

Belarus

Exchange rate: US\$1.00 equals
2,145 Belarus rubles.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1993 and 1999.

Type of program: Social insurance system.

Coverage

All employed permanent residents, including priests and employees of religious organizations, members of cooperatives, and farmers.

Special systems: Aviators, teachers, artists, professional athletes, government employees, and specific categories of medical personnel.

Source of Funds

Insured person: 1% of earnings.

Employer: 10% to 35% of payroll, according to the branch of industry and the type of enterprise.

Government: The cost of social pensions, plus subsidies as needed.

All of the above contributions also finance cash sickness and maternity benefits, work injury cash benefits, and family allowances to employees.

Qualifying Conditions

Old-age pension: Age 60 with 25 years of insurance coverage (men) or age 55 with 20 years of insurance coverage (women).

Qualifying conditions are reduced for those in hazardous work, war veterans, parents of disabled children, persons disabled since childhood, mothers of five or more children, and mothers of military servicemen killed in action.

Disability pension: Incapacity for any work (total disability) or usual work (partial disability); a minimum of 1 year to 15 years of covered employment, depending on age at the onset of disability.

Survivor pension: The deceased was a pensioner or was entitled to a pension.

Social pension: Nonworking citizens who are not eligible for an old-age, disability, or survivor pension and are age 60 (men) or 55 (women), or disabled since childhood, under age 18 and disabled, or orphans under age 18 (older if disabled and the disability began before age 18).

Old-Age Benefits

Old-age pension: The pension is 55% of the wage base, plus 1% of the wage base (not less than 1% of the minimum old-age pension) for each covered year in excess of the required number of years of coverage (25 years for men or 20 years for women), plus 1% of the wage base for each year in excess of 10 years in hazardous work (or 7.5 years for women), up to 20%. The pension is paid monthly.

The minimum pension is 25% of the national average per capita subsistence income level.

The maximum pension is 75% of the wage base.

The wage base is determined by the Council of Ministers of the Republic of Belarus.

Partial pension: The monthly benefit is reduced in proportion to the number of years below the required number of years of coverage (the minimum coverage period for a pension is 5 years).

The minimum partial pension is 50% of the minimum pension.

Constant-attendance supplement: 50% of the minimum old-age pension for pensioners requiring care and aged 80 or older; regardless of age for single pensioners.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 15% a quarter.

Social pension: 50% of the minimum pension a month.

Benefit adjustment: The social pension is adjusted according to changes in the national average per capita subsistence income level.

Permanent Disability Benefits

Disability pension: A group I disability pension (total disability requiring constant attendance) is 75% of the wage base. A group II disability pension (total disability) is 65% of the wage base. A group III disability pension (partial disability) is 40% of the wage base.

The minimum disability pension is 100% of the minimum old-age pension for groups I and II and 50% of the minimum old-age pension for group III.

Expert medical rehabilitation commissions set the definitions for the respective groups of disability.

Constant-attendance supplement: 50% of the minimum old-age pension for pensioners with a group II disability requiring care; 100% for pensioners with a group I disability.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 10%.

Social pension for the disabled: For disabled persons with a group I disability or a group I or II disability that began in childhood, the award is 150% of the minimum monthly old-age pension; for group II and if the disability began after age 18, 100%; 50% for persons with a group III disability. For disabled children under age 18, the award is 150% of the minimum old-age pension for those in group I, 175% for group II, and 200%

for group III. In certain cases, disabled children under age 18 may receive 250% of the minimum old-age pension.

Expert medical rehabilitation commissions set the definitions for the respective groups of disability.

Benefit adjustment: The social pension for the disabled is adjusted according to changes in the national average per capita subsistence income level.

Survivor Benefits

Survivor pension: A monthly pension of 40% of the wage base for each eligible survivor; 50% for full orphans.

Eligible survivors: Surviving dependent spouse; the insured's parents if they are of pensionable age, disabled, or care for a child under age 8 and do not work; grandparents if there is no one legally responsible for their livelihood; children, siblings, and grandchildren under age 18 (age 23 if a student; older if disabled before age 18).

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

Funeral grant: Calculated as the average wage for the month prior to the date of death.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 10%.

Social pension for orphans: 100% of the minimum old-age pension for each orphan under age 18; older if disabled since childhood.

Benefit adjustment: The social pension for orphans is adjusted according to changes in the national average per capita subsistence income level.

Administrative Organization

Ministry of Labor and Social Protection and its local offices administer the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current laws: 1992; 1995; 1996, with 1998 amendment; 1999; and 2002.

