



Mutual Learning on Access to social protection for workers and the self-employed

2nd Workshop: Effective coverage

Thematic Discussion Paper - ANNEX

DG Employment, Social Affairs and Inclusion



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion

Unit EMPL C2

Contact: Lucie Davoine

E-mail: empl-c2-unit@ec.europa.eu

Web site: <http://ec.europa.eu/social/mlp>

European Commission

B-1049 Brussels

Mutual Learning on Access to social protection for workers and the self-employed 2nd Workshop: Effective coverage

DG Employment, Social Affairs and Inclusion

Directorate-General for Employment, Social Affairs and Inclusion
Mutual Learning on Access to social protection for workers and the self-employed
2nd Workshop: Effective coverage
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Annex¹

Austria

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|--|---|
| Healthcare | Qualifying Period | / | / (supplementary insurance: six months) |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 446,81 per month, special voluntary insurance possible. | Insurance contribution rate for health insurance amounts to 7.65%. Minimum contribution basis (2019) was EUR 5 361,72 per year. The maximum contribution basis was EUR 73 080 per year. |
| Sickness | Qualifying Period | / | / (supplementary insurance: 6 months) |
| | Waiting Period | three days | 43 days (four days if supplementary insurance) |
| | Minimum working periods | / | / |
| | Duration | 26 - 52 weeks | 20 weeks (26 weeks if supplementary insurance) |

¹ These data were collected from the MISSOC database (October 2019). The comparative tables from separate countries were consulted, as well as the specific tables concerning the self-employed workers. The tables were updated in January 2019, so any later reforms are not included. Each social protection branch is discussed from the perspective of the worker (and non-standard workers, who are mostly subject to the same conditions) and self-employed workers. This annex does not claim to be exhaustive.

| | | | | |
|---------------------|--------------------------------|--|---|---|
| | Income Thresholds | No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 446,81 per month, special voluntary insurance possible. | Insurance contribution rate for health insurance amounts to 7.65%. Minimum contribution basis (2019) was EUR 5 361,72 per year. The maximum contribution basis was EUR 73 080 per year. | |
| Maternity/Paternity | Qualifying Period | / | / | Marginal part-time employees can opt-in at lower cost and enjoy a flat-rate benefit |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 8 weeks before and after | 8 weeks before and after | |
| | Income Thresholds | No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 446,81 per month, special voluntary insurance possible. | Insurance contribution rate for health insurance amounts to 7.65%. Minimum contribution basis (2019) was EUR 5 361,72 per year. The maximum contribution basis was EUR 73 080 per year. | |
| Pensions | Qualifying Period | 180 insurance months (of which 84 have been acquired from employment) | 180 insurance months | Legal retirement age (2019) |
| | Waiting Period | Full pension: 45 insurance years | Full pension: Career duration equivalent to 14,040 days full time (or equivalent) for men and women. | Men: 64 years, 2 months Women: 61 years, 4 months |
| | Minimum working periods | 84 months of employment | | Progressive increase of age limit for women until the same retirement age as for |
| | Duration | Unlimited | Unlimited | |

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|-------------------|--------------------------------|--|--|--|
| | Income Thresholds | No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 446,81 per month, special voluntary insurance possible. | Minimum contribution basis (2019) was EUR 5 361,72 per year. The maximum contribution basis was EUR 73 080 per year. | men will have been reached between the years 2024 and 2033 |
| Unemployment | Qualifying Period | Insurance record of 52 weeks within last 24 months | Insurance record of 52 weeks within last 24 months | Self-employed can decide to opt-in and decide on their contribution rate (25%, 50%, 75%) decision valid for 8 years, has to be chosen within six months of starting the activity |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 20 - 52 weeks; depending on insurance record and age | 20 - 52 weeks; depending on insurance record and age | |
| | Income Thresholds | No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 446,81 per month Voluntary insurance is NOT possible | / | Non-standard workers who do not reach the income threshold: No possibility for voluntary insurance. |
| Accidents at work | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 6-12 weeks: full wage, afterwards: four weeks half wage | 6-12 weeks: full wage, afterwards: four weeks half wage | |
| | Income Thresholds | / | / | |

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|------------|--------------------------------|--|---|
| Invalidity | Qualifying Period | 60 insurance months within the last 120 calendar months. After having reached the of age 50 the qualifying period for each month will be increased by one month and the observance period by two months; maximum 180 insurance months within the last 360 calendar months or "Eternal eligibility". The qualifying period is not required if invalidity occurs on the grounds of an employment accident or an occupational disease or before age 27 if there are six insurance months. | Those above 50 are considered to be incapacitated for work if their personal professional input was needed to keep the business operational, but for health reasons are no longer able to pursue a self-employed activity with conditions and skills requirements similar to the activity performed over the last 60 calendar months. In addition, they should have been at least 90 months (7,5 years) professionally active during the 15 years preceding the reference date. |
| | Waiting Period | / | / |
| | Minimum working periods | / | They should have been at least 90 months (7.5 years) professionally active during the 15 years preceding the reference date. |
| | Duration | 24 months + possible extension | 24 months + possible extension |
| | Income Thresholds | No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 446,81 per month, special voluntary insurance possible. | Minimum contribution basis (2019) was EUR 5 361,72 per year. The maximum contribution basis was EUR 73 080 per year. |

Belgium

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|--|
| Healthcare | Qualifying Period | The proof of payment of minimum contributions for the past year | The proof of payment of minimum contributions for the past year |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | one year | one year/payment of first quarter contribution |
| | Waiting Period | / | 14 days |
| | Minimum working periods | Full-time employees must have worked 180 days in a 12-month period Part-time workers must have worked 800 hours in a 12-month period | 6 months |
| | Duration | one year | one year |
| | Income Thresholds | / | / |
| Maternity/Paternity | Qualifying Period | / (only payment of minimum contribution required) | / (only payment of minimum contribution required) |
| | Waiting Period | / | / |
| | Minimum working periods | Full-time workers: 120 working days during a six months period | six months |
| | | | Self-employed women: expansion of duration with four weeks + flexibility: possibility to continue working part-time + possibility of free service vouchers |

| | | | | |
|--------------|--------------------------------|--|--|---|
| | | Part-time workers: 800 hours during a six months period | | |
| | Duration | 15 weeks | 12 weeks (out of which three are compulsory) | |
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | / | / | Legal retirement age: 65 years |
| | Waiting Period | | | |
| | Minimum working periods | Full pension: career duration equal to 14 040 days Early retirement: 42 years prof activity | Career at least equal to 2/3 of a full career. Early retirement: 42 years of professional activity | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Unemployment | Qualifying Period | Between 312 working days during the previous 21 months, and 624 working days over the previous 42 months | | Self-Employed: flexibility and entitlement to unemployment benefits if they worked as employees before (+some conditions) |
| | Waiting Period | / | | |
| | Minimum working periods | Between 312 working days during the previous 21 months, and 624 working days over the previous 42 months | | |
| | Duration | Unlimited, degressive | | |
| | Income Thresholds | / | | |

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|-------------------|--------------------------------|--|---|
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | / (for occupational diseases: 15 days) | |
| | Minimum working periods | / | |
| | Duration | Until recovery | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | 180 working days in the course of the 12 months prior to the incapacity. See sickness. | one year/payment of first quarter contribution |
| | Waiting Period | / starts when primary incapacity period ends (one year) | / starts when primary incapacity ends |
| | Minimum working periods | / | / |
| | Duration | From end primary incapacity until max. retirement age | From end primary incapacity until max. retirement age |
| | Income Thresholds | / | / |

Bulgaria

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|--|---|
| Healthcare | Qualifying Period | / | If a person has not made > three contributions for the previous 36 months they lose their health insurance rights |
| | Waiting Period | / | |
| | Minimum working periods | / | |
| | Duration | Unlimited | |
| | Income Thresholds | / | |
| | | Minimum amount of 510 BGN/month, maximum | |

| | | | amount of BGN 3 000 (EUR 1 534) | |
|---------------------|--------------------------------|---|--|--|
| Sickness | Qualifying Period | Six months (does not have to be consecutive or within any fixed period) | Six months (does not have to be consecutive or within any fixed period) | Legislative changes made to the Social Security Code which are extending the coverage of sickness, maternity and unemployment insurance are in force since January 1, 2015. From that date, all employees, irrespective of the nature of the work, the method of payment and the source of funding, must be covered for all social risks – sickness, maternity, unemployment, invalidity, old age and death, accidents at work and professional disease. |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Until recovery or qualification invalidity | Until recovery or qualification invalidity | |
| | Income Thresholds | / | Obligated to pay social security contributions between the minimum insurable income for self-employed and the maximum insurable income: Minimum amount of 510 BGN/month, maximum amount of BGN 3 000 (EUR 1 534) | |
| Maternity/Paternity | Qualifying Period | Six months insurance (does not have to be consecutive or within any fixed period) | Six months insurance (does not have to be consecutive or within any fixed period) | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 410 days, 45 days before confinement | 410 days, 45 days before confinement | |
| | Income Thresholds | / | Obligated to pay social security contributions between the minimum insurable income for self-employed and the maximum insurable income: | |

| | | | | |
|--------------|--------------------------------|--|---|---|
| | | | Minimum amount of 510 BGN/month, maximum amount of BGN 3 000 (EUR 1 534) | |
| Pensions | Qualifying Period | Full pension: M: 38 years and 8 months of insurance; W: 35 years and 8 months of insurance | Full pension: M: 38 years and 8 months of insurance; W: 35 years and 8 months of insurance | The formula for the calculation of the amount of the pension is the same for all. The pension formula takes into account the whole duration of service and the insurable income in each month. It thus strongly favours unbroken careers, which works to the disadvantage of many categories of self-employed. Legal retirement age: Men: 64 years Women: 61 years of age and 4 months |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | Obliged to pay social security contributions between the minimum insurable income for self-employed and the maximum insurable income: Minimum amount of 510 BGN/month, maximum amount of BGN 3 000 (EUR 1 534) | |
| Unemployment | Qualifying Period | 12 months of insurance during the last 18 months before unemployment | | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | 4-12 months, depending on insurance period | | |
| | Income Thresholds | / | | |

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|-------------------|--------------------------------|---|--|
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | / | |
| | Minimum working periods | / | |
| | Duration | Until recovery or declaration of invalidity | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | Up to 20 years of age: no qualifying period. Up to 25 years of age: one year of work of which one third must be effective Up to 30 years of age: 3 years of work of which one third must be effective Over 30 years of age: 5 years of work of which one third must be effective | |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | Obligated to pay social security contributions between the minimum insurable income for self-employed and the maximum insurable income: Minimum amount of 510 BGN/month, maximum amount of BGN 3 000 (EUR 1 534) |

Croatia

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|---|
| Healthcare | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | 9 months of consecutive insurance or 12 months during the last two years. If not fulfilled: only minimum sickness benefit | 9 months of consecutive insurance or 12 months during the last two years. If not fulfilled: only minimum sickness benefit |
| | Waiting Period | / | 42 days |
| | Minimum working periods | / | / |
| | Duration | After 12 months: if invalidity not established: continuance of sickness benefit. After 18 months: reduction with 50% | After 12 months: if invalidity not established: continuance of sickness benefit. After 18 months: reduction with 50% |
| | Income Thresholds | / | / |
| Maternity/Paternity | Qualifying Period | Minimum period of insurance required: 12 months of consecutive insurance or 18 months during the last two years | Minimum period of insurance required: 12 months of consecutive insurance or 18 months during the last two years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |

