

Slovenia

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current law: 2012 (social insurance), implemented in 2013.

Type of program: Social insurance and social assistance system.

Coverage

Employed persons; self-employed persons; and recipients of unemployment benefit.

Voluntary coverage for certain categories of workers, including farmers, part-time workers, recipients of a survivor's, widow(er)'s, or occupational pension, and Slovenian nationals working abroad.

Source of Funds

Insured person: 15.5% of gross earnings. (Contribution rates may vary in certain cases.)

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

Voluntarily insured persons contribute 24.35% of 52% (gradually rising by 2% a year up to 60%) of the insured's average monthly wage over the last year.

The insured's contributions also finance work injury permanent disability benefits.

Self-employed person: 24.35% of assessed income; certain farmers contribute 15.5% of assessed income.

Assessed income is equal to gross income minus expenditures.

The minimum assessed income used to calculate contributions is equal to 52% (gradually rising by 2% a year up to 60%) of the monthly wage.

The maximum assessed income used to calculate contributions is 3.5 times the monthly wage.

The self-employed person's contributions also finance work injury permanent disability benefits.

Employer: 8.85% of payroll. (Contribution rates may vary in certain cases.)

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance work injury permanent and temporary disability benefits.

Government: Covers the cost for certain groups of insured persons, including war veterans, police personnel and former military personnel; covers any deficit in the event of an unforeseen decline in contributions; finances social assistance benefits; contributes as an employer, including for farmers.

Qualifying Conditions

Old-age pension: Age 65 with at least 15 years of contributions.

Early pension: Age 60 with at least 40 years of contributions.

Employment must cease.

Deferred pension: Must meet the requirements for an old-age pension or an early pension.

Partial pension: Part-time work is permitted.

The pension is payable abroad under reciprocal agreement.

Disability pension: Paid for the loss of all working capacity (total disability) or a greatly reduced capacity for the usual or similar work (partial disability). Must have at least three months of coverage or been insured when the disability began if younger than age 21; at least 25% of the total possible number of years of coverage (15 years) if aged 21 to 29; or at least 33.3% if aged 30 or older.

A board of medical examiners of the Institute of Pension and Invalidity Insurance of Slovenia assesses and reviews the disability.

The disability pension is payable abroad under reciprocal agreement.

Constant-attendance allowance: Paid to permanent residents of Slovenia who require the constant attendance of another person to perform daily functions.

Survivor pension: The deceased received or was entitled to receive an early, old-age or disability pension.

Eligible survivors include a widow(er) or cohabitating partner aged 58 or older; children younger than age 15 (age 26 if a student); a dependent mother or father aged 60 or older; and dependent stepchildren, grandchildren and orphans. At any age if incapable of work.

The pension ceases if the surviving spouse remarries before age 58 and 8 months (widower) or age 58 and 4 months (widow), gradually rising every year by two months up to age 60 (widower and widow), except if assessed with a total incapacity for work.

The survivor pension is payable abroad under reciprocal agreement.

Death benefit (social assistance): Paid when the insured dies to dependent family members with an assessed income ranging from up to €458.83 for a single person and to €989.27 for a family, depending on family composition.

Funeral allowance (social assistance): Paid to the family member who paid for the insured's funeral with an assessed income ranging from up to €606 for a single person and €909 for a family, depending on family composition.

Old-Age Benefits

Old-age benefit: The monthly pension is 26% (men) or 29% (women) of the insured's average adjusted earnings during the best 20 consecutive years since January 1, 1970 plus 1.25% (men and women) of average adjusted earnings for each additional year of coverage.

The insured's earnings for pension calculation purposes are adjusted according to changes in average wages.

The minimum old-age pension is 26% of the minimum pension base.

The minimum pension base used to calculate benefits is €758.42 a month.

Early pension: The pension is reduced by 0.3% for each month it is taken before age 65.

Deferred pension: The pension is increased by 1% for every three months of coverage beyond age 60 or age 65, up to three years. The worker may remain in the labor force indefinitely.

Partial pension: Calculated based on an early or old-age pension and in proportion to the reduction in working time. The pension is increased by 5% at age 65.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Permanent Disability Benefits

Disability pension: The monthly pension is 26% (men) or 29% (women) of the insured's average adjusted earnings during the best 20 consecutive years since January 1, 1970 plus 1.25% of average adjusted earnings for each additional year of coverage.

