your entitlement to these benefits, and if a particular illness continues after your entitlement has expired, you will continue to be entitled to the benefit until you recover (continuation of treatment).

- You are entitled to the following benefits:
  - Medical care;
  - Hospital care and hospitalisation;
  - Free preventive dental care and dental treatment, orthodontic treatment for minors up to 13 years of age, change of dentures every five years and provision of services in the meantime (whenever this is deemed necessary, within the Primary National Health Network (PEDY) (*Πρωτοβάθμιο Εθνικό Δίκτυο Υγείας – ΠΕΔΥ*));
  - Free physiotherapy and rehabilitation;
  - Administration of medicine, which as a rule requires a patient contribution of 25% or 10% for certain illnesses and in cases of pensioners receiving the Pensioners' Social Solidarity Benefit (EKAS) (*Επίδομα Κοινωνικής Αλληλεγγύης Συνταξιούχων – ΕΚΑΣ*), and free administration of medicine in special cases (work accidents, treatment during pregnancy, chronic illnesses);
  - Free transport to public hospitals in the event of an accident or emergency by calling the National Emergency Aid Centre (EKAB) (*Εθνικό Κέντρο Άμεσης Βοήθειας – ΕΚΑΒ*);
  - Treatment aids, orthopaedic items, glasses, hearing aids, prostheses, etc. requiring a 25% contribution by the insured individual or provided free of charge

in special cases (diabetes patients, paraplegics, quadriplegics, patients suffering from renal disease, etc.).

- Insured individuals are entitled to medical care provided by PEDY doctors and doctors contracted by EOPYY. Insured individuals select a family doctor from the relevant list provided by the PEDY local services network.

Insured individuals can visit EOPYY-contracted doctors (by appointment) at the outpatient clinics of public hospitals (regular and emergency outpatient clinics), at Health Centres and the regional clinics of Health Centres, and at PEDY establishments, in accordance with the relevant waiting list.

Alternatively, the "openings" of all EOPYY-contracted private doctors are available on [the EOPYY website](#), under the option of "Available doctors' appointments".

In both cases you are entitled to medical care at no extra charge. However, in the event that you visit a contracted private doctor, there is a possibility you will be charged if the doctor has reached the maximum limit of 200 free visits per month.

Please note that visits to non-contracted doctors cannot be reimbursed.

- All paraclinical tests are free of charge at public hospitals but require a 15% contribution at EOPYY-contracted diagnostic laboratories. Please note that no reimbursements are provided if such tests are carried out at a non-contracted diagnostic laboratory.
- You are entitled to free hospital care at public hospitals and are required to pay a contribution to contracted private hospitals. In the latter case, the contribution depends on the financing system and is equal to 30% of the hospital care expenses when Diagnosis-Related Groups (KEN) apply and 10% when daily fees apply. For insured of former OGA the contributions are 50% and 20% accordingly.

In order for a patient to be hospitalised, a medical certificate by the attending physician is required. Please note that expenses for hospitalisation at a non-contracted clinic cannot be reimbursed.

In order to gain access to illness insurance benefits in kind and in cash, you will need a health booklet, which serves as your insurance ID. The personal health booklet is provided to the individual who is directly insured, while the family booklet is provided to dependants following an application filed with the insurance organisation.

The renewal of health booklets takes place every September and December. In order to have a health booklet issued, visit your local EFKA (former IKA-ETAM) branch or the nearest Citizens Service Centre (KEP).

## Jargon busters

- Dependants, also known as protected members, are indirectly insured and are entitled to the same benefits as you. Dependants include:
  - (a) your spouse, if s/he does not work;
  - (b) your children
    - up to the age of 18 or
    - if they are unemployed, up to the age of 24 or
    - if they are students, for 2 years following the completion of their studies or once they have reached the age of 26 (whichever comes first);
  - (c) your parents (on certain conditions);
  - (d) orphans who have lost both parents, grandchildren, brothers and sisters.
- EOPYY: this is the National Organisation for the Provision of Health Services, which started operating in 2012 for the provision of health services by a single national organisation. The majority of insurance funds come under EOPYY.
- EFKA (Unified Social Security Fund): this is the single insurance fund in Greece.
- PEDY: this is the Primary National Health Network, which was implemented in April 2014 and provides primary healthcare, prevention, diagnosis, treatment, health promotion and healthcare.
- Paraclinical tests: diagnostic tests (microbiological, radiological, cardiological, etc.) provided by the EOPYY Standard Health Benefit Regulations.
- Optional insurance: former IKA-ETAM provides the option to cover pensionable service through the optional insurance or self-insurance procedure to those who have stopped working, either due to dismissal or on other grounds. Based on the regulations of the Institute, insured persons who stop working – either voluntarily or due to dismissal – are entitled to request the continuation of their insurance.

## Know your rights

The links below provide a legal definition of your rights. They are not European Commission websites, nor do they represent the views of the Commission:

- [Guide on the services provided by EOPYY](#)
- If you believe that your rights in terms of the organisation of health units, your safe and timely transfer to these units, and their availability of material and human resources have been violated, you can file a report with the [Greek Ombudsman](#).
- Employees who stop working are entitled to request the continuation of their insurance for illness from the Unified Social Security Fund (EFKA) (former [IKA-ETAM](#) and other [insurance funds](#) which are incorporated in EFKA).

Publication and website of the European Commission:

- [Social insurance scheme: your rights abroad as a citizen of the EU](#)

## Who do you need to contact?

### Unified Social Security Fund (EFKA)

International Relations Directorate  
Αγίου Κωνσταντίνου 8/8, Agiou Konstantinou street  
10241 Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 210 6783661  
Website: <http://www.efka.gov.gr>

### National Organisation for the Provision of Health Services (EOPYY)

Directorate of International Insurance Relations  
Αποστόλου Παύλου 12/Apostolou Pavlou 12  
151 23 Μαρούσι/Marousi, Αθήνα/Athens

ΕΛΛΑΔΑ/GREECE

Tel.: +30 2108110916, 918, 919, 925 (from 8:00am to 15:00pm)

Website: [www.eopyy.gov.gr](http://www.eopyy.gov.gr)

### **Ministry of Labour, Social Security and Social Solidarity**

Directorate of Specialised Matters on Social Security and Provisions

Σταδίου 29/29 Stadiou street

101 10 Αθήνα/Athens

ΕΛΛΑΔΑ/GREECE

Tel.: 2131516842, 1516752

Website: [www.ypakp.gr](http://www.ypakp.gr)

## **Illness benefits in cash**

This chapter includes all you need to know about illness benefits in cash. Periods of insurance completed in a Member State of the EU, EEA and Switzerland can be counted as periods of insurance in Greece even if there is no legislative provision for this.

In this chapter you will find information on illness benefit in cash.