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|-------------------|--------------------------------|--|--|---|
| | Duration | 28 days compulsory prenatal. Postnatal leave until the child is six months. Compulsory 70 days postnatal leave | 28 days compulsory prenatal. Postnatal leave until the child is six months. Compulsory 70 days postnatal leave | |
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | 15 years | 15 years | Legal retirement age: Men: 65 years Women: 62 years and four months |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Unemployment | Qualifying Period | 9 months of previous employment or payment of insurance contributions during the last 24 months (not necessarily consecutive + regardless if part-time or full-time) | 9 months of previous employment or payment of insurance contributions during the last 24 months | The qualifying period for financial assistance for those on a fixed-term contract for permanent seasonal work is six months with the same employer, over at least three seasons |
| | Waiting Period | / | / | |
| | Minimum working periods | 9 months | 9 months | |
| | Duration | 90-450, depending on length of employment period | 90-450, depending on length of employment period | |
| | Income Thresholds | / | / | |
| Accidents at work | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |

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|------------|--------------------------------|---|---|
| | Duration | After 12 months: invalidity? If not: continued payment of benefits | After 12 months: invalidity? If not: continued payment of benefits |
| | Income Thresholds | / | / |
| Invalidity | Qualifying Period | Insurance record equal to one third of working life. Working life: the full number of years between the age of 20 (23 for those with post-secondary qualifications and 26 for those with university qualifications) and the day of disability. | Insurance record equal to one third of working life. Working life: the full number of years between the age of 20 (23 for those with post-secondary qualifications and 26 for those with university qualifications) and the day of disability. |
| | Waiting Period | | |
| | Minimum working periods | | |
| | Duration | | |
| | Income Thresholds | / | / |
| | | | |

Cyprus

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|-----------------------------------|-----------------------------------|-------------------|
| Healthcare | Qualifying Period | Contributions for min three years | Contributions for min three years | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |

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|---------------------|--------------------------------|---|---|
| | Income Thresholds | Persons without dependants whose annual income does not exceed EUR 15,400.00 Members of families whose annual income does not exceed EUR 30,750.00, increased by EUR 1,700.00 for each dependent child | Persons without dependants whose annual income does not exceed EUR 15,400.00 Members of families whose annual income does not exceed EUR 30,750.00, increased by EUR 1,700.00 for each dependent child |
| Sickness | Qualifying Period | Insured for at least 26 weeks up to the date of incapacity. | Insured for at least 26 weeks up to the date of incapacity. |
| | Waiting Period | three days | 9 days |
| | Minimum working periods | / | / |
| | Duration | 156 days, then invalidity? If not invalidity: extended to 312 days | 156 days, then invalidity? If not invalidity: extended to 312 days |
| | Income Thresholds | Paid Basic Insurance up to the date of incapacity equal to at least 26 times the weekly Basic Insurable Earnings of EUR 175.11 per week (0.50 insurance point) | Paid Basic Insurance up to the date of incapacity equal to at least 26 times the weekly Basic Insurable Earnings of EUR 175.11 per week (0.50 insurance point) |
| Maternity/Paternity | Qualifying Period | Having been insured for at least 26 weeks before the beginning of the maternity leave | Having been insured for at least 26 weeks before the beginning of the maternity leave |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |

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|--------------|--------------------------------|--|--|---------------------------------------|
| | Duration | 18 weeks of which two to 9 weeks before the expected week of confinement. If the infant is hospitalised due to premature birth or to other health problems, the maternity allowance may be extended by six more weeks (maximum period) | 18 weeks of which two to 9 weeks before the expected week of confinement. If the infant is hospitalised due to premature birth or to other health problems, the maternity allowance may be extended by six more weeks (maximum period) | |
| | Income Thresholds | Having paid an amount equivalent to at least 26 times the weekly Basic Insurable Earnings of EUR 175.11 per week (0.50 insurance point) | Having paid an amount equivalent to at least 26 times the weekly Basic Insurable Earnings of EUR 175.11 per week (0.50 insurance point) | |
| Pensions | Qualifying Period | The insured person has been insured for at least 780 weeks up to the pensionable age. | The insured person has been insured for at least 780 weeks up to the pensionable age. | Legal retirement age: 65 years |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | Paid basic insurance up to the pensionable age equal to at least 780 times the weekly amount of Basic Insurable Earnings of EUR 175.11 per week. | Paid basic insurance up to the pensionable age equal to at least 780 times the weekly amount of Basic Insurable Earnings of EUR 175.11 per week. | |
| Unemployment | Qualifying Period | The insured person has been insured for at least 26 weeks up to the date of unemployment | | |

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| | Waiting Period | <p>Three days (for voluntary contributors abroad the waiting period is 30 days).</p> <p>If the beneficiary leaves a job voluntarily or loses his/her job on his/her own fault, the unemployment benefit is suspended up to six weeks.</p> |
| | Minimum working periods | |
| | Duration | <p>156 days.</p> <p>The duration of payment does not vary according to the contribution period or periods of employment, age, the number of previous periods of unemployment benefit receipt or other factors or according to the reasons for unemployment.</p> |
| | Income Thresholds | <p>Paid basic insurance up to the date of unemployment equal to at least 26 times the weekly Basic Insurable Earnings of EUR 175.11 per week</p> |
| Accidents at work | Qualifying Period | <p>Just has to be employed at the time the accident occurs</p> |
| | Waiting Period | <p>Three days</p> |
| | Minimum working periods | <p>/</p> |
| | Duration | <p>12 months</p> |

| | | | |
|------------|--------------------------------|--|--|
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | The insured person has been insured for at least 156 weeks up to the date of invalidity. | The insured person has been insured for at least 156 weeks up to the date of invalidity. |
| | Waiting Period | Can start after sickness (156 days) | Can start after sickness (156 days) |
| | Minimum working periods | / | |
| | Duration | Unlimited (till retirement) | |
| | Income Thresholds | Paid basic insurance up to the date of invalidity equal to at least 156 times the weekly amount of Basic Insurable Earnings of EUR 175.11 per week | Paid basic insurance up to the date of invalidity equal to at least 156 times the weekly amount of Basic Insurable Earnings of EUR 175.11 per week |

Czech Republic

| Social protection branch | (Non-standard) workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|---|-------------------|--|
| Healthcare | Qualifying Period | / | | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | Two types of supplementary work agreements are exempted (Dohoda o pracovní činnosti / Dohoda o provedení práce) if monthly earnings do not exceed CZK | | |

| | | | |
|----------|--------------------------------|---|--|
| | | 3,000 (EUR 116) / CZK 10,000 (EUR 388). | |
| Sickness | Qualifying Period | An employee is eligible for wage compensation from the fourth day of insurance and for sickness benefit from the 15th day of their incapacity for work. | A self-employed must have been covered by sickness insurance for at least three months immediately preceding the first day of their incapacity for work. |
| | Waiting Period | Three days | 15 days |
| | Minimum working periods | / | / |
| | Duration | 380 days (maximum of 70 days per year for old-age or invalidity pensioners who are still employed). | 380 days (maximum of 70 days per year for old-age or invalidity pensioners who are still employed). |
| | Income Thresholds | Employees earning less than CZK 3,000 (EUR 116) a month cannot be insured. | No special qualifying conditions. All self-employed can be voluntarily insured. The minimum contribution is CZK 138 (EUR 5.4) per month. |

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|----------------------------|--------------------------------|---|---|
| Maternity/Paternity | Qualifying Period | At least 270 days of insurance during the two years preceding the take up of maternity benefit. | Must have been insured for at least 180 days during the year preceding the first day when the maternity cash benefit is paid. Must have been insured at least 270 calendar days during the last two years preceding the first day when the maternity cash benefit is paid. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | 28 weeks | 28 weeks |
| | Income Thresholds | / | No special qualifying conditions. All self-employed can be voluntarily insured. The minimum contribution is CZK 138 (EUR 5.4) per month. |

| | | | | |
|--------------|--------------------------------|---|---|---|
| Pensions | Qualifying Period | 35 years of insurance (30 years without non-contributory periods) or 20 years of insurance (15 years without non-contributory periods) if the retiring person exceeds the legal retirement age for men by at least 5 years. | 35 years of insurance (30 years without non-contributory periods) or 20 years of insurance (15 years without non-contributory periods) if the retiring person exceeds the legal retirement age for men by at least 5 years. | Legal retirement age: Men: 63 years and six months Women: between 59 and 63 years, depending on the number of children. |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Unemployment | Qualifying Period | 12 months of basic pension insurance in the past two years, including substitute periods of employment (e.g. caring for a child or a dependent adult, temporary work incapacity). | Self-employed must have worked at least 12 months within the last two years preceding unemployment to qualify for benefit. | |
| | Waiting Period | / | / | |
| | Minimum working periods | | Self-employed must have worked at least 12 months within the last two years preceding unemployment to qualify for benefit. | |
| | Duration | Up to 50 years of age: five months. From 50 to 55 years of age: eight months. Over the age of 55 years: 11 months. | Up to 50 years of age: five months. From 50 to 55 years of age: eight months. Over the age of 55 years: 11 months. | |

| | | In the case of retraining: during the whole period of retraining. | In the case of retraining: during the whole period of retraining. |
|-------------------|--------------------------------|--|--|
| | Income Thresholds | / | / |
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | / | |
| | Minimum working periods | / | |
| | Duration | Unlimited | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | Under 28: from 0-5 years. Insured people over the age of 28 must have at least five insurance years over the 10-year reference period prior to the occurrence of the invalidity. Those above 38 must have at least five insurance years over the 10-year reference period prior to the occurrence of the invalidity or 10 insurance years over the 20-year reference period prior to the occurrence of the invalidity. | Under 28: from 0-5 years. Insured people over the age of 28 must have at least five insurance years over the 10-year reference period prior to the occurrence of the invalidity. Those above 38 must have at least five insurance years over the 10-year reference period prior to the occurrence of the invalidity or 10 insurance years over the 20-year reference period prior to the occurrence of the invalidity. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited (till retirement) | Unlimited (till retirement) |
| | Income Thresholds | / | / |

Denmark

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|--|
| Healthcare | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | Min 240 hours worked within six months before illness. | Professional activity of six months within the last 12 months period. |
| | Waiting Period | / | 2 weeks |
| | Minimum working periods | Min 240 hours worked within six months before illness. | Professional activity of six months within the last 12 months period. |
| | Duration | 26 weeks | 26 weeks |
| | Income Thresholds | / | Annual insurance fee between 238 and 551 EUR |
| Maternity/Paternity | Qualifying Period | Six weeks of residence | Six weeks of residence |
| | Waiting Period | / | / |
| | Minimum working periods | At least 160 hours of work within four months before maternity leave. | Professional activity on a certain scale (18,5 hours average weekly) for at least six months within a 12 months period. At least one |

| | | | |
|--------------|--------------------------------|--|--|
| | | | month immediately prior to the leave |
| | Duration | Four weeks before, 14 weeks after | Four weeks before, 14 weeks after |
| | Income Thresholds | / | / |
| Pensions | Qualifying Period | At least three years of residence in Denmark between the age of 15 and pensionable age. Full pension after 40 years of residence between the age of 15 and pensionable age. | At least three years of residence in Denmark between the age of 15 and pensionable age. Full pension after 40 years of residence between the age of 15 and pensionable age. Legal retirement age: 65,5 years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Unemployment | Qualifying Period | Requirement for membership in an unemployment fund: membership for at least one year. | Self-employed will need to be a member of an unemployment insurance fund for at least one year. |
| | Waiting Period | / (unless if voluntary unemployed: 3 weeks waiting period) | Three weeks |

| | | | |
|--|--------------------------------|--|--|
| | Minimum working periods | | Self-employment activity to a significant extent for at least 52 weeks in the last 3 years, while having been a member of an unemployment insurance fund. |
| | Duration | Two years within a three-year period. When this period has expired there is a possibility to extend the period where unemployment benefits can be received for up to an additional year. This happens on the basis of work as an employee within the three-year reference period. If one hour of employment was worked, this can be used to extend the period of unemployment benefit by two hours. | Two years within a three-year period. When this period has expired there is a possibility to extend the period where unemployment benefits can be received for up to an additional year. This happens on the basis of work as an employee within the three-year reference period. If one hour of employment was worked, this can be used to extend the period of unemployment benefit by two hours. |
| | Income Thresholds | For full-time members, a minimum income of DKK 233,376 (EUR 31,254) (corresponding to full-time employment for one year) during the three preceding years is required. Only a maximum of DKK 19,448 (EUR 2,604) per month can be included (equivalent to the minimum income for one year's full-time employment). For part-time members, a | / |

| | | | |
|-------------------|--------------------------------|--|--|
| | | <p>minimum income of DKK 155,580 (EUR 20,835) during the three preceding years is required (but only a maximum of DKK 12,965 (EUR 1,736) per month is taken into account when calculating the part-time member's income during the three preceding years).</p> | |
| Accidents at work | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | / | / |
| | Income Thresholds | / | / |
| Invalidity | Qualifying Period | At least three years of residence between the age of 15 and pensionable age. | At least three years of residence between the age of 15 and pensionable age. |
| | Waiting Period | / after sickness | / after sickness |
| | Minimum working periods | / | / |
| | Duration | Unlimited (until retirement age) | Unlimited (until retirement age) |
| | Income Thresholds | / | / |