Type of program: Social insurance (sickness and maternity benefits) and universal (medical care) system.

Coverage

Cash sickness and maternity benefits: Persons in covered employment or in military service (including female military personnel); and registered unemployed women (maternity benefits only).

Medical benefits: All residents.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: The cost of medical care. Maternity benefits for members of the armed forces, the interior service, and students are paid for out of the state budget.

Qualifying Conditions

Cash and medical benefits: Cash sickness benefits for insured workers, including foreign citizens and persons without citizenship working in the Republic of Belarus. There is no minimum qualifying period for maternity benefits and medical care.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings for the first 6 days of illness; thereafter, 100%.

The monthly maximum benefit is 300% of the average wage.

Benefit is also awarded at 100% of the average wage to care for a sick child under age 14 for up to 14 days, or for periods of hospitalization as recommended by a physician.

Maternity benefit: Employed women receive 100% of average monthly earnings; students on leave from employment receive 100% of the education grant; women who are registered as unemployed and are currently receiving an unemployment benefit receive 100% of the unemployment benefit; women who are registered as unemployed but who have exhausted the 26 weeks of entitlement to an unemployment benefit receive 200% of the minimum wage.

The monthly minimum benefit is 50% of the minimum consumer per capita subsistence income level.

The monthly maximum benefit is three times the national average wage in the month prior to sickness or birth and maternity leave.

Benefits are payable for 126 calendar days (140 calendar days in the case of a difficult birth or multiple births). For the adoption of a child under 3 months old, benefit is payable for a total of 70 days, starting from the day of adoption.

Prenatal care grant: A lump-sum grant for medical consultation during the first 12 weeks of pregnancy. The grant equals 50% of the birth grant (see Family Allowances, below).

Workers' Medical Benefits

Medical services are provided directly by government health providers and include general and specialist care,

hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical services are provided directly by government health providers and include general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Administrative Organization

Ministry of Labor and Social Protection and the Fund of Social Protection of the Population of the Ministry of Labor and Social Protection provide general supervision.

Cash benefits are provided directly by the enterprises, as well as by local offices of social protection, as specified by law.

Ministry of Public Health and local health departments provide general supervision for, and coordination of, medical care.

Medical services are provided through government clinics, hospitals, maternity homes, and other facilities and are administered by the Ministry of Public Health and local health departments.

Work Injury

Regulatory Framework

First law: 1939.

Current laws: 1993 (pensions); 1997 (short-term benefits); 1999 (indemnity for lost earnings and additional expenditures); and 2003 (mandatory work injury and occupational diseases insurance), implemented in January 2004.

Type of program: Social insurance system.

Coverage

Employed persons and their survivors, employed convicted persons, persons employed on the basis of a civil or legal agreement, and students engaged in vocational training.

Medical care is available to all residents under the general medical care program.

Source of Funds

Insured person: None.

Employer: Contributions vary according to the sector of economy and classes of assessed professional risk. (Contributions are reduced by 50% for nongovernmental organizations, for associations with staff accounting for at least 50% disabled persons or pensioners, and for members of collective and state-owned farms.)

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Work injury benefits are reduced by up to 25% if the work injury is deemed to be caused by gross negligence on the part of the insured.

Temporary Disability Benefits

The benefit is based on the insured's adjusted earnings prior to the certification of disability and according to the loss of work capacity. The benefit is payable from the first day of incapacity until recovery or the certification of permanent disability. The adjusted monthly earnings cannot be less than 60% of the average monthly national wage.

Temporary disability lump-sum benefit: Six times the value of the earnings-related benefit.

Permanent Disability Benefits

Permanent disability pension: The pension is based on the insured's adjusted monthly earnings before the onset of disability and according to the loss of work capacity. The adjusted monthly earnings used to calculate the insurance benefit cannot be less than 60% of the average monthly national wage.

Earnings-related benefits for work injury or professional diseases may be paid in addition to other pensions.

Permanent disability lump-sum benefit: Six times the value of the earnings-related benefit.

Workers' Medical Benefits

Medical services are provided directly by government health providers and include general and specialist care, hospitalization, prostheses, medication, and other medical care services. Supplementary compensation for additional food costs, transportation, and other special services necessary in cases of serious injuries is provided.

Survivor Benefits

Survivor pension: If the insured's death is the result of a work injury or an occupational disease, a monthly pension is paid.