### **In what situation can I claim?**

The illness benefit is the basic benefit provided to insured persons who – due to physical or mental illness – are unable to work temporarily or are absent from work for more than three days.

Please note that incapacity to work must be certified as of the first day by an EOPYY doctor, and after 15 days a medical certificate by the competent Health Committee is required.

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

In order to receive the illness benefit, you must have been insured:

- for at least 120 days in the year preceding the illness (100 days for employees in the construction sector) or for the first 12 months of the 15 preceding the illness, or
- for at least 300 days of the 2 years, or 27 months of the 30, preceding the illness, or
- for at least 1,500 days, 600 of which must have been accumulated in the last 5 years prior to the incapacity to work due to the same illness, or
- for 4,500 days prior to the notification of the illness.

One day of work corresponds to one insurance day. The days of your annual paid leave are included in your days of employment.

As a rule, the illness benefit is subject to tax.

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

**Amount of benefit:** the amount of the benefit to be paid to you depends on your earnings in the last 30 days of the previous year.

In particular, every year during the first 15 days of the benefit, you are entitled to only 50% of the daily illness benefit corresponding to your insurance category/class, which is determined on the basis of your earnings during the last days of the previous year, increased by 10% for every protected member.

Following this 15-day period, you are entitled to the full amount. Skilled labourers and construction workers are an exception; they receive 50% of their verified daily wage in the corresponding insurance category.

**Duration of benefit:** the duration of the benefit increases according to the duration of your insurance contribution payments.



Duration of contribution payments	Duration of benefit
At least 120 days during the calendar year preceding the illness (100 for those working in the construction sector) or during the first 12 months of the 15 preceding the illness.	182 days within the same year (for the same or a different illness)
At least 300 days based on the contributions paid during the two years, or 27 months of the 30, preceding the illness.	360 days within the same year for the same illness
- At least 1,500 insurance days, 600 of which were accumulated in the last 5 years prior to the incapacity to work due to the same illness. - 4,500 days of insurance prior to the notification of the illness.	720 days for the same illness

Depending on the patient's age and insurance record, a 720 days' benefit can be paid in the case that the requirement of the 1,500 or the 4,500 days is not fulfilled.

In order to receive the illness benefit, you must submit the following:

- your health booklet (personal and family booklet),
- a statement from your employer specifying the time you have been off work,
- a certificate of your incapacity to work issued by an EFKA (former IKA-ETAM) doctor,
- a [statement of your personal social insurance account](#). The illness benefit is either credited to your bank account or paid via the Hellenic Post.

### Jargon busters

- Insurance class: in order to calculate all kinds of benefits in cash provided by the Unified Social Security Fund (EFKA) (former IKA-ETAM), whose amounts depend on the insurance contributions of employees, insured persons are divided into insurance classes. Basically, insurance classes serve as a tool for determining the benefits received by an insured individual or pensioner.
- Personal social insurance account: EFKA (former IKA-ETAM) digital service, through which you can draw your personal social insurance information as of 1 January 2002. The personal accounts of insured persons are kept electronically in the Integrated Information System and include the number of days of employment and other insurance data (employer, insurance branches, earnings, etc.), thus composing the insurance record of each insured person and establishing their rights to benefits.

### Know your rights

The link below provides a legal definition of your rights. It is not an European Commission website, nor does it represent the views of the Commission:

- If you believe that the grounds provided by the Health Committee are not clear, specific or adequate, then you may file a report with the [Greek Ombudsman](#)

### Who do you need to contact?

#### Unified Social Security Fund (EFKA)

International Relations Directorate  
Αγίου Κωνσταντίνου 8/8, Agiou Konstantinou street  
10241 Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 210 6783661  
<http://www.efka.gov.gr/>

#### National Organisation for the Provision of Health Services (EOPYY)

Directorate of International Insurance Relations  
Αποστόλου Παύλου 12/Apostolou Pavlou 12  
151 23 Μαρούσι/Marousi, Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 2108110916, 918, 919, 925 (from 8:00am to 15:00pm)  
Website: [www.eopyy.gov.gr](http://www.eopyy.gov.gr)

**Ministry of Labour, Social Security and Social Solidarity**

Directorate of Specialised Matters on Social Security and Provisions

Σταδίου 29/29 Stadiou street

101 10 Αθήνα/Athens

ΕΛΛΑΔΑ/GREECE

Tel.: 2131516842, 1516752

Website: [www.ypakp.gr](http://www.ypakp.gr)

# Incapacity

## Benefits for accidents at work and occupational diseases

This chapter includes all you need to know about benefits for accidents at work and occupational diseases in Greece.

Accidents and occupational diseases are not covered by a separate branch of insurance. Illness and temporary loss of working capacity come under the health insurance scheme, while invalidity and death are subject to the relevant pension insurance provisions.

### In what situation can I claim?

- **Work accident:** if you are a salaried employee, you come under the EFKA (former IKA-ETAM) insurance scheme and are the victim of an accident that either took place during work or in relation to work, or while travelling to or from work, then you are entitled to the benefits in kind and in cash which are provided in the event of a work accident.
- **Occupational disease:** if you are directly insured or a pensioner and you suffer from a chronic illness related to the hazards of your job, which occurred after a certain time period, then you are entitled to the benefits provided in the event of occupational disease.

### What conditions do I need to meet?

- **Work accident:** in the event of a work accident, you are entitled to cash benefits and benefits in kind regardless of the length of insurance coverage. In other words, it is sufficient to have one day of insurance.
- **Occupational disease:** in the event of occupational disease, no minimum insurance period is required.

All cash benefits resulting from work accidents or occupational diseases are – as a rule – subject to tax.

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

- **Benefits in kind:** in the event of temporary loss of working capacity, you are entitled to the same benefits in kind (medical care, hospital care and hospitalisation) as those provided in the framework of healthcare benefits.
- **Benefits in cash:** you are entitled to a benefit that is paid from the first day that the accident is reported; the amount is calculated in the same way as the ordinary illness benefit is calculated. The benefit is provided for the same time period as the illness benefit.

In the case of permanent invalidity or death resulting from an accident at work, you will be paid an invalidity pension or your dependants will receive a survivor's pension, respectively, in accordance with the provisions on pensions due to invalidity or death.

Furthermore, in the event of death, a benefit is provided to cover funeral costs.

Either you or someone authorised by you must report the accident to your employer and to the local EFKA (former IKA-ETAM) office within five working days from the day following the accident. If the accident results in total invalidity, the reporting deadline is extended to one year, and if it results in death, to two years.