Estonia

| Social protection branch | (Non-standard) workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|---|---|--|
| Healthcare | Qualifying Period | There is no qualifying period, except for those who were not insured and start working with an employment contract of at least one month, for whom the qualifying period is of 14 days. | | |
| | Waiting Period | / | / | |
| | Minimum working periods | Employees have to have an employment contract for at least one month. | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | In 2019, the monthly rate established in the State budget is EUR 500. Accordingly, the minimum amount of social tax to be paid by the self-employed is EUR 165 (0.33 x 500) per month, while the ceiling is EUR 1650,0 (0.33 x 10 x 500) per month. | |

| | | | |
|---------------------|--------------------------------|---|---|
| Sickness | Qualifying Period | There is no qualifying period, except for those who were not insured and start working with an employment contract of at least one month, for whom the qualifying period is of 14 days. | There is no qualifying period, except for those who were not insured and start working with an employment contract of at least one month, for whom the qualifying period is of 14 days. |
| | Waiting Period | Three days | 9 days |
| | Minimum working periods | Employment contract of at least 1 month | |
| | Duration | 182 days per illness case | 182 days per illness case |
| | Income Thresholds | / | In 2019, the monthly rate established in the State budget is EUR 500. Accordingly, the minimum amount of social tax to be paid by the self-employed is EUR 165 (0.33 x 500) per month, while the ceiling is EUR 1650,0 (0.33 x 10 x 500) per month. |
| Maternity/Paternity | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | Working directly prior to confinement. | Working directly prior to confinement. |

| | | | | |
|----------|--------------------------------|---|---|-----------------------|
| | Duration | 140 calendar days if the maternity leave commences at least 30 calendar days before the estimated date of confinement. The number of days by which the maternity leave commences later than the term provided shall be deducted from the period for which the woman has the right to receive maternity benefit. | 140 calendar days if the maternity leave commences at least 30 calendar days before the estimated date of confinement. The number of days by which the maternity leave commences later than the term provided shall be deducted from the period for which the woman has the right to receive maternity benefit. | |
| | Income Thresholds | / | In 2019, the monthly rate established in the State budget is EUR 500. Accordingly, the minimum amount of social tax to be paid by the self-employed is EUR 165 (0.33 x 500) per month, while the ceiling is EUR 1650.00 (0.33 x 10 x 500) per month. | |
| Pensions | Qualifying Period | 15 years of contribution period. | 15 years of contribution period. | Legal retirement age: |
| | Waiting Period | / | / | 63 years and 9 months |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | In 2019, the monthly rate established in the State budget is EUR 500. Accordingly, the minimum amount of social tax to be paid by the self-employed is | |

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|-------------------|--------------------------------|---|
| | | EUR 165 (0.33 x 500) per month, while the ceiling is EUR 1650.00 (0.33 x 10 x 500) per month. |
| Unemployment | Qualifying Period | Insurance period (as entered in the employment registrar) of 12 months over the 36 months preceding registration as unemployed. |
| | Waiting Period | Seven days |
| | Minimum working periods | / |
| | Duration | 180 calendar days if the insurance period of the insured person is shorter than five years 270 calendar days if the insurance period of the insured person is 5–10 years 360 calendar days if the insurance period of the insured person is 10 years or longer. |
| | Income Thresholds | / |
| Accidents at work | Qualifying Period | / |
| | Waiting Period | One day |
| | Minimum working periods | / |
| | Duration | / |

| | Income Thresholds | | | |
|------------|--------------------------------|--|--|-------------------------------|
| Invalidity | Qualifying Period | / | / | Invalidity is residence-based |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Usually up to five years but if permanent invalidity: till retirement age. | Usually up to five years but if permanent invalidity: till retirement age. | |
| | Income Thresholds | / | / | |

Finland

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|--|
| Healthcare | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | The minimum insured income is EUR 58 per month. | The minimum insured income of self-employed is EUR 7,645 per year. |
| Sickness | Qualifying Period | / | / |
| | Waiting Period | Day of incapacity itself | Day of incapacity itself |
| | Minimum working periods | / | / |
| | Duration | 300 days (excl Sundays) over a two year period | 300 days (excl Sundays) over a two year period |
| | Income Thresholds | / | / |

| | | | |
|---------------------|--------------------------------|--|--|
| Maternity/Paternity | Qualifying Period | Must have fulfilled a period of insurance in Finland for at least 180 days immediately before the expected date of confinement | Must have fulfilled a period of insurance in Finland for at least 180 days immediately before the expected date of confinement |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement. | 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement. |
| | Income Thresholds | / | / |
| Pensions | Qualifying Period | National pension: three years of residence after 16 y/o. Statutory earnings pension: / | National pension: three years of residence after 16 y/o. Statutory earnings pension: four months qualifying period. Legal retirement age: 65 years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Unemployment | Qualifying Period | | |
| | Waiting Period | Five working days during 8 consecutive weeks. | Five working days during 8 consecutive weeks. |
| | Minimum working periods | At least 26 weeks of employment during the last 28 months and at least 18 hours during each week. | Min 15 months of entrepreneurship during the last 48 months. |

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| | Duration | A maximum of 400 days (or 300 days if the beneficiary's employment history is shorter than three years). | A maximum of 400 days (or 300 days if the beneficiary's employment history is shorter than three years). |
| | Income Thresholds | / | / |
| Accidents at work | Qualifying Period | / | / |
| | Waiting Period | Paid from day 1 if disability lasts three consecutive days | Paid from day 1 if disability lasts three consecutive days |
| | Minimum working periods | / | / |
| | Duration | One year if the incapacity for work lasts over a year, the allowance is paid as a workers' compensation pension. | One year if the incapacity for work lasts over a year, the allowance is paid as a workers' compensation pension. |
| | Income Thresholds | / | / |
| Invalidity | Qualifying Period | National pension: three years of residence in Finland after attaining the age of 16, statutory earnings pension: / | Three years of residence in Finland after attaining the age of 16, statutory earnings-pension: four months |
| | Waiting Period | 300 days (so after ending sickness) | 300 days (so after ending sickness) |
| | Minimum working periods | / | / |
| | Duration | Max until old-age pension | Max until old-age pension |
| | Income Thresholds | The minimum insured income is EUR 59.36 per month | The minimum insured income of self-employed is EUR 7,799.37 per year |

France

| Social protection branch | (Non-standard) workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|--|--|--|
| Healthcare | Qualifying Period | On condition of employment (in the first hour of work) or a stable and regular residency of at least three months. | On condition of employment (in the first hour of work) or a stable and regular residency of at least three months. | Agricultural workers are not included. |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Sickness | Qualifying Period | / | In order to receive daily insurance payments, the insured person must have belonged to the sickness insurance scheme for self-employed workers on the date on which he or she was certified as unfit for work, and be up to date with the payment of contributions to the scheme. The insured person must have belonged to the Social Security for the self-employed for 1 year. | |
| | Waiting Period | 3 days | 3 days | |

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|----------------------------|--------------------------------|---|---|
| | Minimum working periods | For the first six months: 1,015 SMIC (salaire minimum interprofessionnel de croissance) in the six preceding months or 150 hours worked in the previous three months. Beyond six months: registration for 12 months at least before the work interruption date, 2,030 minimum wage (SMIC) in the preceding 12 months or 600 hours in the previous 12 months. | Must have been covered as a self-employed person for one year |
| | Duration | As a rule, 12 months (360 days) per period of three consecutive years, up to 36 months in case of long-term sickness. | As a rule, 12 months (360 days) per period of three consecutive years, up to 36 months in case of long-term sickness. |
| | Income Thresholds | If they have not worked for at least 150 hours during the three months prior to ceasing work: they must have paid (over the previous six months), contributions on a salary of at least EUR 10 180.45 | Pay at least the minimum contribution for daily payments (EUR 138 per year in 2019) |
| Maternity/Paternity | Qualifying Period | Must have belonged to a scheme for 10 months prior to the birth/adoption | Must have been contributing to the Social Security for the Self-employed for at least 10 months |

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|----------|--------------------------------|--|--|
| | Waiting Period | / | / |
| | Minimum working periods | Minimum duration of activity of 1,015 hourly SMIC (EUR 10.03 gross as at 1 January 2019) in the six preceding months, or 2,030 hourly SMIC over the previous year, or 150 hours worked in the three months preceding the reference date or 600 hours of work over the previous year. | |
| | Duration | 16 weeks | 16 weeks |
| | Income Thresholds | / | / |
| Pensions | Qualifying Period | Entitlement as soon as the contributions paid enable the validation of at least one quarter's insurance. One quarter's insurance is acquired when the insured has an annual remuneration equal to the amount of 150 hours of the minimum wage. | Entitlement as soon as the contributions paid enable the validation of at least one quarter's insurance. One quarter's insurance is acquired when the insured has an annual remuneration equal to the amount of 150 hours of the minimum wage. Legal retirement age: 62 year |
| | Waiting Period | / | / |
| | Minimum working periods | Full pension: upon fulfilment of the age condition (62 years old for anyone born after 1955) and of the minimum period of affiliation, which is determined according to the birth year of the person concerned (1955, 1956 and 1957: 166 | Full pension: upon fulfilment of the age condition (62 years old for anyone born after 1955) and of the minimum period of affiliation, which is determined according to the birth year of the person concerned (1955, 1956 and 1957: 166 |

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| | | quarters, and up to 172 quarters for insured persons born from 1973 onwards) | quarters, and up to 172 quarters for insured persons born from 1973 onwards) |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| | | | |
| Unemployment | Qualifying Period | At least 88 days or 610 hours worked during the last 28 months (36 months for those aged 53 and over) preceding the unemployment. | |
| | Waiting Period | Waiting time: deferred paid leave + wait time of seven days (obtained by dividing the compensatory amounts of paid leave by the daily reference salary) + waiting time equal to the amount of labour contract termination indemnities (allowing only for indemnities above the legal minimum) divided by 94.4 within a timespan of 150 days (75 days in case of economic redundancy). | |
| | Minimum working periods | / | |
| | Duration | 122 - 1095 days | |
| | Income Thresholds | / | |
| | | | |
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | / | |

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|------------|----------------------------------|---|---|
| | Minimum working periods / | | |
| | Duration | Until recovery or permanent condition | |
| | Income Thresholds / | | |
| Invalidity | Qualifying Period | Insured for at least 12 months before the first day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition. | Insured for at least 12 months before the first day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition. |
| | Waiting Period | / | / |
| | Minimum working periods | Having worked at least 600 hours or having contributed on the basis of a salary which is equal to least 2,030 times the minimum wage (salaire minimum interprofessionnel de croissance, SMIC, EUR 10.03 gross on 1 January 2019) per hour during the 12 months preceding the interruption of work or the determination of invalidity. | Having worked at least 600 hours or having contributed on the basis of a salary which is equal to least 2,030 times the minimum wage (salaire minimum interprofessionnel de croissance, SMIC, EUR 10.03 gross on 1 January 2019) per hour during the 12 months preceding the interruption of work or the determination of invalidity. |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds / | | / |

