

Belarus

Exchange rate: US\$1.00 =
1.97 new Belarusian rubles.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1992 (pensions); 1996 (contributions); 2001 (funeral grant); 2003 (public service); 2008 (occupational pensions), implemented in 2009; and 2016 (pension improvement).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons residing permanently in Belarus, including priests and employees of religious organizations; members of cooperatives; and farmers.

Special systems for persons working under certain hazardous conditions, certain categories of persons in professional activities, government employees, military personnel, and persons injured in the Chernobyl disaster.

Social assistance: Residents of Belarus.

Source of Funds

Insured person

Social insurance: 1% of earnings.

The maximum monthly earnings used to calculate contributions are five times the national average wage in the month before the contribution is paid.

The national average wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

Social assistance: None.

Self-employed person

Social insurance: 29% of declared income.

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

The legal monthly minimum wage is 305 Belarusian rubles.

The self-employed person's contributions to Sickness and Maternity finance the funeral grant (see source of funds for Sickness and Maternity).

Social assistance: None.

Employer

Social insurance: The contribution varies depending on industry and business. Most employers contribute 28% of gross payroll.

The maximum monthly earnings used to calculate contributions are five times the national average wage in the month before the contribution is paid.

The national average wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

The employer's contributions to Sickness and Maternity finance the funeral grant (see source of funds for Sickness and Maternity).

Social assistance: None.

Government

Social insurance: Finances pensions for military personnel and provides subsidies as needed.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 61 (gradually rising by six months a year until reaching age 63 by 2022) with at least 25 years of coverage, including 16 years and six months (gradually rising by six months a year until reaching 20 years by 2025) of paid contributions (men); or age 56 (gradually rising by six months a year until reaching age 58 by 2022) with at least 20 years of coverage, including 16 years and six months (gradually rising by six months a year until reaching 20 years by 2025) of paid contributions (women).

Qualifying conditions are reduced for persons working under certain hazardous conditions, war veterans, parents of children with disabilities, persons with disabilities since childhood, mothers of five or more children, and mothers of soldiers killed in action.

Partial pension: A reduced pension is paid if the insured does not meet the coverage requirements for a full pension.

Deferred pension: The pension may be deferred.

The old-age pension is payable abroad under reciprocal agreement.

Old-age social pension (social assistance): Paid to non-working citizens age 65 (men) or age 60 (women) who are not entitled to receive a social insurance old-age pension.

Disability pension (social insurance): Must be assessed with a Group I (total disability requiring constant attendance), a Group II (total disability), or a Group III (partial disability) disability, and have at least one year of coverage (if younger than age 23 when the disability began) to 15 years of coverage (if aged 61 or older when the disability began).

Partial pension: The insured has a Group I or Group II disability but does not meet the coverage requirement for a full disability pension. There is no partial pension for a Group III disability.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Expert medical rehabilitation commissions assess the degree of disability.

Disability social pension (social assistance): Paid to nonworking citizens who are not entitled to receive a social insurance disability pension and were younger than age 18 when the disability began.

Expert medical rehabilitation commissions assess the degree of disability.

Survivor pension (social insurance): The deceased was the head of the household and received or was entitled to receive a social insurance disability pension.

Eligible survivors include a dependent spouse; children, siblings, and grandchildren younger than age 18 (age 23 if a student; no limit if disabled before age 18); the insured's parents if they have reached the normal retirement age, are disabled, or care for a child younger than age 8 and do not work; and dependent grandparents.

Partial pension: A reduced pension is paid if the deceased has less than the number of years of coverage required for a full survivor pension.

Orphan's social pension (social assistance): Paid to children younger than age 18 (age 23 if a student; no limit if disabled before age 18).

Funeral grant (social insurance): Paid to the person who pays for the funeral. The claim must be made within six months of the date of death (or under certain circumstances, the date of the burial).

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is 55% of the insured's average monthly earnings plus 1% of average monthly earnings for each year of coverage exceeding 25 years (men) or 20 years (women). An additional 1% of the insured's average monthly earnings is paid for each year of coverage exceeding 10 years (men) or seven and a half years (women) in hazardous work, up to 20%.

The minimum monthly earnings used to calculate the pension are 1% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 25% of the national average subsistence level in the last two quarters.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

The maximum monthly old-age pension is 972.92 Belarusian rubles.

Partial pension: The pension is proportionally reduced for each year of coverage less than the years required for a full pension.