### Know your rights

Publication and website of the European Commission:

- [Unemployment and social insurance: your rights abroad as a citizen of the EU](#)

## Who do you need to contact?

### Unified Social Security Fund (EFKA)

International Relations Directorate  
Αγίου Κωνσταντίνου 8/8, Αγίου Κωνσταντίνου street  
10241 Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 210 6783661  
Website: <http://www.efka.gov.gr>

## Invalidity benefits

This chapter includes all you need to know about invalidity benefits in Greece.

Here you will find information on the following:

- Non-institutional care benefit (*Εξωϊδρυματικό Επίδομα-Παραπληγίας/τετραπληγίας*)
- Pensioners' Social Solidarity Benefit (EKAS) (*Επίδομα Κοινωνικής Αλληλεγγύης Συνταξιούχων*)
- Total invalidity benefit (*Επίδομα Απολύτου Αναπηρίας*)

### In what situation can I claim?

- **Non-institutional care benefit** (*Εξωϊδρυματικό Επίδομα-Παραπληγίας/τετραπληγίας*): the non-institutional care benefit is provided to insured persons and pensioners receiving invalidity, old-age or survivor's pensions, and to the members of their families who suffer from specific diseases, on the condition that they do not receive the total invalidity benefit.

Beneficiaries must have been diagnosed as having a degree of disability of at least 67%.

- **Pensioners' Social Solidarity Benefit (EKAS)** (*Επίδομα Κοινωνικής Αλληλεγγύης Συνταξιούχων*): the EKAS benefit concerns public-sector pensioners and generally pensioners whose pensions are subject to public-sector provisions, as well as pensioners receiving old-age, invalidity and survivor's pensions from the incorporated social insurance organisations in EFKA, except the former Agricultural Insurance Organisation (OGA).

Pensioners on old-age, invalidity or survivor's pensions who have turned 65 years of age are entitled to the EKAS benefit.

The age requirement of 65 years does not apply to children receiving a pension due to the death of an insured parent or parent on pension, or to disabled pensioners on old-age, invalidity or survivor's pensions, who have a degree of disability of at least 80%, provided they also meet the income criteria.

- **Total Invalidity Benefit** (*Επίδομα Απολύτου Αναπηρίας*): this benefit is provided to invalidity and old-age pensioners who are blind, provided their condition requires constant supervision and support from a third person (total invalidity).

### What conditions do I need to meet?

- **Non-institutional care benefit**: on the condition that the insured persons and pensioners do not receive the total invalidity benefit, and that they don't receive the same benefit from another fund.
- **Pensioners' Social Solidarity Benefit (EKAS)**: this is a non-contributory benefit provided on the basis of annual income criteria, which must be met in total by pensioners (total annual net income from salaries and pensions, personal taxable income, annual family taxable income).
- **Total invalidity benefit**: there are no additional requirements for the payment of the total invalidity benefit.

The invalidity benefits discussed in this chapter are exempt from tax.

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

- **Non-institutional care benefit:** the benefit is granted from the date of filing of the relevant application, but not before the expiry of the illness benefit.

The amount of the non-institutional care benefit in the above cases is equal to 20 minimum daily wages of unskilled labourers (i.e. 20 x EUR 33.57), as in force on 31/12/2011, while in the case of single amputees, it is equal to 10 times the minimum daily wage of unskilled labourers.

Furthermore, beneficiaries of the non-institutional care benefit receive Christmas, Easter and summer holiday allowances.

The payment of the benefit is suspended if the beneficiary is hospitalised in an asylum-like institution for more than 30 days. Moreover, the benefit will be discontinued if the pensioner receives a benefit from another organisation due to paraplegia.

In order to receive the non-institutional care benefit, you must file an application with one of the 54 ΚΕΡΑ (*Κέντρα Πιστοποίησης Αναπηρίας - ΚΕΡΑ*) Centres for Certifying Invalidity registry offices and undergo a medical examination. If you believe that the ΚΕΡΑ Primary Health Committee (ΑΥΕ) (*Πρωτοβάθμια Υγειονομική Επιτροπή - ΑΥΕ*) did not give you the right degree of disability, you can lodge an appeal against the ΑΥΕ medical certificate in order to request a re-examination by the Secondary Health Committee (ΒΥΕ) (*Δευτεροβάθμια Υγειονομική Επιτροπή-ΒΥΕ*).

- **Pensioners' Social Solidarity Benefit (ΕΚΑΣ):** the amount of the benefit and the income criteria are adjusted every year by way of a ministerial decision. The amount of the benefit is EUR 35.

In order to receive this benefit, you must submit to your insurance institution an application in hard copy and your income tax return for the previous fiscal year.

- **Total invalidity benefit:**

For persons insured before 1 January 1993:

Paid to invalidity and survivor's pensioners and to old-age pensioners who are totally blind, as long as they are in a state that requires continuous care from another person.

The amount is equal to 50% of the amount of the pension received and cannot be more than EUR 671.40 per month.

For persons insured after 1 January 1993:

- pensioners on invalidity pension: the amount corresponds to 25% of the average per capita gross national product (GNP) of the year 1991, which is adjusted when the pensions of civil servants are raised.
- pensioners on old-age pension who are totally blind: the amount corresponds to 50% of the pension amount received.

### Jargon busters

- Illnesses covered by the non-institutional care benefit: paraplegia or quadriplegia, myasthenia, myopathy with 67% disability, phocomelia, multiple sclerosis, cri-du-chat syndrome, osteogenesis imperfecta with 80% disability and higher, brittle bone disease with 80% disability and higher, end-stage Alzheimer's disease, muscular dystrophy, amputation of all four limbs (from the ankle up in the two lower limbs and from the wrist up in the two upper limbs) or transfemoral (above-knee) amputation of the two lower limbs or transhumeral (above-elbow) amputation of the two upper limbs or transfemoral amputation of one lower limb and transhumeral amputation of one upper limb, which do not allow for the use of artificial limbs.
- Non-contributory benefit: Non-contributory benefits are supplementary benefits granted following an investigation into assets and income sources in specific categories of persons.
- KEPA: the Centre for Certifying Invalidity is a uniform institution that is responsible for ensuring uniform health assessment in terms of determining the degree of disability of persons insured with all insurance organisations, including civil servants, and that of uninsured persons, who require certification of their invalidity. The task of KEPA Health Committees is to determine the degree of invalidity for old-age pension purposes, to classify persons as being disabled, and to determine the degree of disability for all social and financial benefits or facilities, which require a disability certificate and which disabled persons are entitled to receive from the state.