Germany

| Social protection branch | (Non-standard) workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|--|---|---|
| Healthcare | Qualifying Period | / | Artists are not included in this scheme | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | Unlimited | | Unlimited |
| | Income Thresholds | / | | There is a minimum assessment base (Mindestbemessungsgrundlage) for contributions to the health and care insurance for the self-employed insured voluntarily under statutory health insurance: EUR 1,038.33 per month in 2019. The calculation of the contribution amount is based on this amount, even if the actual income is lower |
| Sickness | Qualifying Period | / | | |
| | Waiting Period | / | | |
| | Minimum working periods | Four weeks | | Four weeks |
| | Duration | 78 weeks over a three-year period (for the same illness) | | 78 weeks over a three-year period (for the same illness) |
| | Income Thresholds | Earnings ceilings: for employees who had a private insurance on 31.12.2002: EUR 53,100 annually. For all other employees: EUR 60,750 annually. | | There is a minimum assessment base (Mindestbemessungsgrundlage) for contributions to the health and care insurance for the self-employed insured voluntarily under statutory |

| | | | |
|---------------------|--------------------------------|--|--|
| | | | health insurance: EUR 1,038.33 per month in 2019. The calculation of the contribution amount is based on this amount, even if the actual income is lower. |
| Maternity/Paternity | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | | |
| | Duration | Six weeks before, eight weeks after | Six weeks before, eight weeks after |
| | Income Thresholds | / | There is a minimum assessment base (Mindestbemessungsgrundlage) for contributions to the health and care insurance for the self-employed insured voluntarily under statutory health insurance: EUR 1,038.33 per month in 2019. The calculation of the contribution amount is based on this amount, even if the actual income is lower. |
| Pensions | Qualifying Period | Five years of contribution and substitute periods (general qualifying period). | Five years of contribution and substitute periods (general qualifying period). Legal retirement age: 67 years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |

| | | | |
|-------------------|--------------------------------|---|---|
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | EUR 450 per month | EUR 450 per month |
| Unemployment | Qualifying Period | Minimum insurance period of 12 months over the last two years before starting self-employment | |
| | Waiting Period | / | |
| | Minimum working periods | At least 15 hours work/week | |
| | Duration | | |
| | Income Thresholds | / | |
| Accidents at work | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Maximum of 78 weeks | Maximum of 78 weeks |
| | Income Thresholds | / | / |
| Invalidity | Qualifying Period | 60 months of contribution or credited substitute periods (general qualifying period) and in principle at least 36 contribution months in the five years before onset of complaint. Prolongation of the five-year period is possible | 60 months of contribution or credited substitute periods (general qualifying period) and in principle at least 36 contribution months in the five years before onset of complaint. Prolongation of the five-year period is possible |
| | Waiting Period | | |
| | Minimum working periods | / | / |

| | | | |
|--|--------------------------|-------------------------|---|
| | Duration | Unlimited/until old-age | Unlimited/until old-age |
| | Income Thresholds | Min. EUR 450 per month | Exemption from insurance obligation are those with a monthly income up to EUR 450 |

Greece

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|---|-------------------|
| Healthcare | Qualifying Period | 50 days of work subject to contribution over the preceding year, or in the 12 months preceding the illness. | In ex OAEE (craftsmen): four months, in ex ETAA-TAN (lawyers): three months, employees (ex-IKA-ETAM): 100 days. | |
| | Waiting Period | / | / | |
| | Minimum working periods | 50 days of work subject to contribution over the preceding year, or in the 12 months preceding the illness. | In ex OAEE (craftsmen): four months, in ex ETAA-TAN (lawyers): three months, employees (ex-IKA-ETAM): 100 days. | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |

| | | | |
|-----------------|--------------------------|--|--|
| Sickness | Qualifying Period | 120 days of work subject to contributions during the previous year or the 12 first months of the 15 months preceding the illness (100 for those employed in construction). Duration of benefit: 182 days for one or more illnesses within one year. | 120 days of work subject to contributions during the previous year or the 12 first months of the 15 months preceding the illness (100 for those employed in construction). Duration of benefit: 182 days for one or more illnesses within one year |
| | | 300 days subject to contributions during two years, or 27 months of 30 months, preceding the illness (duration of benefit: 360 days for the same illness, within one year) | 300 days subject to contributions during two years, or 27 months of 30 months, preceding the illness (duration of benefit: 360 days for the same illness, within one year) |
| | | 1,500 days of insurance, 600 of which during the last five years preceding the incapacity for work due to the same illness (duration of benefit: 720 days). 4,500 days of insurance before the declaration of the illness (duration of benefit: 720 days) | 1,500 days of insurance, 600 of which during the last five years preceding the incapacity for work due to the same illness (duration of benefit: 720 days). 4,500 days of insurance before the declaration of the illness (duration of benefit: 720 days) |
| | | Depending on the patient's age and insurance record, a 720 days' benefit can be paid in case the requirement of the 1,500 or the 4,500 days is not fulfilled. | Depending on the patient's age and insurance record, a 720 days' benefit can be paid in case the requirement of the 1,500 or the 4,500 days is not fulfilled. |
| | Waiting Period | Three days | No information |

| | | | | | |
|---------------------|--------------------------------|--|--|---|--|
| | Minimum working periods | / | | | |
| | Duration | Depends on contributions (see: qualifying period) | Depends on contributions (see qualifying period) | | |
| | Income Thresholds | / | | | |
| Maternity/Paternity | Qualifying Period | 200 days work resulting in contributions during the last three years before due date of birth | Depends on status | | |
| | Waiting Period | / | | | |
| | Minimum working periods | / | | | |
| | Duration | 119 days | 119 days | | |
| | Income Thresholds | / | | | |
| Pensions | Qualifying Period | 15 years of insurance or 4,500 working days for which contributions were paid | 15 years of insurance or 4,500 working days for which contributions were paid | Legal retirement age: 67 years (if 15 years of insurance). 62 years (if 40 years of insurance). | |
| | Waiting Period | / | | | |
| | Minimum working periods | Full pension: Men and women: Period of insurance of 12,000 working days and 62 years of age. | Full pension: Men and women: Period of insurance of 12,000 working days and 62 years of age. | | |
| | Duration | Unlimited | | | |
| | Income Thresholds | / | | | |
| Unemployment | Qualifying Period | At least 125 days of work during the 14 months preceding job loss or, at least, 200 days of work | Special arrangements for seasonal workers: Must have completed a number of daily wages in their field of | | |

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|-------------------|--------------------------------|---|--|
| | | during the two years preceding job loss for the first time claimants. From the reference periods the two last months are excluded. For first time claimants, an additional requirement of at least 80 days of work per year during the two previous years applies | specialty during the last year, prior to the allowance. The number of daily wages depends on the field of specialty and varies between 50 and 240. The sum of the daily wages (from any field of specialty) must not exceed 240. Must not be eligible for the unemployment benefit during the year of the allowance. |
| | Waiting Period | 6 days | |
| | Minimum working periods | | |
| | Duration | 5-12 months | |
| | Income Thresholds | / | |
| Accidents at work | Qualifying Period | One day of insurance | Not really a specific scheme; covered by sickness, invalidity |
| | Waiting Period | / | |
| | Minimum working periods | / | |
| | Duration | | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | Up to the age of 21: 300 days (or one year of insurance). This period increases progressively by 120 contribution days per year up to 4,200 days until the age of 54. | Up to the age of 21: 300 days (or one year of insurance). This period increases progressively by 120 contribution days per year up to 4,200 days until the age of 54. |
| | Waiting Period | / starts after sickness | / starts after sickness |
| | Minimum working periods | | |

| | | | |
|--|--------------------------|--|--|
| | Duration | Unlimited- can decide to switch to old age pension when and if conditions fulfilled. | Unlimited- can decide to switch to old age pension when and if conditions fulfilled. |
| | Income Thresholds | / | / |

Hungary

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|--|--|-------------------|
| Healthcare | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | Flat-rate health care contribution shall be paid: HUF 7,500 (EUR 23) per month, in case of continuous residence in Hungary for a year. | Flat-rate health care contribution shall be paid: HUF 7,500 (EUR 23) per month, in case of continuous residence in Hungary for a year. | |
| Sickness | Qualifying Period | Incapacity for work must have occurred whilst insured or within three days of the lapse of insurance. | Incapacity for work must have occurred whilst insured or within three days of the lapse of insurance. | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Maximum one year | Maximum one year | |
| | Income Thresholds | / | / | |

| | | | | |
|---------------------|--------------------------------|--|--|---------------------------------------|
| Maternity/Paternity | Qualifying Period | At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry. | At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry. | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 24 weeks | 24 weeks | |
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | 15 years for what is termed a 'partial' pension in Hungarian terminology without minimum guarantee. 20 years of insurance for what is termed a 'full pension' in Hungarian terminology with minimum guarantee | 15 years for what is termed a 'partial' pension in Hungarian terminology without minimum guarantee. 20 years of insurance for what is termed a 'full pension' in Hungarian terminology with minimum guarantee | Legal retirement age: 65 years |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Unemployment | Qualifying Period | At least 360 days of insurance during the previous three years. | At least 360 days of insurance during the previous three years. | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |

| | | | | |
|-------------------|--------------------------------|--|--|--|
| | Duration | One day of Job-seeker Benefit is paid for every 10 days of prior insurance, up to a maximum of 90 days of benefit. | One day of Job-seeker Benefit is paid for every 10 days of prior insurance, up to a maximum of 90 days of benefit. | |
| | Income Thresholds | / | / | |
| Accidents at work | Qualifying Period | / | / | No specificities, the accidents at work are part of the sickness and invalidity schemes. |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | | | |
| | Income Thresholds | / | / | |
| Invalidity | Qualifying Period | Persons eligible to benefits for persons with changed working capacity: insurance record of at least 1,095 days within five years, or 2,555 days within 10 years, or 3,650 days within 15 years before submitting the claim. | Persons eligible to benefits for persons with changed working capacity: insurance record of at least 1,095 days within five years, or 2,555 days within 10 years, or 3,650 days within 15 years before submitting the claim. | |
| | Waiting Period | / | / | |
| | Minimum working periods | | | |
| | Duration | Unlimited / When reaching retirement age: choice between invalidity pension or old-age pension. | Unlimited / When reaching retirement age: choice between invalidity pension or old-age pension. | |
| | Income Thresholds | / | / | |