The minimum monthly partial pension is 50% of the minimum monthly old-age pension; 100% of the minimum monthly old-age pension for mothers of at least five children.

Deferred pension: The pension is increased by 6% for the first complete year of deferral after the normal retirement age, plus 8% for the second, 10% for the third; 12% for the fourth; and 14% for the fifth. For incomplete years, the pension is increased by 1% for every two months.

Benefit adjustment: Benefits are adjusted monthly based on increases in the national average wage. The minimum pension is adjusted quarterly based on changes in the national average subsistence level.

Old-age social pension (social assistance): 50% of the national average subsistence level in the last six months is paid.

The national average subsistence level is 199.32 Belarusian rubles (February 2018).

Benefit adjustment: Benefits are adjusted quarterly based on changes in the national average subsistence level.

Permanent Disability Benefits

Disability pension (social insurance): 75% of the insured's average monthly earnings is paid for a Group I disability; 65% for a Group II disability; 40% for a Group III disability.

The minimum monthly disability pension is 100% of the minimum monthly old-age pension for a Group I or Group II disability; 50% for a Group III disability.

The minimum monthly old-age pension is 25% of the national average subsistence level in the last two quarters.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Partial pension: The pension is proportionally reduced for each year of coverage less than the years required for a full pension.

The minimum monthly partial pension is 100% of the minimum monthly old-age pension for a Group I disability and for mothers with at least five children regardless of her disability group; 50% of the minimum monthly old-age pension for a Group II disability.

Constant-attendance supplement: 100% of the minimum monthly old-age pension is paid for persons with a Group I disability; 50% for persons aged 80 or older, disabled children younger than age 18, persons with a Group II

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disability that began before age 18, and single persons with a Group II disability.

Disability social pension (social assistance): 110% of the national average subsistence level in the last six months is paid for a Group I disability, 95% for a Group II disability that began before age 18; 85% for a Group II disability that began at age 18 or older; and 75% for a Group III disability.

For children younger than age 18 with a disability, the pension is 80% to 110% of the national average subsistence level, depending on the assessed degree of disability.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Benefit adjustment: Benefits are adjusted quarterly based on changes in the national average subsistence level.

Survivor Benefits

Survivor pension (social insurance): 40% of the deceased head of the household's last covered earnings before the date of death is paid for each eligible survivor; 50% for orphans.

The minimum monthly survivor pension is 100% of the minimum monthly old-age pension; 200% for the loss of both parents or the death of a single mother.

Partial pension: The pension is proportionally reduced for each year of coverage less than the years required for a full pension.

The minimum monthly partial pension is 50% of the minimum monthly old-age pension, 100% for mothers with at least five children, and 200% for orphans.

The minimum monthly old-age pension is 25% of the national average subsistence level in the last two quarters.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Orphan's social pension (social assistance): 85% of the national average subsistence level is paid to each eligible child.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Benefit adjustment: Benefits are adjusted quarterly based on changes in the national average subsistence level.

Funeral grant (social insurance): A lump sum of the national average wage in the month before the date of the death is paid.

The national average wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

Benefit adjustment: Benefits are adjusted monthly based on increases in the national average wage.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by/>) and its local offices administer the programs.

Social Protection Fund of the Population (<http://www.ssf.gov.by/>) of the Ministry of Labor and Social Protection collects contributions and administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current laws: 1993 (health), 1995 (social insurance), and 2012 (family benefits).

Type of program: Universal (medical benefits and prenatal care grant) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits and prenatal care grant): Residents of Belarus.

Social insurance (cash sickness benefits): Employed and self-employed persons.

Social insurance (cash maternity benefits): Employed and self-employed persons, military personnel, students, and registered unemployed women.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Self-employed person

Universal: None.

Social insurance: 6% of declared income.

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

The legal monthly minimum wage is 305 Belarusian rubles.

The self-employed person's contributions also finance the funeral grant, unemployment benefits, and family allowances.

Employer

Universal: None.

Social insurance: 6% of covered payroll.

The maximum monthly earnings used to calculate contributions are five times the national average wage in the month before the contribution is paid.

The national average wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

The employer's contributions also finance the funeral grant, unemployment benefits, and family allowances.

Government

Universal: The total cost.

Social insurance: The cost of maternity benefits for military personnel, civil servants, students, and unemployed women; contributes as an employer (cash sickness benefits).

Qualifying Conditions

Cash sickness benefit (social insurance): There is no minimum qualifying period.

Cash maternity or adoption grant (social insurance): Paid to a mother or an adoptive parent for a child younger than three months. There is no minimum qualifying period.