### Forms you may need to fill in

- [Application for the non-institutional care benefit/total invalidity benefit](#)
- [Application for disability assessment](#) (see the bottom of the page)

### Know your rights

The link below provides a legal definition of your rights. It is not an European Commission website, nor does it represent the views of the Commission:

- [All the information you need on the KEPA application process](#)

Publication and website of the European Commission:

- [Social insurance scheme: your rights abroad as a citizen of the EU](#)

### Who do you need to contact?

#### Unified Social Security Fund (EFKA)

International Relations Directorate  
Αγίου Κωνσταντίνου 8/8, Αγίου Κωνσταντίνου street  
10241 Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 210 6783661  
Website: <http://www.efka.gov.gr>

#### Centre for Certifying Invalidity (KEPA)

KEPA contact numbers and addresses: [www.ika.gr/gr/infopages/kepa/tilefona\\_kepa.pdf](http://www.ika.gr/gr/infopages/kepa/tilefona_kepa.pdf)

## Invalidity pensions

This chapter includes all you need to know about invalidity pensions in Greece.

Periods of insurance covered in another Member State of the EU, EEA and Switzerland are counted as insurance periods covered in Greece and must be stated in all applications submitted by you.

### In what situation can I claim?

If you have covered the required insurance period and if you have been deemed disabled by the Centre for Certifying Invalidity (KEPA) with a degree of disability of at least 50% (if you are insured for the first time after 1 January 1993), or at least 67% (if you were insured for the first time before 31 December 1992), then you are entitled to an invalidity pension.

Furthermore, dependants are entitled to an additional amount per month, on certain conditions.

Please note that pensioners are required to be re-examined by KEPA, unless the duration of their invalidity has been deemed indefinite.

### What conditions do I need to meet?

The requirements that need to be met in order to be entitled to this pension differ according to the cause of the disability.

- **Invalidity pension due to non-occupational disease:** in order to gain access to invalidity pensions, you must have accumulated – within the former IKA-ETAM scheme – at least:
  - 4,500 insurance days;
  - or 1,500 insurance days, 600 of which were in the last 5 years prior to the onset of the disability;
  - or 300 insurance days during the 5 years preceding the onset of the disability if you are not yet 21 years of age (this number gradually increases to 4,200 through the addition of 120 days per year after you turn 21).
- **Invalidity pension due to an accident at work or occupational disease:** in order to be entitled to this invalidity pension due to accident at work, you are required to have completed at least one insurance day after registering with the Unified Social Security Fund (EFKA) (former IKA-ETAM), while in case of an occupational disease, certain requirements from the statute of former IKA-ETAM need to be fulfilled as well.
- **Invalidity pension due to a non-work-related accident:** in order to be entitled to this invalidity pension, you are required to have completed:
  - 2,225 insurance days or
  - 750, of which 300 must be in the 5 years preceding the onset of the disability.
- **Old-age pension for disabled persons:** apart from the general invalidity pension categories, pensions are also given to persons who are totally blind or who suffer from certain illnesses, regardless of their age.

In order to receive a pension, the persons coming under the special categories must have a degree of disability of over 67% and they must have accumulated 4,050 insurance days (or 15 years).

In order to establish entitlement to a pension, periods during which illness and unemployment benefits were received are also counted as insurance days.

You can convert your invalidity pension into an old-age pension if you meet the insurance and age requirements, namely 4,500 insurance days and 67 years of age.

Pensions paid to persons with a degree of disability of at least 80% are exempt from tax.



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

The amount of the invalidity pension is determined based on the degree of disability and the beneficiary's earnings prior to filing the application for a pension; only in certain cases is the type of disease taken into account.

In particular:

- insured persons who are deemed severely disabled (80% and higher) are entitled to a full pension.
- insured persons who are deemed to have moderate disability (degree of 67% to 79.9%) are entitled to 75% of the full pension, unless they have covered 6,000 insurance days or if the disability is mainly caused by mental illness, in which case individuals are entitled to the full amount.
- insured persons who are deemed partially disabled (degree of disability of 50% to 66.9%) are entitled to 50% of the full pension, unless the disability is mainly caused by mental illness, in which case individuals are entitled to 75% of the full amount.

In order to apply for an invalidity pension you can click at:

<https://apps.ika.gr/ePensionsEfka/>

### Jargon busters

- Occupational diseases: diseases included in the national list of occupational diseases, which can be found [here](#).
- Degrees of disability: an insured person is considered to suffer from severe disability if – as a result of damage, disease or physical/mental debilitation occurring or deteriorating after becoming insured – he is unable to earn more than 1/5 of the average earnings of an employee in his field for at least one year. An insured person who is unable to earn more than 1/3 receives 75% of the pension, while a person who is unable to earn more than 1/2 receives 50% of the pension.
- EEA – European Economic Area: participating members include Norway, Iceland, Liechtenstein, as well as the European Union and its 28 member states.
- KEPA: the Centre for Certifying Invalidity (KEPA) comes under the Invalidity and Occupational Medicine Directorate of the EFKA (former IKA-ETAM) administration and is responsible for ensuring uniform health assessment in terms of determining the degree of disability of persons insured with all insurance organisations, including civil servants, and that of uninsured persons, who require certification of their invalidity.

## Forms you may need to fill in

- [Application for invalidity pension](#)

## Know your rights

Publication and website of the European Commission:

- [Retirement abroad: your rights abroad as a citizen of the EU](#)

## Who do you need to contact?

### Unified Social Security Fund (EFKA)

International Relations Directorate

Αγίου Κωνσταντίνου 8/8, Agiou Konstantinou street

10241 Αθήνα/Athens

ΕΛΛΑΔΑ/GREECE

Tel.: +30 210 6783661

Website: <http://www.efka.gov.gr>

# Old-age and survivors

## Old-age pensions

This chapter includes all you need to know about old-age pensions in Greece.

Periods of insurance covered in another Member State of the EU, EEA and Switzerland are counted as insurance periods covered in Greece and must be stated in all applications submitted by you.

### In what situation can I claim?

To be entitled to an old-age pension, you are required to have reached a certain age and to have accumulated a certain number of insurance days. The right to a pension can be exercised at any time and up until then, insured persons are entitled to continue working.

The general age limit is 67 years and the minimum insurance period is 15 years (4,500 days of employment). The general requirements for receiving a full pension is the accumulation of 40 insurance years (12,000 days of employment) and being 62 years of age.

Furthermore, dependants are entitled to an additional amount per month, on certain conditions.

### What conditions do I need to meet?

**Full pension:** you are entitled to a full pension if you have covered 40 insurance years (12,000 contribution days) and you are 62 years of age or have 15 insurance years (4,500 contribution days) and 67 years of age.

For women: 12,000 contribution days out of which 10,000 completed from 1/1/2013 onwards and 62 years of age, which will be gradually increased to 67 by 2022.

For men: 10,000 contribution days and 67 years of age.

For mothers and widowed fathers of underage children: 5,500 contribution days and 67 years of age.

The requirements for mothers of underage children and for insured in arduous and unhealthy occupations are less stringent.

**Reduced pension:** you are entitled to a reduced pension if you have covered at least 4,500 insurance days and are 62 years old.