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

Survivor lump-sum benefit: A lump sum equal to 12 times the insured's average monthly earnings.

Eligible survivors: A widow(er), regardless of work capacity, and other eligible survivors are entitled to an equal share of the benefit.

Administrative Organization

Insurance Enterprise of the Republic of Belarus (Belgosstrakh) administers the mandatory work injury and occupational diseases insurance program.

Temporary disability benefits are provided directly by the place of employment, as well as by local social protection offices, as specified by law.

Ministry of Labor and Social Protection and its local offices administer the program for permanent disability and survivor pensions.

Ministry of Public Health and local health departments provide general supervision and coordination of medical care.

Medical services are provided through government clinics, hospitals, maternity homes, and other facilities and are administered by the Ministry of Public Health and local health departments.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 1991, with 1999 amendment.

Type of program: Social insurance system.

Coverage

Citizens aged 16 to 59 (men) or aged 16 to 54 (women) residing permanently in the Republic of Belarus.

Source of Funds

Employee: None.

Employer: 1% of payroll; 0.5% in the agricultural sector.

Government: Subsidies as needed from state and local budgets.

Qualifying Conditions

Unemployment benefit: Unemployed working-age residents who are registered 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 who are able and willing to work. Unemployment must not be due to voluntary leaving.

Unemployment Benefits

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

The minimum benefit is the wage base.

The maximum benefit is twice the wage base.

The wage base is determined by the Council of Ministers of the Republic of Belarus.

For an unemployed person who was not in full-time employment but had more than 12 months of covered employment overall (though fewer than 12 weeks' paid work in the last 12 months) or for a skilled worker reentering the workforce after a period of interruption longer than 12 months, the benefit entitlement is 100% of the wage base for the first 13 weeks and 75% for the following 13 weeks.

For an unskilled unemployed person who is seeking employment after a prolonged interruption from work and who has worked for less than a year in total, the benefit entitlement is 85% of the wage base for 13 calendar weeks and 70% for the following 13 weeks.

For an unemployed person who is ineligible for regular unemployment benefits because of inadequate covered employment but is gainfully employed in the public sector for at least 22 days, the benefit entitlement is 100% of the wage base for the first 13 weeks and 75% of the wage base for the following 13 weeks.

Benefit adjustment: Benefits are adjusted periodically according to changes in the wage base.

Administrative Organization

State Employment Service of the Ministry of Labor and Social Protection and its local offices administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1993; 1998; and 1999 (family allowances), with 2002 amendment.

Type of program: Universal and social assistance system.

Coverage

Families (including those headed by unemployed, disabled, or single parents or unmarried mothers) with one or more children.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above. Central government budget allocations cover allowances for children aged 3 or older; local budget allocations cover means-tested allowances.

Qualifying Conditions

Family allowances: All children under age 3. Children aged 3 to 16 (aged 18 if a student and not receiving an education grant) receive the full benefit rates in families whose monthly per capita income does not exceed 60% of the minimum per capita subsistence income level as of September in the previous year; if the preceding year's family income is less than 80% of the minimum per capita subsistence income level, benefit rates are halved. Families caring for a disabled child aged 3 to 18 receive full benefits that are not subject to a means test.

Family Allowance Benefits

Family allowances: Monthly allowances are paid for each child under age 3 at 65% of the minimum per capita subsistence income level; for each child aged 3 to 16 years (aged 18 if a student and not receiving an education grant), 30% of the minimum per capita subsistence income level.

Additional monthly allowances: Children up to age 1.5 who are born out of marriage (and when the identity of the father has been provided by the mother) receive 75% of the monthly benefit.

Children from ages 1.5 up to 3 who are born out of marriage (and when the identity of the father has been provided by the mother) receive 40% of the monthly benefit.

A single parent not receiving alimony receives 40% of the monthly benefit for each child until age 16 (age 18 if a student).

Families with disabled children under age 18 as well as wives of military servicemen on regular duty receive 40% of the monthly benefit.

Nonworking persons who are not pensioners and who care for a disabled child under age 18 receive 65% of the minimum per capita subsistence income level.

Each child under age 18 infected with HIV or AIDS receives 45% of the minimum per capita subsistence income level.

Birth grant: A lump sum equal to 200% of the minimum per capita subsistence income level. The grant is not means-tested.

Administrative Organization

Ministry of Labor and Social Protection provides general oversight of the program.

Enterprises and employers pay benefits to employees.

Local offices of the Ministry of Labor and Social Protection administer the program to nonworking mothers.