Prenatal care grant (universal): Paid to pregnant women who registered with the state health care system before the 12th week of pregnancy.

Birth grant (universal): See Family Allowances.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 80% of the insured's average daily earnings is paid for the first 12 days of incapacity; thereafter, 100%.

100% of the insured's average daily earnings is paid to care for a sick child younger than age 14 (age 18 if disabled) for up to 14 days or for periods of hospitalization as recommended by a doctor.

The maximum monthly sickness benefit is 300% of the national average wage in the month before the incapacity began.

The national average wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

Maternity or adoption grant social insurance: 100% of average monthly earnings is paid to employed women; 100% of the education grant to students on leave from employment; 100% of the unemployment benefit to unemployed women. The benefit is paid for 126 calendar days (140 calendar days if there are complications or multiple births; 70 days for the adoption of an eligible child) as a lump sum. The benefit may be paid from the 30th week of pregnancy or from the date of the adoption.

The minimum monthly benefit is 50% of the national average subsistence level.

The maximum monthly benefit is three times the national average wage in the month before the expected date of childbirth and maternity leave.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

The national average wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

Prenatal care grant (universal): A lump sum of the national average subsistence level is paid before the date of the birth.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Birth grant (universal): See Family Allowances.

Workers' Medical Benefits

Government health providers offer medical services directly to the insured, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by/>) provides general supervision.

Social Protection Fund of the Population (<http://www.ssf.gov.by/>) of the Ministry of Labor and Social Protection collects contributions and administers the cash benefits.

Ministry of Health (<http://minzdrav.gov.by/>) and local health departments provide general supervision and coordinate medical care.

Government clinics, hospitals, maternity homes, and other facilities provide medical services; the Ministry of Health and local health departments administer medical services.

Work Injury

Regulatory Framework

First law: 1939.

Current law: 2006 (insurance activity).

Type of program: Social insurance system.

Coverage

Employed persons and students in vocational training.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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Employer: Contributions vary from 0.3% to 0.9% of pay-roll depending on the assessed professional risk.

Government: The cost of work injury benefits for students; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Work injury benefits are reduced by up to 50% if the work injury is deemed to have been caused by gross negligence on the part of the insured.

Temporary Disability Benefits

100% of the insured's average daily earnings before the work accident occurred or the occupational disease began is paid from the first day of incapacity until recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability pension: The pension is the insured's adjusted monthly earnings before the disability began and is based on the assessed loss of working capacity.

The minimum adjusted monthly earnings used to calculate the pension are 60% of the national average monthly wage.

The national average monthly wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

The permanent disability pension can be combined with other pensions.

Permanent disability grant: A lump sum of six times the value of the permanent disability pension is paid.

Workers' Medical Benefits

Government health providers offer medical services directly to the insured, including general and specialist care, hospitalization, prostheses, medication, and other medical care services. Supplementary compensation is provided for food, transportation, and other necessary special services in case of serious injury.

Survivor Benefits

Survivor pension: A monthly pension is paid.

Eligible survivors include the widow(er), children younger than age 18 (age 23 if a student), old-age pensioners, persons with disabilities, one of the insured's parents, and other nonworking relatives with dependents younger than age 14 or disabled.

Survivor grant: A lump sum of 12 times the national average monthly wage is paid.

The national average monthly wage is 859 Belarusian rubles (943.90 Belarusian rubles as of May 2018).

Eligible survivors include the widow(er), regardless of working capacity, children younger than age 18 (age 23 if a student), old-age pensioners, persons with disabilities, one of the insured's parents, and other nonworking relatives with dependents younger than age 14 or disabled.

The benefit is split equally among all eligible survivors.

Administrative Organization

Belarusian Republican Unitary Insurance Company Belgostrakh (<http://bgs.by/>) administers the program.

Employers and local social protection offices pay temporary disability benefits.

Ministry of Labor and Social Protection (<http://mintrud.gov.by/>) and its local offices administer the permanent disability and survivor pensions.

Ministry of Health and local health departments provide general supervision and coordinate medical benefits.

Government clinics, hospitals, maternity homes, and other facilities provide medical services.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 2006 (employment).

Type of program: Social insurance system.

Coverage

Permanent resident citizens of Belarus.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: Provides subsidies as needed from state and local governments.