Furthermore, if you were insured for the first time after 1/1/1993, you are entitled to a reduced early pension at the age of 62 if you are the mother of an underage or disabled child and have completed 20 insurance years (6,000 days of employment).

If you were first insured before 1 January 1993, you can receive a reduced early pension on the following conditions:

- at the age of 62 years provided you have covered 15 insurance years (4,500 insurance days), of which 100 days must be in the 5-year period preceding the pension.
- at the age of 62 years if you are male and have accumulated 10,000 insurance days, and at the age of 62 if you are female and have accumulated 12,000 insurance days, of which 100 must have been accumulated per year in the 5 years preceding the pension.
- at the age of 62 years, provided you have covered 35 insurance years (10,500 insurance days), of which 7,500 insurance days involved arduous and unhealthy work.
- at the age of 62 years if you are the mother or widowed father of an underage or disabled child and have covered 18 insurance years (5,500 insurance days).

Any periods during which invalidity pension, illness benefits and unemployment benefits were received are also counted in, if necessary, with the number of insurance days in order to establish entitlement to a pension.

In certain circumstances, notional years of insurance are also taken into account.

Pensions are subject to tax.

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

The main pension is comprised of two components: (a) the national pension which is not financed by contributions, but directly from the State budget, and (b) the contributory pension calculated on the basis of earnings on which contributions have been paid from year 2002 until the month of application for pension, and on the basis of the replacement rate based on the total insurance period. It is granted on a monthly basis.

In order to apply for old age pension you please click at: <https://apps.ika.gr/ePensionsEfka/>

#### **Jargon busters**

- Arduous and unhealthy work: [see relevant table](#).
- Notional years of insurance: specific periods such as studies, strikes, apprenticeships, military service, imprisonment, parental leave, etc. for which contributions are paid retroactively.

### **Forms you may need to fill in**

- [Application for old-age pension](#)

### **Know your rights**

Publication and website of the European Commission:

- [Retirement abroad: your rights abroad as a citizen of the EU](#)

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

#### **Unified Social Security Fund (EFKA)**

International Relations Directorate  
Αγίου Κωνσταντίνου 8/8, Αγίου Κωνσταντίνου street  
10241 Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 210 6783661  
Website: <http://www.efka.gov.gr>

## **Survivor's benefits**

This chapter includes all you need to know about the benefits you are entitled to in the event of death of a family member in Greece.

Periods of insurance completed by the deceased in a Member State of the EU, EEA and Switzerland can be counted as insurance periods covered in Greece and must be stated in all applications submitted by you.

Here you will find information on the following benefits:

- pensions due to death (*Σύνταξη λόγω θανάτου/ σύνταξη επιζώντων*)
- funeral benefit (*Έξοδα κηδείας*)

### **In what situation can I claim?**

In the event of death of an insured individual or pensioner, the members of his/her family are entitled to survivor's pension on certain conditions.

- **Pensions due to death**

Widow's pension:

The surviving spouse has to be 55 years old when the death of the insured person or pensioner occurs.

If the death occurred before the surviving spouse reached 55 years of age, the pension is paid for 3 years. When the surviving spouse reaches the age of 55 while receiving the pension, it is interrupted when the 3 years period is over, but new payment begins when the surviving spouse is 67 years old. These restrictions do not apply to the surviving spouse who has a child or children unable for any gainful employment due to a level of disability (67% or more).

The surviving divorced spouse receives pension if the following conditions are fulfilled:

- The former spouse, before his/her death, had the duty to pay alimony (based on court decision on contract between former spouses).
- 10 years of marriage were completed before the divorce was approved by court decision.
- The divorce was not the result of severe breach of marriage caused by the person applying for pension.
- The surviving divorced spouse is not remarried or did not enter into civil partnership.
- The yearly personal tax income does not exceed the double amount of the yearly pension granted by the former Agricultural Insurance Organisation (OGA) to the uninsured pensioners of very old age.

The partners from civil partnership have the same rights in terms of social insurance, benefit, obligation or restriction, as married couples.

Orphan's pension:

Legitimate children, recognised children, adopted children and those considered as such have to fulfil the following requirements:

- They are not married and are less than 18 years old. This limit is extended to 24 years if they are attending higher education in Greece or abroad, or if they are enrolled in vocational training institutes/centres/schools.
- When the insured died, they are not married and are incapable of any gainful activity (if the disability started before they reached 24 years of age). In this case the pension continues to be paid after they are 24 years old.
- **Funeral costs:** as a rule, compensation is paid to the widow/widower or the person who paid for the funeral; compensation is not paid in the event of death of a dependant.

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

- **Pensions due to death:** if the deceased has accumulated 1,500 insurance days, of which 300 were accumulated in the 5 years prior to his/her death, then you are entitled to survivor's pension.

As a rule, pensions are subject to tax.

- **Funeral benefit:** if the deceased was not a pensioner, in order to receive the funeral benefit s/he must have accumulated 100 days of insurance in the last year prior to his/her death or in the last 15 months of his/her life, without taking into account the last three months.

The supporting documents that you are required to submit to your EFKA (former IKA-ETAM) branch include the health booklet of the deceased, a death certificate, his/her insurance booklet (if the deceased was working) or a certificate on the discontinuation of his/her pension (if the deceased was a pensioner), as well as the original receipts issued by the funeral home.

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

### **Pensions due to death**

The surviving spouse receives 50% of the pension the deceased received or was entitled to receive.

If the marriage took place after the old age pension was granted to the deceased pensioner, the survivor's pension is decreased depending on the age difference between the deceased and the survivor by 1 to 5%.

If there are a surviving spouse and a divorced spouse, the above amount is allocated as follows: the surviving spouse receives 75% and the divorced spouse with at least 10 years of marriage receives 25%.

The benefit is subject to a means-test (on own income). It is paid every month and there are no additional payments and no maximum duration of benefit receipt.

Each child receives 25% of the pension of the deceased parent. If the child has lost both parents the amount he/she receives is double (50%).

The benefit is not means-tested. It is paid every month and there are no additional payments.

In order to apply for a survivor's pension please click at:

<https://apps.ika.gr/ePensionsEfka/>

**Funeral costs:** this is a lump-sum benefit which is equal to eight times the reference pay of the highest insurance category.

### **Forms you may need to fill in**

- [Application for survivor's pension](#)

### **Know your rights**

Publication and website of the European Commission:

- [Death benefit: your rights abroad as a citizen of the EU](#)

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

#### **Unified Social Security Fund (EFKA)**

International Relations Directorate

Αγίου Κωνσταντίνου 8/8, Αγίου Κωνσταντίνου street

10241 Αθήνα/Athens

ΕΛΛΑΔΑ/GREECE

Tel.: +30 210 6783661

Website: <http://www.efka.gov.gr>

# **Social assistance**

## Benefits due to minimum resources

This chapter includes all you need to know about the benefits to which citizens with minimum resources are entitled in Greece.