Ireland

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|--|---|
| Healthcare | Qualifying Period | Must be "ordinarily resident" in Ireland. A person is deemed "ordinarily resident" if they have lived in Ireland for at least a year or can provide proof that they intend to live in Ireland for at least one year. | Must be "ordinarily resident" in Ireland. A person is deemed "ordinarily resident" if they have lived in Ireland for at least a year or can provide proof that they intend to live in Ireland for at least one year. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | / | / |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | 104 weekly contributions paid since first starting employment and; 39 weekly contributions paid or credited during the relevant contribution year preceding the benefit year. | The self-employed are not, in general, covered for cash sickness benefits. A limited exception applies in the case of self-employed share-fishermen/women. The income support available to the self-employed in the case of sickness are granted according to the |
| | Waiting Period | Six days | |
| | Minimum working periods | / | |

| | | | |
|---------------------|--------------------------------|--|---|
| | Duration | Limited to 52 weeks if between 104 and 259 weekly contributions paid. | regulations of the general social assistance system. |
| | | From January 2009, limited to two years for new claimants if the claimant has paid 260 or more weekly contributions; Unlimited (to age 66) if the claimant has paid 260 weekly contributions and was in receipt of payment prior to January 2009. | |
| | Income Thresholds | / | |
| Maternity/Paternity | Qualifying Period | 39 contributions paid in the 12 months before the first day of maternity/adoptive or paternity leave or 39 contributions paid since first starting work, and 39 contributions paid or credited in the relevant tax year before the benefit year, or 26 contributions paid in each of the two relevant tax years before the benefit year. | 52 contributions paid in either the last, second last or third last complete tax year before the benefit year in which the claim is made. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | 26 weeks | 26 weeks |

| | | | | |
|---------------------|--------------------------------|--|---|--|
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | Have at least 520 contributions paid and an annual average of at least 10 contributions paid or credited. | Have at least 520 contributions paid and an annual average of at least 10 contributions paid or credited. | Legal retirement age: 66 years |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Unemployment | Qualifying Period | 104 weekly contributions paid; and 39 weekly contributions paid or credited during the relevant contribution year preceding the benefit year, of which a minimum of 13 must be paid contributions. The latter requirement may be satisfied by contributions paid in some other contribution years, or 26 weekly contributions paid in each of the two relevant tax years preceding the benefit year. | | The self-employed are not, in general, covered for unemployment benefits. The benefits available to the self-employed in these circumstances are granted according to the regulations of the general social assistance system. |
| | Waiting Period | Three days | | |
| | Minimum working periods | | | |
| | Duration | Nine months but limited to six months if applicant has | | |

| | | | |
|-------------------|--------------------------------|---|---|
| | | paid less than 260 weekly contributions since first entering insurance. | |
| | Income Thresholds | / | |
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | Six days | |
| | Minimum working periods | | |
| | Duration | Maximum of 156 days (Sundays excluded). | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid; at least 48 weekly contributions paid or credited during the contribution year preceding the claim or the second-last complete contribution year preceding the claim. | At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid; at least 48 weekly contributions paid or credited during the contribution year preceding the claim or the second-last complete contribution year preceding the claim. |
| | Waiting Period | Illness of min 12 months | Illness of min 12 months |
| | Minimum working periods | / | / |
| | Duration | Until old-age pension/retirement | Until old-age pension/retirement |
| | Income Thresholds | / | / |

Italy

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|--|---|
| Healthcare | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | Generally, no qualifying period. Except for some very specific categories (farming industry, para-subordinate,...) | Three months of credited contributions within 12 months prior to the onset of sick leave |
| | Waiting Period | Three days | No information |
| | Minimum working periods | / | / |
| | Duration | max 180 days per year | Maximum duration of 61 days per year |
| | Income Thresholds | / | Income that exceeds EUR 5,000 per year |
| Maternity/Paternity | Qualifying Period | / | Must have completed three months of contributions within the 12 months prior to the maternity leave |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Five months | Five months |

| | Income Thresholds | / | / |
|---------------------|--------------------------------|--|--|
| Pensions | Qualifying Period | For persons insured before 1996, a minimum qualifying period of 20 years of paid and/or deemed contributions is required regardless of the pension calculation system. | For persons insured before 1996, a minimum qualifying period of 20 years of paid and/or deemed contributions is required regardless of the pension calculation system. |
| | | Persons insured since 1/1/1996 onwards can retire before reaching the age of 70 provided that the amount of their pension equals 1.5 times the amount of the welfare-based social allowance (assegno sociale). | Persons insured since 1/1/1996 onwards can retire before reaching the age of 70 provided that the amount of their pension equals 1.5 times the amount of the welfare-based social allowance (assegno sociale). |
| | | For persons first insured as of 01/01/1996 and retiring at the age of 70, a minimum qualifying period of five years of paid contributions (deemed ones are not taken into account) applies. | For persons first insured as of 01/01/1996 and retiring at the age of 70, a minimum qualifying period of five years of paid contributions (deemed ones are not taken into account) applies. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Unemployment | Qualifying Period | Matured at least 13 weeks of work insurance during the four years prior to the onset | Having completed at least three months of contributions in the calendar |

| | | | |
|-------------------|--------------------------------|--|--|
| | | of unemployment and at least thirty days of work insurance accrued during the last 12 months prior to dismissal. | year prior to the year of dismissal and one month of contributions during the year of dismissal. |
| | Waiting Period | Eight days | No information |
| | Minimum working periods | / | / |
| | Duration | Duration equal to half the number of weekly contributions paid during the last four years prior to dismissal. | For a number of months corresponding to half the number of monthly contributions paid in the period starting from 1st January of the year prior to dismissal till the date of dismissal, but not exceeding six months. |
| | Income Thresholds | Annual income above EUR 5,000 | The "new" self-employed register with the separate pension scheme provided that their annual income is above EUR 5,000 |
| | | | |
| Accidents at work | Qualifying Period | / | / |
| | Waiting Period | 3 days | / |
| | Minimum working periods | / | / |
| | Duration | Until recovery or permanent incapacity | Until recovery or permanent incapacity |
| | Income Thresholds | / | Premiums are calculated in relation to a minimum daily reference established by ministerial decree issued in May every year (the minimum daily earning reference in 2019 is equal to |

| | | | |
|------------|--------------------------------|--|--|
| | | | EUR 48.74 subject to variation for certain categories of more risky jobs) |
| Invalidity | Qualifying Period | The minimum period of employment for entitlement to the benefit varies according to the cause of the illness or disability: Five contribution years with at least three during the last five years for general invalidity; no qualifying period required for invalidity (caused by circumstances of employment other than industrial injury). | The minimum period of employment for entitlement to the benefit varies according to the cause of the illness or disability: Five contribution years with at least three during the last five years for general invalidity; no qualifying period required for invalidity (caused by circumstances of employment other than industrial injury). |
| | Waiting Period | / when sickness benefits end | / when sickness benefits end |
| | Minimum working periods | / | / |
| | Duration | Three years and can be renewed up to three times. After that, it is granted permanently until it is replaced either by the incapacity pension, or working capacity is left due to total and permanent impairment to work or by the old-age pension when the statutory retirement age is reached. | Three years and can be renewed up to three times. After that, it is granted permanently until it is replaced either by the incapacity pension, or working capacity is left due to total and permanent impairment to work or by the old-age pension when the statutory retirement age is reached. |
| | Income Thresholds | Those with earnings below EUR 5,000 per year are | Those with earnings below EUR 5,000 per year are |

| | | |
|--|-----------------------------------|-----------------------------------|
| | exempt from social contributions. | exempt from social contributions. |
|--|-----------------------------------|-----------------------------------|

Latvia

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|---|
| Healthcare | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | Minimum period of insurance: three months during the last six months or six months during the last 24 months. | Minimum period of insurance: three months during the last six months or six months during the last 24 months. |
| | Waiting Period | One day | One day |
| | Minimum working periods | / | / |
| | Duration | 26 weeks from the first day of incapacity if incapacity has been continuous, or 52 weeks over a three-year period if incapacity has been repetitive with interruptions. | 26 weeks from the first day of incapacity if incapacity has been continuous, or 52 weeks over a three-year period if incapacity has been repetitive with interruptions. |
| | Income Thresholds | / | / |
| Maternity/Paternity | Qualifying Period | / | / |
| | Waiting Period | / | / |

| | | | |
|-------------------|--------------------------------|--|--|
| | Minimum working periods | / | / |
| | Duration | 112 days | 112 days |
| | Income Thresholds | | |
| Pensions | Qualifying Period | Insurance record of 15 years. | Insurance record of 15 years. Legal retirement age 63 and six months. The legal retirement age is gradually increased by three months per year until reaching 65 years in 2025 |
| | Waiting Period | / | / |
| | Minimum working periods | | |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Unemployment | Qualifying Period | Socially insured for at least one year paid at least 12 months of contributions in 16 months before registering as unemployed. | |
| | Waiting Period | / | |
| | Minimum working periods | | |
| | Duration | 9 months | |
| | Income Thresholds | / | |
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | / | |
| | Minimum working periods | / | |

| | | | |
|------------|--------------------------------|---|---|
| | Duration | 26 weeks from the first day of incapacity if incapacity has been continuous, or 52 weeks over a three-year period if incapacity has been repetitive with interruptions. | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | Three years of insurance | Three years of insurance |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | / until retirement (old age pension takes over) | / until retirement (old age pension takes over) |
| | Income Thresholds | / | / |

Lithuania

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|--|--|-------------------|
| Healthcare | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Sickness | Qualifying Period | Three months of insurance during the last 12 months or | Three months of insurance during the last 12 months or | |

| | | | |
|---------------------|--------------------------------|--|--|
| | | at least 6 months during the last 24 months | at least 6 months during the last 24 months |
| | Waiting Period | / | 2 days |
| | Minimum working periods | / | / |
| | Duration | Up to four months or 122 calendar days in case of continuous incapacity to work; in some cases this period may be extended to 244 calendar days if the inability to work was periodical. | Up to four months or 122 calendar days in case of continuous incapacity to work; in some cases this period may be extended to 244 calendar days if the inability to work was periodical. |
| | Income Thresholds | / | In general, minimum contribution base is the minimum monthly wage (EUR 555). The maximum sum per year cannot exceed 43 country's average wages for the previous year |
| Maternity/Paternity | Qualifying Period | 12 months insurance during the last 24 months. | 12 months insurance during the last 24 months. |
| | Waiting Period | / | Two days |
| | Minimum working periods | / | / |
| | Duration | 126 days | 126 days |
| | Income Thresholds | / | In general, minimum contribution base is the minimum monthly wage (EUR 555). The maximum |

| | | | | |
|-------------------|--------------------------------|--|--|--|
| | | | sum per year cannot exceed 43 country's average wages for the previous year | |
| Pensions | Qualifying Period | 15 years of insurance | 15 years of insurance | Legal retirement age: Men: 63 years and 10 moths Women: 62 years and 8 moths The legal retirement age increases annually until it reaches 65 for both men and women in 2026 |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | In general, minimum contribution base is the minimum monthly wage (EUR 555). The maximum sum per year cannot exceed 43 country's average wages for the previous year | |
| Unemployment | Qualifying Period | General: minimum period of insurance is 12 months in the 30 months prior to registration at the Employment Services. | General: minimum period of insurance is 12 months in the 30 months prior to registration at the Employment Services. | |
| | Waiting Period | 8 days | 8 days | |
| | Minimum working periods | | | |
| | Duration | 9 months and can be prolonged for an additional two months for elderly persons within five years of pensionable age. | 9 months and can be prolonged for an additional to months for elderly persons within five years of pensionable age. | |
| | Income Thresholds | / | / | |
| Accidents at work | Qualifying Period | / | | |

| | | | |
|------------|--------------------------------|---|---|
| | Waiting Period | / | |
| | Minimum working periods | / | |
| | Duration | Until recovery or declaration permanent situation | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | The minimum social insurance contributions depend on the age at the time of disability: two months under 22, four months at 22 years, six months at 23 years. This increases by two months per additional year of age until the person reaches the age of 35 (when the required minimum record is two years and 6 months) and six months per each additional year of age until the person reaches the age of 60 (when it is 15 years of contributions). | The minimum social insurance contributions depend on the age at the time of disability: two months under 22, four months at 22 years, six months at 23 years. This increases by two months per additional year of age until the person reaches the age of 35 (when the required minimum record is two years and 6 months) and six months per each additional year of age until the person reaches the age of 60 (when it is 15 years of contributions). |
| | Waiting Period | Until sickness benefit ends | Until sickness benefit ends |
| | Minimum working periods | / | / |
| | Duration | Unlimited (until old-age pension) | Unlimited (until old-age pension) |
| | Income Thresholds | / | In general, minimum contribution base is the minimum monthly wage (EUR 555). The maximum sum per year cannot exceed |