If the disability began before age 60, the coverage period used to calculate the pension includes 66.7% of the period between the date the disability began and age 60 and 50% of the period from ages 60 to 65. If the disability began after the person reaches age 60, the coverage period includes 50% of the period from the date the disability began to age 65.

The minimum monthly pension for a disability that began before age 65 is 36% (men) or 39% (women) of the pension base. The minimum monthly pension for a disability

that began when aged 65 or older is 26% (men) and 29% (women) of the pension base.

The pension base is the insured's average adjusted earnings during the best 20 consecutive years since 1970.

The minimum monthly pension base used to calculate benefits is €758.42.

The maximum monthly pension base used to calculate benefits is €3,033.68.

Partial disability: 12.5% to 50% of the full disability pension is paid, according to the number of hours worked a day. In certain cases, the partial pension may be increased by up to 40%.

The maximum partial disability pension is 80% of the full disability pension.

Constant-attendance allowance: 76%, 53%, or 26.5% of the minimum pension base is paid, according to the assessed degree of disability and the assessed need for constant attendance.

The minimum monthly pension base used to calculate benefits is €758.42.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Survivor Benefits

Survivor pension: 70% of the early, old-age, or disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two survivors; 90% for three survivors; or 100% for four or more survivors.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Death benefit (social assistance): A lump sum of €265.22 is paid.

Funeral allowance (social assistance): A lump sum of €530.44 is paid.

Administrative Organization

Ministry of Labor, Family, Social Affairs, and Equal Opportunities (<http://www.mddsz.gov.si>) provides general supervision.

Institute for Pension and Invalidity Insurance of Slovenia (<http://www.zpiz.si>), through nine regional units, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1922 (sickness) and 1949 (maternity).

Current laws: 2006 (parental care and family benefits) and 2006 (health care and health insurance).

Type of program: Social insurance system.

Coverage

Cash and medical benefits: Employed and self-employed persons, farmers, pensioners (except for temporary sickness cash benefits), and their dependents.

Medical benefits only: All permanent residents without health insurance, current and former military personnel, recipients of social assistance cash benefits, and their dependents.

Source of Funds

Insured person: 6.36% of gross earnings (sickness and medical benefits) and 0.1% of gross earnings (maternity benefits).

There are no minimum earnings used to calculate contributions.

There are no maximum earnings used to calculate contributions.

The insured's contributions also finance temporary work injury benefits.

Self-employed person: 12.92% of assessed income (sickness and medical benefits) (insured farmers contribute 6.36% of assessed income or 18.78% of assessed income from agricultural and forest lands, according to occupation) and 0.2% of assessed income (maternity benefits).

Assessed income is equal to gross income minus expenditures.

The minimum assessed income used to calculate contributions is the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

The maximum assessed income used to calculate contributions is 2.4 times the insured's average gross wage in the second to last month before the claim is made.

Employer: 6.56% of payroll (sickness and medical benefits), 0.53% (occupational disease and work injury), and 0.1% of payroll (maternity benefits).

There are no minimum earnings used to calculate contributions.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance temporary work injury benefits.

Government: Covers the cost for certain groups of insured persons and the unemployed; pays for the health care of military personnel and emergency health care for uninsured persons; finances 92% of the cost of maternity benefits from general taxation; contributes as an employer.

Qualifying Conditions

Cash sickness benefits and medical benefits: There is no minimum qualifying period.

Cash maternity, paternity, and child care benefits: There is no minimum qualifying period. Parental benefits during leave periods are paid to the mother, father, adoptive parent, or any other person caring for the child.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average monthly gross wage in the last year is paid for a nonwork-related sickness, and 70% for a nonwork-related injury, for up to 90 days. The benefit is paid after a 30-day waiting period (the employer pays for the first 30 days). There is no waiting period for an organ or blood donation, quarantine periods, or if caring for a family member. 90% of the insured's average earnings in the last year is paid for a nonwork-related sickness from the 91st day up to the 365th day; 80% for a nonwork-related injury or if caring for a family member; 100% for work-related injury or occupational disease, for an organ or blood donation and for quarantine periods, a war invalid, or a civilian invalid of war.

The minimum benefit is the legal monthly minimum wage. The legal monthly minimum wage is €789.15.