Here you will find information on the following benefits:

- social solidarity income (SSI) (*Κοινωνικό Εισόδημα Αλληλεγγύης*)
- housing allowance (*Στεγαστική Συνδρομή*)
- free access of uninsured to the Public Health System
- the social solidarity allowance for uninsured elders (*ΕΠΙΔΟΜΑ ΚΟΙΝΩΝΙΚΗΣ ΑΛΛΗΛΕΓΓΥΗΣ ΑΝΑΣΦΑΛΙΣΤΩΝ ΥΠΕΡΗΛΙΚΩΝ*)

### In what situation can I claim?

- **Social solidarity income (SSI)** (*Κοινωνικό Εισόδημα Αλληλεγγύης*) is a welfare programme that is addressed to households living in extreme poverty and complements the policies to tackle poverty and social exclusion. The programme combines income support (cash benefit) and complementary social services, benefits and goods for the members of the household, if they meet certain criteria.
- **Housing allowance** (*Στεγαστική Συνδρομή*): this is a rent benefit paid to uninsured and financially weak elderly people over 65 years of age, who live alone or with their spouses and who:
  - do not own a house and live in a rented house;
  - do not have any source of income from Greece or abroad, or any immovable property that can assist them in covering housing expenses;
  - are financially weak.

With regard to uninsured couples, both spouses must be uninsured and one of them at least must be 65 years of age or older.

- **Free access of uninsured to the Public Health System:** to uninsured persons, persons legally residing in Greece, persons non legally residing in Greece but need hospital and medical care because they belong to socially vulnerable groups (such as minors, pregnant women, invalid, etc.).
- **Social solidarity allowance for uninsured elders** (*ΕΠΙΔΟΜΑ ΚΟΙΝΩΝΙΚΗΣ ΑΛΛΗΛΕΓΓΥΗΣ ΑΝΑΣΦΑΛΙΣΤΩΝ ΥΠΕΡΗΛΙΚΩΝ*) is an allowance granted to persons aged 67 and over with low income who reside in Greece and do not receive or are not qualify to receive any pension from abroad or any social security or welfare benefit from Greece.

### What conditions do I need to meet?

- **Social solidarity income (SSI):** granted to households who simultaneously meet all of the income, assets and residency conditions laid down by the law.
- **Housing allowance:** this is a non-contributory benefit granted following an assessment of assets and income sources of persons who are in a state of financial weakness and have no income or immovable property that can cover their housing needs.
- **Free access of uninsured to the Public Health System:** possession of Social Security Number (*Αριθμός Μητρώου Κοινωνικής Ασφάλισης- ΑΜΚΑ*) or a Health Care Card for Foreigners (*Κάρτα Υγειονομικής Περίθαλψης Αλλοδαπού – ΚΥΠΑ*).
- **Social solidarity allowance for uninsured elders:** a non-contributory benefit to persons 67 years of age and over, who reside permanently and legally in Greece for 15 continuous years and who meet certain income and property criteria.

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

- **Social solidarity income (SSI):** for single-person households: €200 per month. For each additional adult of the household: an increase of the guaranteed amount by €100 per month. For each additional minor of the household: an increase of the



guaranteed amount by €50 per month. The ceiling of the monthly guaranteed amount is €900, regardless of the composition of the household. The programme is implemented by the municipalities.

- **Housing allowance:** the benefit can be up to EUR 362 per month. The programme is implemented by the municipalities. In order to apply for the benefit, you must visit the competent welfare service in your municipality and submit the necessary supporting documents.
- **Free access of uninsured to the Public Health System:** beneficiaries are entitled to hospitalization, medical care, access to pharmaceutical products. They can claim to public hospitals.
- **Social solidarity allowance for uninsured elders:** it amounts to €360 granted monthly by the former OGA.

## Know your rights

The links below provide a legal definition of your rights. They are not European Commission websites, nor do they represent the views of the Commission:

- [Ministry of Labour, Social Security and Social Solidarity](#)
- [Athens' services of social assistance](#)
- [Free access of uninsured to the Public Health System](#)

## Who do you need to contact?

### Ministry of Labour, Social Security and Social Solidarity

Directorate of Specialised Matters on Social Security and Provisions

Σταδίου 29/29 Stadiou street

101 10 Αθήνα/Athens

ΕΛΛΑΔΑ/GREECE

Tel.: 2131516842, 1516752

Website: [www.ypakp.gr](http://www.ypakp.gr)

## Long-term care benefits

This chapter covers all you need to know about long-term care benefits in Greece.

Here you will find information on:

- the "Aid at Home" programme (*Βοήθεια στο Σπίτι*)
- the "Aid at Home of Pensioners" programme (*Κατ' οίκον Φροντίδα Συνταξιούχων*)
- the Day Care Centres for the Elderly (*Κέντρα Ημερήσιας Φροντίδας Ηλικιωμένων - Κ.Η.Φ.Η.*)
- the Open Protection Centres for the Elderly (*Κέντρα Ανοικτής Προστασίας Ηλικιωμένων - Κ.Α.Π.Η.*)

## In what situation can I claim?

Greece does not apply a separate long-term care scheme. There are, however, various programmes for the care of the elderly.

- **"Aid at Home" programme** (*Βοήθεια στο Σπίτι*): provides domestic assistance to elderly people who live alone constantly or for some hours a day and cannot adequately take care of themselves, and also to disabled people who face situations of isolation, exclusion or family crisis.

The "Aid at Home" programme includes two more programmes: the "Domestic Social Care" programme, which is intended for uninsured elderly persons and persons with disabilities, and the "Home Nursing" programme, which aims at post-hospital care and recuperation of patients in their own home.

- **"Aid at Home of Pensioners" programme** (*Κατ' οίκον Φροντίδα Συνταξιούχων*): you can benefit from the programme if you are on an old-age, invalidity or survivor's

pension provided by insurance organisations incorporated in the Unified Social Security Fund (EFKA). Beneficiaries of the programme also include retired civil servants on old-age, invalidity or survivor's pension, as well as uninsured senior citizens on former OGA pension, who temporarily or permanently deal with health problems or disability. You must live on your own or with a spouse or another person who meets the remaining requirements for inclusion in the programme.

The state of your health must render it impossible for you to take care of yourself or cover your daily needs. The programme does not cover pensioners who stay at public, private or voluntary residential care institutions, or at nursing facilities covered by the National Health System (ESY) or private clinics.