Qualifying Conditions

Must be unemployed and aged 16 or older, but younger than the normal retirement age. The insured must register at the state employment office as unemployed (must not be enrolled in a day-program at an educational institute, enlisted in military or government service, or engaged in a business pursuit) and be able and willing to work. Unemployment must be involuntary.

Unemployment Benefits

70% of the average earnings of all employees at the last place of employment is paid for the first 13 weeks and 50% for the next 13 weeks for those who were employed full-time (or employed for at least 12 weeks in the last 12-month period).

100% of the base value is paid for the first 13 weeks and 75% for the next 13 weeks for an unemployed person who had more than 12 months of covered employment (but less than 12 weeks of paid work in the last 12 months), for a worker returning to work after a period of interruption longer than 12 months but with at least 12 months of covered employment, or for an unemployed person who is ineligible for regular unemployment benefits, but was gainfully employed in public works for at least 22 days.

85% of the base value is paid for 13 weeks and 70% for the next 13 weeks for an unemployed person who is a first-time job seeker or for a long-term unemployed person who has worked for less than a year in total.

The maximum monthly unemployment benefit is twice the monthly base value.

The monthly base value is 24.50 Belarusian rubles.

The base value is determined by the Council of Ministers.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by/>) and its structures administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current law: 2012 (family benefits).

Type of program: Universal system.

Coverage

Permanent residents of Belarus.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Sickness and Maternity for the birth grant, the child allowance, and the sick child care allowance; none for other benefits.

Employer: See source of funds under Sickness and Maternity for the birth grant, the child allowance and the sick child care allowance; none for other benefits.

Government: The total cost of the birth grant, the child allowance, and the sick child care allowance for uninsured parents; none for these benefits for insured parents; the total

cost of all other benefits; subsidies as needed from state and local governments.

Qualifying Conditions

Child allowance: Paid to a mother, father, adoptive parent, or guardian caring for a child younger than age 3.

Supplement for older children: Paid to families also caring for a child aged 3 to 18.

Child allowance for certain families: Paid to certain families caring for a child aged 3 to 18.

Eligible families include families with two parents assessed with a Group I or II disability (one parent if a single-parent family or if the other parent receives an allowance for caring for his or her disabled spouse) and families with a father (including a stepfather or adoptive father) in urgent military service.

Child allowance for disabled children: Paid to families caring for a child younger than 18 who is assessed with a Group I (mild or moderate), II (partial), III (total), or IV (total and irreversible) loss of health.

Child allowance for children with HIV: Paid to families caring for a child younger than age 18 who is diagnosed with HIV.

Sick child care allowance: Paid to families caring for a child younger than age 14 (age 18 if disabled) in outpatient care, a child younger than age 5 if hospitalized, or a child aged 5 to 14 (age 18 if disabled) if hospitalized and receiving additional specialist medical care.

Sanatorium treatment allowance: Paid for a disabled child younger than age 18.

Birth grant: Paid to the child's mother, father, or guardian, or to parents who adopted a child younger than six months.

Family Allowance Benefits

Child allowance: 35% of the national average wage from the relevant quarter is paid for the first eligible child; 40% for the second and subsequent eligible child; 45% for an eligible disabled child.

The national average wage in the fourth quarter of 2017 is 891.51 Belarusian rubles.

Supplement for older children: 50% of the national average subsistence level is paid.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Child allowance for certain families: 50% of the national average subsistence level is paid (70% if disabled).

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

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Child allowance for disabled children: 100% of the national average subsistence level is paid for a child younger than age 18 with a Group I (mild or moderate) or II (partial) loss of health or for a child younger than age 3 with a Group III (total) or IV (total and irreversible) loss of health; 120% for a child aged 3 to 18 with a Group III or IV loss of health.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Child allowance for children with HIV: 70% of the national average subsistence level is paid.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Sick child care allowance: 100% of the insured's average daily earnings is paid for the duration of the illness.

Sanatorium treatment allowance: 100% of the insured's average daily earnings is paid for the duration of the treatment.

Birth grant: 10 times the national average subsistence level before the birth is paid for the first child; 14 times for the second and subsequent child.

The national average subsistence level is 199.32 Belarusian rubles (February 2018; 206.58 Belarusian rubles as of May 2018).

Additional grants are paid for multiple births and for families with several children.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by/>) provides general oversight of the program.

Social Protection Fund of the Population (<http://www.ssf.gov.by/>) collects contributions and administers the program.

Enterprises and employers pay benefits to employees.

Local offices of the Ministry of Labor and Social Protection (<http://mintrud.gov.by/>) administer benefits for nonworking mothers.