Maternity benefit: 100% of the insured's average earnings in the last year before maternity leave is paid for 28 days before and 77 days after the expected date of childbirth.

The minimum benefit is 55% of the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

The maximum benefit is two times the national average monthly wage.

The national average monthly wage is €1,431.42.

In the event of multiple births or the birth of a child with a mental or physical disability, maternity benefits may be extended for an additional 90 days for each child; for a premature birth for up to 280 days; for 30 days if parents are raising two children aged 8 or younger at the time of the birth of another child; for 60 days if raising three children; for 90 days if raising four or more children.

Paternity benefit: 90% of the insured's average earnings during the last year before the paternity leave period is paid for 15 calendar days and must be taken during the maternity leave period. Up to 75 days of unpaid paternity leave may also be taken until the child reaches age 3.

Child care benefit: 90% of the insured's average earnings in the last year before the maternity leave period is paid for up to 260 days, starting after the maternity benefit ceases.

Workers' Medical Benefits

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicine, and technical aids. A six-month coverage period is required for eyeglasses, hearing aids, and dental appliances (three months for other technical aids, including orthopedic aids). Medical benefits are provided until rehabilitation.

The Health Insurance Institute provides resources for medical services.

Cost sharing: Children up to age 15 (age 18 if a full-time student or age 26 without coverage in their own right) are fully covered by compulsory health insurance. For other family members, copayments vary according to the type and complexity of the service provided. Compulsory insurance covers from 10% to 90% of the costs of certain medical benefits.

Persons with an assessed physical disability of at least 70%, persons with disabilities receiving assistance allowances, and social assistance recipients receive free or partially-subsidized benefits.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Family members are insured if they reside permanently in Slovenia (or are covered by a reciprocal agreement). Eligible dependents include a spouse or partner without coverage in their own right and children up to the age 15 (age 18 if a full-time student or age 26 without coverage in their own right).

Administrative Organization

Health Insurance Institute (<http://www.zzzs.si>), directed by a board of directors and elected representatives of employers, government, and employees, administers cash sickness and medical benefits through 10 regional units and 45 local offices.

Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) administers maternity and paternity benefits through 62 local social work centers.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 2006 (health care and health insurance) and 2012 (pension and invalidity).

Type of program: Social insurance system.

Coverage

Employed persons; self-employed persons, students in vocational training; disabled persons who are in training; and certain unemployed persons.

Source of Funds

Insured person: For temporary disability and medical benefits, see source of funds under Sickness and Maternity. For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

Self-employed person: 0.53% of gross earnings (temporary disability benefits). For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

There are no minimum or maximum earnings used to calculate contributions.

Employer: 0.53% of payroll (temporary disability benefits). For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

The employer pays flat-rate contributions for students in vocational training, disabled persons in training, certain unemployed persons and certain other groups.

There are no minimum or maximum earnings used to calculate contributions.

Government: Any deficit caused by a decline in contributions for permanent disability benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is 100% of the insured's average earnings in the last calendar year before the disability began. The benefit is paid from the first day of incapacity until recovery or certification of a permanent disability.

The minimum benefit is the legal monthly minimum wage. The legal monthly minimum wage is €789.15.

Permanent Disability Benefits

Permanent disability pension: 57.25% of the pension base (based on at least 40 years of coverage) is paid a month.

The pension base is the insured's average adjusted earnings during the best 20 consecutive years since 1970.

The minimum pension is 26% of the minimum monthly pension base.

The minimum monthly pension base is €758.42.

A board of medical examiners of the Institute for Pension and Invalidity Insurance of Slovenia assesses and reviews the disability.

Constant-attendance allowance: 76%, 53%, or 26.5% of the minimum pension base is paid, according to the assessed degree of disability and the assessed need for constant attendance.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Workers' Medical Benefits

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicine, and prostheses.

All costs arising from accidents at work and occupational diseases are covered.

The Health Insurance Institute provides resources for medical services.

Survivor Benefits

Survivor pension: 70% of the early, old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two survivors; 90% for three survivors; 100% for four or more survivors.

The pension ceases if the surviving spouse remarries before age 58 and 8 months (widower) or age 58 and 4 months (widow). Gradually rising by two months a year up to age 60, except if assessed with a total incapacity for work.