43 country's average wages
for the previous year

Luxembourg

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|---|
| Healthcare | Qualifying Period | No qualifying period required, except for optional voluntary insurance where a three-month qualifying period is applicable. | No qualifying period required, except for optional voluntary insurance where a three-month qualifying period is applicable. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | / | / |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | / | / |
| | Waiting Period | / | Self-employed workers are subject to a waiting period until the end of the month containing the 77th day they are unable to work. |
| | Minimum working periods | No minimum period of work or insurance required, except in case of cessation of the labour contract: six months of insurance. | No minimum period of work or insurance required, except in case of cessation of the labour contract: six months of insurance. |
| | Duration | Maximum 78 weeks | Maximum 78 weeks |
| | Income Thresholds | / | / |

| | | | | |
|---------------------|--------------------------------|---|---|-----------------------------------|
| Maternity/Paternity | Qualifying Period | Must have been affiliated for six months in the year preceding the birth or adoption leave. | Must have been affiliated for six months in the year preceding the birth or adoption leave. | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 8 weeks before expected date of confinement and 12 weeks after actual date of confinement | 8 weeks before expected date of confinement and 12 weeks after actual date of confinement | |
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | 120 months of effective insurance | 120 months of effective insurance | Legal retirement age: 65 years |
| | Waiting Period | / | / | |
| | Minimum working periods | Full pension: 40 years of insurance | Full pension: 40 years of insurance | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Unemployment | Qualifying Period | | At least two years of mandatory national insurance as a self-employed person | |
| | Waiting Period | / | / | |
| | Minimum working periods | At least 26 weeks of employment over the past 12 months. | Self-employed at least 6 months prior to unemployment | |

| | | | |
|-------------------|--------------------------------|---|---|
| | Duration | 365 calendar days during a reference period of 24 months (without exceeding the number of working days over the reference period). | 365 calendar days during a reference period of 24 months (without exceeding the number of working days over the reference period). |
| | | 182 extra calendar days for persons particularly "difficult" to place. | 182 extra calendar days for persons particularly "difficult" to place. |
| | | For unemployed persons over 50 years of age, prolongation of 12, 9 or six months if 30, 25 or 20 years of affiliation to pension insurance, respectively. | For unemployed persons over 50 years of age, prolongation of 12, 9 or six months if 30, 25 or 20 years of affiliation to pension insurance, respectively. |
| | Income Thresholds | / | / |
| Accidents at work | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Until recovery but for a maximum period of 78 weeks within a reference period of 104 weeks. | Until recovery but for a maximum period of 78 weeks within a reference period of 104 weeks. |
| | Income Thresholds | / | / |
| Invalidity | Qualifying Period | 12 months of compulsory or voluntary insurance in the three years prior to the invalidity. | 12 months of compulsory or voluntary insurance in the three years prior to the invalidity. |
| | Waiting Period | / (after sickness) | / (after sickness) |

| | | | |
|--|--------------------------------|--------------------|--------------------|
| | Minimum working periods | / | / |
| | Duration | / until retirement | / until retirement |
| | Income Thresholds | / | / |

Malta

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|--|--|---|
| Healthcare | Qualifying Period | / | | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | | In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year. |
| Sickness | Qualifying Period | At least 50 paid weekly contributions of which 20 paid or credited contributions should fall in the preceding two years. | At least 50 paid weekly contributions of which 20 paid or credited contributions should fall in the preceding two years. | |
| | Waiting Period | Three days | Three days | |
| | Minimum working periods | / | / | |
| | Duration | 156 days | 156 days | |
| | Income Thresholds | / | | In order to qualify for coverage, a self-occupied |

| | | | |
|---------------------|--------------------------------|--|---|
| | | | person must earn at least EUR 910 per year. |
| Maternity/Paternity | Qualifying Period | | |
| | Waiting Period | / | / |
| | Minimum working periods | | |
| | Duration | 14 weeks | 14 weeks |
| | Income Thresholds | | In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year. |
| Pensions | Qualifying Period | Made an average of at least 15 weekly contributions (paid or credited) per year | Made an average of at least 15 weekly contributions (paid or credited) per year. Legal retirement age: 65 years |
| | Waiting Period | / | / |
| | Minimum working periods | Full pension: at least 50 or more weekly contributions (paid or credited) per year | Full pension: at least 50 or more weekly contributions (paid or credited) per year |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year. |
| Unemployment | Qualifying Period | 50 weeks of paid contributions of which at least 20 paid or credited in | 50 weeks of paid contributions of which at least 20 paid or credited in |

| | | | |
|-------------------|--------------------------------|--|--|
| | | the previous two calendar years | the previous two calendar years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | A maximum of 156 days provided that the number of benefit days paid does not exceed the number of contributions paid under a Contract of Service. No other factors affect the duration of the benefit. | A maximum of 156 days provided that the number of benefit days paid does not exceed the number of contributions paid under a Contract of Service. No other factors affect the duration of the benefit. |
| | Income Thresholds | / | In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year. |
| | | | |
| Accidents at work | Qualifying Period | Contributions paid for at least one week and claim submitted not later than 10 days following injury. | Contributions paid for at least one week and claim submitted not later than 10 days following injury. |
| | Waiting Period | / | Three days |
| | Minimum working periods | / | / |
| | Duration | / | / |
| | Income Thresholds | / | In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year. |
| | | | |
| Invalidity | Qualifying Period | Min of five years paid contributions | Min of five years paid contributions |

| | | | |
|--|--------------------------------|--|--|
| | Waiting Period | Payable after six months of sickness benefits | Payable after six months of sickness benefits |
| | Minimum working periods | | |
| | Duration | Minimum of one year if the condition is expected to improve and up to three years. In each case, if the condition persists, the person is medically reviewed and the period of invalidity can be extended. | Minimum of one year if the condition is expected to improve and up to three years. In each case, if the condition persists, the person is medically reviewed and the period of invalidity can be extended. |
| | Income Thresholds | / | In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year. |

Poland

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|---|--|-------------------|
| Healthcare | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | / | / | |
| | Income Thresholds | / | / | |
| Sickness | Qualifying Period | 30 days of uninterrupted sickness insurance | 90 days of continuous insurance record | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |

| | | | | |
|---------------------|--------------------------------|--|---|-----------------------|
| | Duration | 182 days | 182 days | |
| | Income Thresholds | / | The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 4,765 (EUR 1,107) in 2019. Therefore, the assessment base is PLN 2,859 (EUR 664). | |
| Maternity/Paternity | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 20 weeks | 20 weeks | |
| | Income Thresholds | / | The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 4,765 (EUR 1,107) in 2019. Therefore, the assessment base is PLN 2,859 (EUR 664). | |
| Pensions | Qualifying Period | Men 25 years, women 20 years of contributory and non-contributory periods. | Men 25 years, women 20 years of contributory and non-contributory periods. | Legal retirement age: |
| | Waiting Period | | | Men: 65 years |
| | Minimum working periods | | | Women: 60 years |
| | Duration | Unlimited | Unlimited | |

| | | | |
|-------------------|--------------------------------|---|---|
| | Income Thresholds | / | The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 4,765 (EUR 1,107) in 2019. Therefore, the assessment base is PLN 2,859 (EUR 664). |
| Unemployment | Qualifying Period | At least 365 calendar days of paid employment during the 18 months preceding the day of registration. | At least 365 calendar days of paid employment during the 18 months preceding the day of registration. |
| | Waiting Period | Seven days | Seven days |
| | Minimum working periods | / | / |
| | Duration | Six months or 12 months (depending on some factors | Six months or 12 months (depending on some factors |
| | Income Thresholds | / | / |
| Accidents at work | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Six months | Six months |
| | Income Thresholds | / | The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 4,765 (EUR 1,107) in 2019. Therefore, the assessment |

| | | | |
|------------|--------------------------------|--|---|
| | | | base is PLN 2,859 (EUR 664). |
| Invalidity | Qualifying Period | Depends on age: between one year (for < 20 years) - or five years over the last 10 years immediately preceding the invalidity (for > 30 y) | Depends on age: between one year (for < 20 years) - or five years over the last 10 years immediately preceding the invalidity (for > 30 y) |
| | Waiting Period | Invalidity pension starts when sickness allowance ends | Invalidity pension starts when sickness allowance ends |
| | Minimum working periods | | |
| | Duration | | |
| | Income Thresholds | | The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 4,765 (EUR 1,107) in 2019. Therefore, the assessment base is PLN 2,859 (EUR 664). |

Portugal

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|------------------------|---------------|-------------------|
| Healthcare | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |

| | | | | |
|---------------------|--------------------------------|--|--|--|
| Sickness | Qualifying Period | 6 months affiliation with registered remuneration | In case of a self-employment activity being exercised for the first time, the self-employed must have been insured for 12 months | |
| | Waiting Period | Three days | 10 days | |
| | Minimum working periods | 12 days of actual work during the four months prior to the one preceding the day of incapacity. | 12 days of actual work during the four months prior to the one preceding the day of incapacity. | |
| | Duration | Maximum 1,095 days (then, possibly, invalidity) | Maximum 365 days, except in some specific cases | |
| | Income Thresholds | / | / | |
| Maternity/Paternity | Qualifying Period | Six months affiliation with registered remuneration | Six months affiliation with registered remuneration | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 120 or 150 consecutive days of leave | 120 or 150 consecutive days of leave | |
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account. | Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account. | Legal retirement age: 66 years and 5 months |
| | Waiting Period | / | / | |

| | | | |
|-------------------|--------------------------------|---|--|
| | Minimum working periods | Full pension: 40 years of contribution | Full pension: 40 years of contribution |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Unemployment | Qualifying Period | At least 360 days of employed work and contribution payment, or assimilated situation, in the 24 months preceding commencement of unemployment. | Social security contributions for at least 720 days of activity in the previous 48 months. |
| | Waiting Period | / | / |
| | Minimum working periods | At least 360 days of employed work and contribution payment, or assimilated situation, in the 24 months preceding commencement of unemployment | / |
| | Duration | Depends on age, contributions paid,.. | Depends on age, contributions paid,.. |
| | Income Thresholds | / | / |
| Accidents at work | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Until recovery or invalidity | Until recovery or invalidity |
| | Income Thresholds | / | / |

| | | | |
|------------|--------------------------------|--|---|
| Invalidity | Qualifying Period | Relative invalidity: Contribution paid for five years. Absolute invalidity: contribution paid for 3 years, 120 days required for a year to be considered | Relative invalidity: Contribution paid for five years. Absolute invalidity: contribution paid for 3 years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited (until retirement age) | Unlimited (until retirement age) |
| | Income Thresholds | / | / |

Romania

| Social protection branch | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|------------------------------------|------------------------------------|
| Healthcare | Qualifying Period | / | / |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | / | / |
| Sickness | Qualifying Period | At least one month of contribution | At least one month of contribution |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |

Mutual Learning on Access to social protection for workers and the self-employed

2nd Workshop: Effective coverage - Thematic Discussion Paper

| | | | | |
|---------------------|--------------------------------|--|--|---|
| | Duration | 183 days in any one year period, counted from the first day of the contingency. | 183 days in any one year period, counted from the first day of the contingency. | |
| | | As from the 90th day medical leave can only be extended to 180 days, with the approval of the social insurance expert physician. | As from the 90th day medical leave can only be extended to 180 days, with the approval of the social insurance expert physician. | |
| | Income Thresholds | / | / | |
| Maternity/Paternity | Qualifying Period | Maternity leave and benefit: one month of insurance (payment of contributions) in the last 12 months. | Maternity leave and benefit: one month of insurance (payment of contributions) in the last 12 months. | |
| | Waiting Period | / | / | |
| | Minimum working periods | | | |
| | Duration | 63 days prior to the birth and 63 days after birth | 63 days prior to the birth and 63 days after birth | |
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | Minimum contribution period: 15 years. | Minimum contribution period: 15 years. | Legal retirement age: Men: 64 years Women: 61 years |
| | Waiting Period | / | / | Gradually increasing to 65 years for women |
| | Minimum working periods | Full pension: 35 years contribution (men) or 31 years contribution (women) | Full pension: 35 years contribution (men) or 31 years contribution (women) | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |

| | | | |
|-------------------|--------------------------------|---|--|
| Unemployment | Qualifying Period | 12 months during the 24 months preceding the application date. | 12 months during the 24 months preceding the application date. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Between six and 12 months, depending on duration of insurance | Between six and 12 months, depending on duration of insurance |
| | Income Thresholds | / | / |
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | / | |
| | Minimum working periods | / | |
| | Duration | 183 days annually, starting with the first day of medical leave (may be extended up to 273 days). | |
| | Income Thresholds | | |
| Invalidity | Qualifying Period | / | / |
| | Waiting Period | / (starts after sickness benefits end) | / (starts after sickness benefits end) |
| | Minimum working periods | / | / |
| | Duration | Until old-age pension/retirement | Until old-age pension/retirement |
| | Income Thresholds | / | / |