- **Day Care Centres for the Elderly** (*Κέντρα Ημερήσιας Φροντίδας Ηλικιωμένων - Κ.Η.Φ.Η.*): day care facilities for elderly individuals who cannot fully care for themselves (due to mobility problems, dementia, etc.) and whose families are unable to care for because they work or because they face serious social and economic or health problems.
- **Open Protection Centres for the Elderly** (*Κέντρα Ανοικτής Προστασίας Ηλικιωμένων - Κ.Α.Π.Η.*): these Centres are intended for residents living in the area of the Centre who are over 60 years of age, regardless of their financial and social situation.

### What conditions do I need to meet?

- "Aid at Home" programme: access to the programme is provided on the basis of income criteria.
- "Aid at Home of Pensioners" programme: the total annual personal or family income must not be higher than that of the lowest income scale set each time for the provision of the EKAS benefit.
- Day Care Centres for the Elderly: no additional requirements.
- Open Protection Centres for the Elderly: no social or financial criteria have been set.

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

- **"Aid at Home" programme:** the programme provides primary health services offered by a nurse of the programme and includes house visits for measuring and recording blood pressure, etc., prescribing medication and accompanying you to the hospital for your scheduled examinations.

At the same time, the programme's family assistant undertakes to run outside errands, purchase necessities and clean the house. Family assistants also have the additional task of offering companionship.

The "Aid at Home" programme also aims at the nursing and recovery of the elderly in their own homes.

The programme is implemented under the auspices of the local municipal authorities throughout the country, where you file your application.

- **"Aid at Home of Pensioners" programme:** the programme aims at the systematic provision of social work services, psychosocial support, nursing care, physiotherapy, occupational therapy and domestic help, as well as facilitating the participation of the elderly and disabled in cultural, entertainment, social and religious activities.

In order to gain access to the programme, you must file an application with the EFKA (former IKA-ETAM) branch in your area after the launching of a relevant call for expressions of interest.

- **Day Care Centres for the Elderly:** these centres operate on specially designed premises on a daily basis and can accommodate elderly people for a short time period during the day, offering them care services (daily hygiene and nursing), entertainment and creative activities.
- **Open Protection Centres for the Elderly:** these centres provide various entertainment activities, medical care, physiotherapy, occupational therapy, social

work, instructions on medical treatment and hospital care. Open Protection Centres for the Elderly operate under the auspices of municipal authorities throughout Greece.

### **Forms you may need to fill in**

- [Application to participate in the "Aid at Home of Pensioners"](#)

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

#### **Municipalities**

#### **Unified Social Security Fund (EFKA)**

International Relations Directorate  
Αγίου Κωνσταντίνου 8/8, Αγίου Κωνσταντίνου street  
10241 Αθήνα/Athens  
ΕΛΛΑΔΑ/GREECE  
Tel.: +30 210 6783661  
Website: <http://www.efka.gov.gr>

# Unemployment

## Unemployment insurance benefits and unemployment assistance benefits

This chapter explains all you need to know about the benefits to which unemployed persons are entitled in Greece. Any salaried employee who comes under the insurance scheme of any social insurance institution is covered by unemployment insurance.

However, you must meet certain requirements in order to receive unemployment insurance benefits and/or unemployment assistance benefits. If necessary, insurance periods in other European Union member states can also be counted in.

Below you will find information on the following benefits:

- unemployment benefit (*Επίδομα Ανεργίας*)
- special seasonal allowance (*Ειδικό Εποχικό Επίδομα*)
- long-term unemployment benefit (*Επίδομα Μακροχρονίως Ανέργων*)
- special allowance after a three month waiting period in the Jobseekers' Registry (*Ειδικό βοήθημα μετά από τρίμηνη παραμονή στο Μητρώο Ανέργων*)
- special allowance after the receipt of unemployment benefit (*Ειδικό βοήθημα μετά τη λήξη της επιδότησης λόγω ανεργίας*)

### In what situation can I claim?

Unemployed persons in Greece are mainly aided through unemployment benefit.

- **Unemployment benefit** (*Επίδομα Ανεργίας*): this benefit is granted by the Labour Employment Office (OAED) to employees over 16 years of age with unemployment insurance, who were dismissed or whose employment contracts expired, are registered with an employment office and are both willing and capable of working.
- **Special Seasonal Allowance** (*Ειδικό Εποχικό Επίδομα*): certain professional activities cannot be exercised throughout the year. For employees coming under the professional categories that are "seasonal" in nature, a special seasonal aid has been established and is paid by the Labour Employment Office (OAED) in the period during which they cannot exercise their professional activity.

Seasonal employees must be insured with the Unified Social Security Fund (EFKA) (former IKA-ETAM) and must provide their services in Greece. Mainly employees in the construction sector, salaried employees in the tourism and food sectors, as well as certain categories of salaried employees in artistic professions are entitled to seasonal aid. The same aid is also provided to salaried shipyard employees, provided they are insured with EFKA (former IKA-ETAM) and provide their services to undertakings which are registered in Greece and operate in one or more European Union member states. For information on the Special Seasonal Allowance visit the OAED website at <http://www.oaed.gr/eidiko-epochiko-boethema>

- **Long-term unemployment benefit** (*Επίδομα Μακροχρονίως Ανέργων*): for information on the long-term unemployment benefit please visit the OAED website at: <http://www.oaed.gr/sychnes-eroteseis-epidomata-paroches>.
- **Special allowance after a three month waiting period in the Jobseekers' Registry** (*Ειδικό βοήθημα μετά από τρίμηνη παραμονή στο Μητρώο Ανέργων*): if a claimant of the unemployment benefit does not meet the conditions and provided that he/she stays registered as unemployed for a period of 3 months, then he/she is granted the allowance.
- **Special allowance after the receipt of unemployment benefit** (*Ειδικό βοήθημα μετά τη λήξη της επιδότησης λόγω ανεργίας*): when the unemployment benefit expires and provided that the claimant remains unemployed for the next month, then he/she is granted the allowance (lump sum).

## What conditions do I need to meet?

- **Unemployment benefit:** in order to be entitled to this benefit, you are required to have worked for a period of at least 125 days during the 14 months prior to the termination of your employment or for a period of at least 200 days within the 2 years prior to the termination of your employment.

If you are receiving the benefit for the first time, you will be required to have paid contributions corresponding to 80 insurance days for every year in the two years preceding your benefit. However, in the last 14 months you are required to have completed 125 working days, without taking into account the last two months.

Unemployed persons over the age of 49 can receive an unemployment benefit for 12 months, provided they have worked for 210 days within the 14 months preceding the termination of employment.

- **Special Seasonal Allowance:** this benefit is paid in a lump sum on an annual basis and its amount depends on the professional field to which the beneficiary belongs. In order to receive the seasonal aid, you must prove that you have accumulated at least 50 to 240 insurance days in your sector and no more than 240 daily wages in the calendar year preceding the year of payment of the aid. Special regulations apply to construction workers.