Eligible survivors include a widow(er) or cohabitating partners aged 58 or older; children younger than age 15 (age 26 if a student); a dependent mother or father aged 60 or older; and dependent stepchildren, grandchildren and orphans. At any age if incapable of work.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Administrative Organization

Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) provides general supervision.

Institute for Pension and Invalidity Insurance of Slovenia, through nine regional units, administers the permanent disability and survivors program.

Ministry of Health (<http://www.mz.gov.si>) provides general supervision of the health insurance system.

Health Insurance Institute (<http://www.zzzs.si>), directed by a board of directors and elected representatives of employers, government, and employees, administers temporary disability benefits and medical benefits through 10 regional units and 45 local offices.

Unemployment

Regulatory Framework

First law: 1927.

Current law: 2010 (unemployment).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees, part-time employees, and self-employed persons.

Voluntary coverage for citizens employed by foreign employers in certain foreign countries and their family members.

Source of Funds

Insured person (employees): 0.14% of gross earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

Self-employed person: 0.2% of declared income.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

Employer: 0.06% of gross payroll.

Government: Contributes as an employer for recipients of unemployment benefits.

Qualifying Conditions

Unemployment benefit: Must have been employed at least nine months in the 24 months prior to unemployment (for part-time employees periods of work are converted into an equivalent full-time period). The insured must be involuntarily unemployed, registered with the Employment Service within 30 days after unemployment occurred, and actively seeking employment.

Unemployment Benefits

80% of the insured's average monthly earnings in the last eight months is paid for the first three months; 60% for the following nine months and 50% thereafter.

The minimum benefit is €350.

The maximum benefit is €892.50.

The duration of the benefit depends on the length of the coverage period. Benefits are paid for up to three months for a coverage period of nine months to four years; for up to

six months for five to 15 years of coverage; for nine months, 16 to 25 years; and for 12 months, for more than 25 years; for 19 months for insured persons aged 50 or older with more than 25 years.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Labor Market and Employment Directorate of the Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) provides general supervision.

Employment Service of Slovenia (<http://www.ess.gov.si>), directed by a managing director and elected representatives of employers, government, and employees, administers the program through its headquarters, 12 regional units, and several local offices.

Family Allowances

Regulatory Framework

First law: 1949.

Current law: 2006 (family benefits).

Type of program: Universal system.

Coverage

Permanent residents of Slovenia or the EU. For the child benefit only, the child must reside in Slovenia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit: Paid for a child younger than age 18. The benefit is paid to a parent or the child's guardian.

Birth grant (layette, income tested): Paid to purchase clothing and other necessities for a newborn child. The insured's monthly average income must not exceed 64% of the national average wage.

The national average monthly wage is €1,431.42.

Large family allowance (income tested): Paid to families with three or more children younger than age 18 (age 26 if a student). The insured's monthly average income must not exceed 64% of the national average wage.

The national average monthly wage is €1,431.42.

Special child care allowance: Paid for a child younger than age 18 (age 26 if a student) who needs special medical care. The allowance may be combined with the parent income supplement.

Parent income supplement: Paid to a parent who has ceased or reduced work to care for a child younger than age 18 with a severe physical or mental disability. The supplement may be combined with the special child care allowance.

Family Allowance Benefits

Child benefit: The monthly benefit is paid according to six income categories and the number of children in the family.

The minimum benefit is paid for children in households with earnings from 53% to 64% of the net national average monthly wage in the calendar year before making the claim for the benefit. The minimum benefit for one child living with both parents is €27.40.

The maximum benefit is paid for children in households with earnings of 18% or less of the net national average monthly wage in the calendar year before making the claim for the benefit. The maximum benefit for one child living with both parents is €114.31.

Higher rates are paid for the second and third child, according to family income.

Single-parent supplement: Benefits for children living in a single-parent family are increased by 10%.

Child care supplement: Benefits for preschool children who do not receive child care services are increased by 20%.

Birth grant (layette, income tested): A lump sum of €280.75 is paid.

Large family allowance (income tested): €393.46 (for three children) and €479.83 (for four or more children) a year is paid.

Special child care allowance: €101.05 a month is paid; €202.17 for a child in need of constant care.

Parent income supplement: €734.15 a month is paid.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the prices of basic necessities.

Administrative Organization

Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) administers the program through 62 local social work centers.