Slovakia

| Social protection branch | (Non-standard) workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|--|--|----------|
| Healthcare | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | Sickness insurance is mandatory for the self-employed with annual income over EUR 5,724 while is voluntary for those who earn less than this amount. | |
| Sickness | Qualifying Period | / | No qualifying period, except for those who are voluntarily insured: 270 calendar days of membership in the sickness insurance system during the two years before the sickness occurred | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | 52 weeks | | 52 weeks |
| | Income Thresholds | / | | |
| Maternity/Paternity | Qualifying Period | 270 calendar days of affiliation to the sickness insurance system during the two years before confinement or taking substitute care of a child | 270 calendar days of affiliation to the sickness insurance system during the two years before confinement or taking substitute care of a child | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | 34 weeks | 34 weeks | |

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|--------------|--------------------------------|--|--|--|
| | Income Thresholds | / | Insurance is mandatory for the self-employed with annual income over EUR 5,724 while is voluntary for those who earn less than this amount | |
| Pensions | Qualifying Period | 15 years of insurance. | 15 years of insurance. | Legal retirement age: 62 years and 6 months |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | Insurance is mandatory for the self-employed with annual income over EUR 5,724 while is voluntary for those who earn less than this amount. | |
| Unemployment | Qualifying Period | Two years of unemployment contributions during the last four years | Two years of unemployment contributions during the last four years | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | After a period of three months, the beneficiary has the choice either to continue receiving benefit (for another three months maximum) or to cancel the registration as jobseeker and obtain a bonus | After a period of three months, the beneficiary has the choice either to continue receiving benefit (for another three months maximum) or to cancel the registration as jobseeker and obtain a bonus | |

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| | | which is 50% of the balance of the total amount of the benefit. | which is 50% of the balance of the total amount of the benefit. |
| | Income Thresholds | | Insurance is mandatory for the self-employed with annual income over EUR 5,724 while is voluntary for those who earn less than this amount. |
| Accidents at work | Qualifying Period | / | |
| | Waiting Period | / | |
| | Minimum working periods | / | |
| | Duration | 52 weeks | |
| | Income Thresholds | / | |
| Invalidity | Qualifying Period | Depends on age: between 0 and 15 years | Depends on age: between 0 and 15 years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited (until retirement age) | Unlimited (until retirement age) |
| | Income Thresholds | / | Insurance is mandatory for the self-employed with annual income over EUR 5,724 while it is voluntary for those who earn less than this amount. |

Slovenia

| Social protection branch | Non-standard workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|-----------------------|--|--------------------------------|
| Healthcare | Qualifying Period | / | Self-employed have to be insured for full insurance time; 40hrs/week | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | Unlimited | | Unlimited |
| | Income Thresholds | / | | / |
| Sickness | Qualifying Period | / | Self-employed have to be insured for full insurance time; 40hrs/week | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | Unlimited | | Unlimited |
| | Income Thresholds | / | | / |
| Maternity/Paternity | Qualifying Period | / | SE have to be insured for full insurance time; 40hrs/week | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | 105 days | | 105 days |
| | Income Thresholds | / | | / |
| Pensions | Qualifying Period | 15 years of insurance | 15 years of insurance | Legal retirement age: 65 years |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |

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|-------------------|--------------------------------|--|--|--|
| Unemployment | Qualifying Period | At least 9 months of insurance during the previous 24 months. | At least 9 months of insurance during the previous 24 months. | Self-employed have to be insured for full insurance time; 40hrs/week |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | The duration of payment depends upon length of insurance and partly age; three months if the insurance period is between 9 months and five years; | The duration of payment depends upon length of insurance and partly age; three months if the insurance period is between 9 months and five years; | |
| | | Six months if the insurance period is between five and 15 years; | Six months if the insurance period is between five and 15 years; | |
| | | 9 months if the insurance period is between 15 and 25 years; | 9 months if the insurance period is between 15 and 25 years; | |
| | | 12 months if the insurance period is 25 years or more. | 12 months if the insurance period is 25 years or more. | |
| | Income Thresholds | / | / | |
| Accidents at work | Qualifying Period | / | / | Not really a scheme; covered by health insurance and invalidity + self-employed have to be insured for full insurance time; 40hrs/week |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | | | |
| | Income Thresholds | / | / | |

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|------------|--------------------------------|---|--|---|
| Invalidity | Qualifying Period | | self-employed have to be insured for full insurance time; 40hrs/week | |
| | Waiting Period | / / | | |
| | Minimum working periods | 30 and over: employed for at least one third of the time between the age of 20 and the occurrence of invalidity (only full years of service are considered); between 21 and 29: employed for at least one quarter of the time between the age of 21 and the occurrence of invalidity (full years of service) | | 30 and over: employed for at least one third of the time between the age of 20 and the occurrence of invalidity (only full years of service are considered); between 21 and 29: employed for at least one quarter of the time between the age of 21 and the occurrence of invalidity (full years of service) |
| | Duration | Unlimited. When reaching retirement age: choice between invalidity pension or old age pension | | Unlimited. When reaching retirement age: choice between invalidity pension or old age pension |
| | Income Thresholds | / | | / |

Spain

| Social protection branch | (Non-standard) workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|---------------|-------------------|-----------|
| Healthcare | Qualifying Period | | | |
| | Waiting Period | / / | | |
| | Minimum working periods | / / | | |
| | Duration | Unlimited | | Unlimited |
| | Income Thresholds | / | | / |

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|----------|--------------------------------|---|--|
| Sickness | Qualifying Period | Contributions paid for 180 days during five years prior to the date of leave in case of common illness. No contribution period in case of accident. | Contributions paid for 180 days during five years prior to the date of leave in case of common illness. No contribution period in case of accident. |
| | Waiting Period | Three days | Three days |
| | Minimum working periods | / | / |
| | Duration | 365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work. | 365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work. |
| | Income Thresholds | / | As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions. |

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|----------------------------|--------------------------------|---|---|
| Maternity/Paternity | Qualifying Period | Workers over 26 years of age: 180 contribution days in the seven years immediately preceding the birth of the child (or, in case of adoption or foster care placement, immediately preceding the date of the administrative/judicial decision); or 360 contribution days in the whole working life; Special rules for workers between 21 and 26 years of age. No minimum contribution period required for workers under 21 years of age. | Workers over 26 years of age: 180 contribution days in the seven years immediately preceding the birth of the child (or, in case of adoption or foster care placement, immediately preceding the date of the administrative/judicial decision); or 360 contribution days in the whole working life; Special rules for workers between 21 and 26 years of age. No minimum contribution period required for workers under 21 years of age. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | 16 weeks | 16 weeks |
| | Income Thresholds | / | As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions. |
| | | | |

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|--------------|--------------------------------|--|--|---------------------------------------|
| Pensions | Qualifying Period | Contributions must have been paid during a period of 15 years of which at least two years must have been during the 15 years immediately preceding the date of retirement. | Contributions must have been paid during a period of 15 years of which at least two years must have been during the 15 years immediately preceding the date of retirement. | Legal retirement age: 65 years |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions. | |
| Unemployment | Qualifying Period | Minimum contribution period of 360 days during the six years immediately preceding the legal unemployment situation. | contributed for at least 12 continuous months immediately prior to the cessation of activity and they must have made all due payments of contributions | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Depending on contribution period over preceding six years. The duration of the payment varies from a minimum of four months to a maximum of two years. | Duration of benefits between two and 12 months according to a scale which depends on the contribution period over the previous 48 months. | |

| | | | |
|-------------------|--------------------------------|--|--|
| | Income Thresholds | / | As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions. |
| Accidents at work | Qualifying Period | To be registered with Social Security. | To be registered with Social Security. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | 365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work. + if permanent: invalidity pension takes over | 365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work. + if permanent: invalidity pension takes over |
| | Income Thresholds | / | As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions. |
| Invalidity | Qualifying Period | Regularly insured person under 31 years: the qualifying period is one third of the time between the age 16 and the date of onset of condition giving rise to incapacity; | Regularly insured person under 31 years: the qualifying period is one third of the time between the age 16 and the date of onset of condition giving rise to incapacity; |

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| | regularly insured person over 31 years: the qualifying period is a quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of five years. One fifth of contribution period must fall within the 10 years prior to the causal event; special rules if not regularly insured. | regularly insured person over 31 years: the qualifying period is a quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of five years. One fifth of contribution period must fall within the 10 years prior to the causal event; special rules if not regularly insured. |
| Waiting Period | Starts after sickness benefits end | Starts after sickness benefits end |
| Minimum working periods | / | / |
| Duration | Until old-age pension (65) | Until old-age pension (65) |
| Income Thresholds | / | As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions. |

Sweden

| Social protection branch | (Non-standard) workers | Self-employed | Extra information | |
|--------------------------|--------------------------------|---------------|--|-----------|
| Healthcare | Qualifying Period | / | A person needs to be registered in the Swedish population register | |
| | Waiting Period | / | | |
| | Minimum working periods | / | | |
| | Duration | Unlimited | | Unlimited |
| | Income Thresholds | / | | / |

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| Sickness | Qualifying Period | / | The self-employed is expected to have an income from work for at least six months or have an annual recurring income. The income needs to amount to at least 24 percent of the price base amount. |
| | Waiting Period | / | May choose a waiting period of one, 14, 30, 60 or 90 days. If no choice is made, the waiting period is seven days. |
| | Minimum working periods | / | / |
| | Duration | There is no time limit. If the illness continues after 364 days, the insured person can apply for extended sickness cash benefit. | There is no time limit. If the illness continues after 364 days, the insured person can apply for extended sickness cash benefit. |
| | Income Thresholds | The person must be covered by the work-related insurance and have an income exceeding 24% of the price base amount (prisbasbelopp), i.e. SEK 11,100 (EUR 1,142) per year. | The income needs to amount to at least 24 percent of the price base amount (in 2018 the price base amount is 45 500 SEK (EUR 4 427)). |

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|---------------------|--------------------------------|--|--|--|
| Maternity/Paternity | Qualifying Period | Pregnancy cash benefit: / To receive parental benefit above SEK 250 (EUR 26) per day, the parent must have been insured for sickness cash benefit above SEK 180 (EUR 19) for at least 240 consecutive days before confinement. This requirement applies for the first 180 days of receiving the benefit. | Pregnancy cash benefit: / To receive parental benefit above SEK 250 (EUR 26) per day, the parent must have been insured for sickness cash benefit above SEK 180 (EUR 19) for at least 240 consecutive days before confinement. This requirement applies for the first 180 days of receiving the benefit. | A person needs to be registered in the Swedish population register |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Pregnancy cash benefit is payable during the period of leave between the 60th day before confinement and the 11th day before confinement. If a woman is forbidden to work, pregnancy cash benefit can be paid for more than 50 days. The benefit can be paid as a whole, three fourths, half and one fourth. | Pregnancy cash benefit is payable during the period of leave between the 60th day before confinement and the 11th day before confinement. If a woman is forbidden to work, pregnancy cash benefit can be paid for more than 50 days. The benefit can be paid as a whole, three fourths, half and one fourth. | |
| | Income Thresholds | The person must be covered by the work-related insurance and have an income exceeding 24% of the price base amount, i.e. SEK 11,100 (EUR 1,142) per year. | The income needs to amount to at least 24 percent of the price base amount (in 2018 the price base amount is 45 500 SEK (EUR 4 427)). | |