If you have worked in other sectors, you can receive the seasonal aid provided that you did not accumulate more daily wages in other sectors than in the sector of your seasonal job during the previous year.

With the exception of employees in the construction sector, other categories are not entitled to the special seasonal aid if they meet the criteria for the regular benefit (unemployment benefit).

- **Long-term unemployment benefit:** for information on the long-term unemployment benefit, please visit the OAED website at: <http://www.oaed.gr/sychnes-eroteseis-epidomata-paroches>. Information also available at: <http://www.oaed.gr/epidoma-makrochronios-anergon1>
- **Special allowance after a three month waiting period in the Jobseekers' Registry:** you must have completed at least 60 days of work in the calendar year preceding the beginning of the three months period. You should not be subject to the categories referred to art. 22 of Law 1836/89 (construction workers, musicians, actors, stone cutters, etc.) and your family net income should not be higher than EUR 10,858.40 (this amount is increased by EUR 293.47 each calendar year).
- **Special allowance after the receipt of unemployment benefit:** you have received the unemployment benefit and it expired. You should not be subject to the categories referred to art. 22 of Law 1836/89 (construction workers, musicians, actors, stone cutters, etc.) and your family net income should not be higher than EUR 10,271.46 (this amount is increased by EUR 293.47 each calendar year).

All benefits are subject to tax in cases where the annual personal income amounts to over EUR 30,000.

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

- **Unemployment benefit:** the basic monthly benefit amounts to EUR 360, which increases by 10% for every member of the family.

The duration of the benefit depends on the number of days of employment the insured person has covered in the above-mentioned crucial periods (14 months, 12 months or 2 years), as presented in the [website](#) of the Labour Employment Office (OAED).

In order to receive the unemployment benefit, you must register with the local Labour Employment Office (OAED) and fill an application for the benefits within 60 days from the day you became unemployed. The unemployment benefit is discontinued if the beneficiary does not respond positively to job or vocational training offers three times.

- **Special Seasonal Allowance:** it is paid in a lump sum once a year. The amount depends on the social and professional class of the beneficiary.
- **Long-term unemployment benefit:** for information on long-term unemployment benefit, please visit the OAED website at <http://www.oaed.gr/sychnes-eroteseis-epidomata-paroches>.
- **Special allowance after a three month waiting period in the Jobseekers' Registry:** Lump-sum of 15 daily unemployment benefits (15\* 14.40= EUR 216)
- **Special allowance after the receipt of unemployment benefit:** Lump-sum of 13 daily unemployment benefits (13 \* 14.40 = EUR 187.20)

### Forms you may need to fill in

- [Application for unemployment benefit](#)

### Know your rights

The link below provides a legal definition of your rights. It is not an European Commission website, nor does it represent the views of the Commission:

- [Unemployment benefits](#)

Publication and website of the European Commission:

- [Your Europe: Unemployment and benefits](#)

### Who do you need to contact?

#### Labour Employment Office (OAED)

Insurance Directorate

Department of Bilateral Agreements and Implementation of Community Regulations

Εθνικής Αντίστασης 8/Ethnikis Antistasis 8

17342 Άνω Καλαμάκι/Ano Kalamaki

ΕΛΛΑΔΑ/GREECE

Tel.: +30 2109989000

Website: <http://www.oaed.gr/>

# Moving abroad



## Aggregation of insurance periods abroad

This chapter covers all you need to know about the social benefits you are entitled to when moving within the EU, EEA and Switzerland.

### Social insurance and European regulations

If you work in a Member State of the EU or EEA or in Switzerland – all of which are bound by the relevant EU regulations – then the general rule is that you no longer come under the Greek social insurance scheme and therefore the rules of your new country of residence will apply to you.

If you have lived, worked and/or paid insurance contributions in a member state of the EU or EEA or in Switzerland (all of which are bound by the relevant EU regulations), then the time of your stay in these countries, the periods you have worked and the contributions you have paid can be offset by your insurance periods in Greece in order to calculate the benefits you are entitled to here.

### Which benefits are affected?

The option to offset the contributions you have paid to any of the member states of the EU or EEA or to Switzerland applies to the following benefits:

- healthcare
- maternity benefits/equivalent paternity benefits
- old-age pensions
- invalidity pensions
- survivor's pensions
- unemployment benefit
- special seasonal aid

### What should I do?

If you have worked in another country and are returning to Greece, you must bring with you a file with your insurance contributions, using the E104 and U1 forms (formerly E301 form), which you can obtain from the local branch of the insurance organisation in the country in which you have worked, and submit them to your insurance organisation in Greece and to the Labour Employment Office (OAED) respectively.

If you wish to look for work in Greece and have received unemployment benefits from countries in the EU or EEA or from Switzerland for a period of 4 weeks, you may transfer these benefits to Greece for a period of 3 to 6 months. You will need to bring with you a completed U2 form (former E303 form), which must be submitted to the Labour Employment Office (OAED).

### Forms you may need to fill in

- E104 and U1 forms (formerly E301 form)
- U2 form (formerly E303 form)

### Know your rights

Publication and website of the European Commission:

- [EU Social Security Coordination](#)

**Who do you need to contact?**

**Labour Employment Office (OAED)**

Insurance Directorate

Department of Bilateral Agreements and Implementation of Community Regulations

Εθνικής Αντίστασης 8/Ethnikis Antistasis 8

17342 Άνω Καλαμάκι/Ano Kalamaki

ΕΛΛΑΔΑ/GREECE

Tel.: +30 2109989000

Website: <http://www.oaed.gr/>

# Main residence

## Permanent residence

This chapter includes all you need to know about "permanent residence" in Greece, a requirement you must meet in order to be entitled to certain categories of social benefits.

### Am I a permanent resident?

The term "permanent residence" means that a person has actually settled in Greece and that Greece is the centre of his/her existence, biotic relationships, material interests, and material life, as well as his/her professional place of establishment. Furthermore, the person in question must be willing to remain in Greece for a reasonable period of time.

Among other things, the factors taken into account in order to establish whether a person is a permanent resident are the following:

- The person in question must reside in his/her primary and permanent place of residence.
- S/He must not have more than one permanent residence.
- If proof cannot be provided of the person's last residence, then his/her place of residence is considered as his residence.

A person must permanently reside in Greece when applying for the following benefits:

- single allowance child support;
- special benefit for families with three or more children.

The permanent residence requirement in respect of these benefits applies to all applicants, including Greek citizens. Generally speaking, if you have lived in Greece for many years, you will not have difficulty proving that you meet the "permanent residence" requirement.

### Know your rights

Publication and website of the European Commission:

- [Your Europe: Permanent residence for EU nationals](#)