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|--------------|--------------------------------|---|--|--|
| Pensions | Qualifying Period | None for the earnings-related old-age pension (inkomstpension) and the premium reserve pension (premiepension). Three years of pensionable income for the earnings-related supplementary pension (tilläggs pension). Full pension: 30 years | None for the earnings-related old-age pension (inkomstpension) and the premium reserve pension (premiepension). Three years of pensionable income for the earnings-related supplementary pension (tilläggs pension). Full pension: 30 years | Legal retirement age: flexible, starting from 61 years |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | Total annual earnings less than 0.423 of the price base amount (prisbasbelopp), i.e. SEK 19,670 (EUR 2,023) in 2019, and over 8.07 of the income base amount (inkomstbasbelopp), i.e. SEK 519,708 (EUR 53,460) in 2019, are exempt from contributions to the earnings-related old-age pension scheme. | | |
| Unemployment | Qualifying Period | Qualifying period for both basic insurance (grundförsäkring) and income-related benefits (inkomstbortfallsförsäkring): to have been employed or self-employed for at least six | Qualifying period for both basic insurance (grundförsäkring) and income-related benefits (inkomstbortfallsförsäkring): to have been employed or self-employed for at least six | Transferability of rights and entitlements if person was employed and afterwards SE. |

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| | <p>months and at least 80 hours of work per month during the last 12 months, or to have been employed or self-employed for at least 480 hours during a consecutive period of six months with at least 50 hours of work every month during the last 12 months (working condition). Additional condition to be qualified for the income-related benefit:</p> <p>being a member of an unemployment insurance fund for at least 12 consecutive months proving work in the unemployment fund's scope of practice.</p> | <p>months and at least 80 hours of work per month during the last 12 months, or to have been employed or self-employed for at least 480 hours during a consecutive period of six months with at least 50 hours of work every month during the last 12 months (working condition). Additional condition to be qualified for the income-related benefit:</p> <p>being a member of an unemployment insurance fund for at least 12 consecutive months proving work in the unemployment fund's scope of practice.</p> | |
| | Waiting Period | Six days | six days |
| | Minimum working periods | / | / |
| | Duration | 300 days and 450 days for applicants who have a child under the age of 18. The benefit cannot be prolonged. | 300 days and 450 days for applicants who have a child under the age of 18. The benefit cannot be prolonged. |
| | Income Thresholds | / | / |
| Accidents at work | Qualifying Period | / (immediate notification) | / (immediate notification) |
| | Waiting Period | One day | One day |
| | Minimum working periods | / | / |
| | Duration | There is no formal limitation but the sickness cash benefit | There is no formal limitation but the sickness cash benefit |

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| | | (sjukpenning) may be converted into activity compensation (aktivitetsersättning) (for persons aged 19 to 29 years) or sickness compensation (sjukersättning) (for persons aged 19 to 64 years) if the illness continues for an extended period of time. | (sjukpenning) may be converted into activity compensation (aktivitetsersättning) (for persons aged 19 to 29 years) or sickness compensation (sjukersättning) (for persons aged 19 to 64 years) if the illness continues for an extended period of time. |
| | Income Thresholds | / | / |
| Invalidity | Qualifying Period | Income-related sickness/activity compensation (inkomstrelaterad sjukersättning/aktivitetsersättning): At least one year with pensionable income within a frame period, immediately preceding the year when the disability occurred depending on the age of the recipient when the disability occurred: | Income-related sickness/activity compensation (inkomstrelaterad sjukersättning/aktivitetsersättning): At least one year with pensionable income within a frame period, immediately preceding the year when the disability occurred depending on the age of the recipient when the disability occurred: |
| | | five years for a person 53 years of age or older; six years for a person from 50 to 52 years of age; seven years for a person from 47 to 49 years of age; eight years for a person 46 years of age or younger. | five years for a person 53 years of age or older; six years for a person from 50 to 52 years of age; seven years for a person from 47 to 49 years of age; eight years for a person 46 years of age or younger. |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Until old-age pension | Until old-age pension |

| | | | |
|--|--------------------------|---|---|
| | Income Thresholds | The person must be covered by the work-related insurance and have an income exceeding 24% of the Price base amount (prisbasbelopp), i.e. SEK 11,100 (EUR 1,142) per year. | The income needs to amount to at least 24 percent of the price base amount (in 2018 the price base amount is 45 500 SEK (EUR 4 427)). |
|--|--------------------------|---|---|

The Netherlands

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|------------------------|-------------------|-------------------|
| Healthcare | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| Sickness | Qualifying Period | / | / | |
| | Waiting Period | two days | two days | |
| | Minimum working periods | / | / | |
| | Duration | Maximum 104 weeks | Maximum 104 weeks | |
| | Income Thresholds | / | / | |
| Maternity/Paternity | Qualifying Period | / | / | |
| | Waiting Period | / | / | |

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|--------------|----------------------------------|--|--|---|
| | Minimum working periods / | No additional qualifying conditions, but to receive the maximum benefit, the self-employed must have worked at least 1.225 hours during the year preceding the claim | | |
| | Duration | 16 weeks | 16 weeks | |
| | Income Thresholds | / | / | |
| Pensions | Qualifying Period | Full pension: being continuously insured during the 50 years before retirement | Full pension: being continuously insured during the 50 years before retirement | Legal retirement age: 2018 is 66 years 2019 is 66 years and 4 months 2020 is 66 years and 8 months 2021 is 67 years 2022 is 67 years and 3 months 2023 is 67 years and 3 months As of 2023 the legal retirement age is linked to the remaining life expectancy |
| | Waiting Period | / | / | |
| | Minimum working periods | | | |
| | Duration | Unlimited | Unlimited | |
| | Income Thresholds | / | / | |
| | | | | |
| Unemployment | Qualifying Period | At least 24 weeks during last 36 weeks prior to unemployment | | |
| | Waiting Period | / | | |

| | | | | |
|-------------------|--------------------------------|---|-----------------|---|
| | Minimum working periods | At least 24 weeks during last 36 weeks prior to unemployment | | |
| | Duration | Between three months and 24 months, depending on the number of years worked | | |
| | Income Thresholds | / | | |
| Accidents at work | Qualifying Period | No specific scheme. This risk is covered by sickness and invalidity | | |
| | Waiting Period | | | |
| | Minimum working periods | | | |
| | Duration | | | |
| | Income Thresholds | | | |
| Invalidity | Qualifying Period | / | / | Self-employed can opt-in and can decide on the amount of contribution they want to pay. this has an impact on their benefit |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Three-38 months | Three-38 months | |
| | Income Thresholds | / | / | |

The United Kingdom

| Social protection branch | | (Non-standard) workers | Self-employed | Extra information |
|--------------------------|--------------------------------|------------------------|---------------|-------------------|
| Healthcare | Qualifying Period | / | / | |
| | Waiting Period | / | / | |
| | Minimum working periods | / | / | |
| | Duration | Unlimited | Unlimited | |

| | | | |
|---------------------|--------------------------------|--|--|
| | Income Thresholds | / | / |
| | | | |
| Sickness | Qualifying Period | / | / |
| | Waiting Period | 7 days | 7 days |
| | Minimum working periods | / | / |
| | Duration | Max 28 days | Max 28 days |
| | Income Thresholds | No contributions and no benefits for persons with earnings below the Lower Earnings Limit (LEL) of GBP 116 (EUR 129) per week. | Earnings from self-employment must be GBP 6,205 or over to be covered. |
| | | | |
| Maternity/Paternity | Qualifying Period | Continuously employed by the same employer for 26 weeks into the 15th week before the week the baby is due and has earnings which average at least GBP 116 (EUR 129) a week. | Must have been self-employed in at least 26 of the 66 weeks before the week she expects her baby and earn on average at least GBP 30 a week. |
| | Waiting Period | / | / |
| | Minimum working periods | Continuously employed by the same employer for 26 weeks into the 15th week before the week the baby is due and has earnings which average at least GBP 116 (EUR 129) a week. | Must have been self-employed in at least 26 of the 66 weeks before the week she expects her baby and earn on average at least GBP 30 a week. |

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| | Duration | Pregnant employees are entitled to up to 52 weeks of maternity leave, of which up to 39 weeks is paid under statutory regulations, while the last 13 weeks are unpaid. 2 weeks are compulsory after the childbirth. | Pregnant employees are entitled to up to 52 weeks of maternity leave, of which up to 39 weeks is paid under statutory regulations, while the last 13 weeks are unpaid. 2 weeks are compulsory after the childbirth. |
| | Income Thresholds | No contributions and no benefits for persons with earnings below the Lower Earnings Limit (LEL) of GBP 116 (EUR 129) per week. | Earnings from self-employment must be GBP 6,205 or over to be covered. |
| Pensions | Qualifying Period | Those reaching State Pension Age on or after 6 April 2016 require contributions paid or credited for at least 10 years. Full pension: In the case of those reaching State Pension Age on or after 6 April 2016, contributions paid or credited for 35 years (men and women). | Those reaching State Pension Age on or after 6 April 2016 require contributions paid or credited for at least 10 years. Full pension: In the case of those reaching State Pension Age on or after 6 April 2016, contributions paid or credited for 35 years (men and women). Legal retirement age: 65 years |
| | Waiting Period | / | / |
| | Minimum working periods | / | / |
| | Duration | Unlimited | Unlimited |
| | Income Thresholds | No contributions and no benefits for persons with earnings below the Lower | Earnings from self-employment must be GBP 6,205 or over to be covered. |

| | | |
|-------------------|--|---|
| | Earnings Limit (LEL) of GBP 116 (EUR 129) per week. | |
| Unemployment | Qualifying Period | Contributions paid for at least 26 weeks in one of the two tax years on which the claim is based at the minimum weekly contribution rate for that year, and contributions paid or credited in both the appropriate tax years amounting to a total of at least 50 times the minimum weekly contribution for that year. |
| | Waiting Period | Seven days |
| | Minimum working periods | / |
| | Duration | 182 days |
| | Income Thresholds | / |
| Accidents at work | Qualifying Period | / |
| | Waiting Period | / |
| | Minimum working periods | / |
| | Duration | |
| | Income Thresholds | / |
| Invalidity | Qualifying Period | / / |
| | Waiting Period | / / |
| | Minimum working periods | / / |

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|--|--------------------------|---|---|
| | Duration | <p>Main phase payable as of the 14th week of sickness until State Pension age in the case of a person with severe health conditions and who is unlikely to be able to work. A one year time limit for benefit entitlement applies in the case of those who are expected to be able to work in the short to medium term.</p> <p>No early retirement in the case of reduced ability to work</p> | <p>Main phase payable as of the 14th week of sickness until State Pension age in the case of a person with severe health conditions and who is unlikely to be able to work. A one year time limit for benefit entitlement applies in the case of those who are expected to be able to work in the short to medium term.</p> <p>No early retirement in the case of reduced ability to work</p> |
| | Income Thresholds | <p>No contributions and no benefits for persons with earnings below the Lower Earnings Limit (LEL) of GBP 116 (EUR 129) per week.</p> | <p>Earnings from self-employment must be GBP 6,205 or over to be covered.</p> |

Directorate-General for Employment, Social Affairs and Inclusion
Mutual Learning on Access to social protection for workers and the self-employed
2nd Workshop: Effective coverage
Belgium, 14-15 January 2020