

Poland

Exchange rate: US\$1.00 = 3.48 zlotys.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1927 (salaried employees) and 1933 (wage earners).

Current laws: 1990 (farmers); 1997 (pension funds); 1998 (social insurance system), implemented in 1999; 1998 (social insurance fund); 2003 (social pension); 2004 (individual accounts); 2008 (old-age pension); and 2016 (social insurance funds pensions).

Type of program: Social insurance, notional defined contribution (NDC), and individual account systems (old-age benefits); social insurance system (disability and survivor benefits); and social assistance.

Note: In 1999, the social insurance pay-as-you-go system was replaced by a notional defined contribution (NDC) system. Insured persons born before January 1, 1949, are still covered under the social insurance pay-as-you-go system. Insured persons born from January 1, 1949, to December 31, 1968, could choose the new NDC system only or the NDC and individual account system for old-age benefits. Until December 31, 2013, membership in the individual account system was mandatory for insured persons born after December 31, 1968. As of February 1, 2014, membership in the individual account system is voluntary for all insured persons.

Coverage

Social insurance, notional defined contribution (NDC), and individual account system: Economically active persons.

Voluntary coverage is available.

Special systems for individual farmers, military personnel, and police personnel.

Social assistance: Residents of Poland.

Source of Funds

Insured person

Social insurance: 9.76% of covered earnings (old age) and 1.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 4,271.51 zlotys (2017).

NDC only: 9.76% of covered earnings (old age) and 1.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 4,271.51 zlotys (2017).

Of the combined insured person and employer contributions (old age), 12.22% is allocated to the main NDC account and 7.3% to an NDC sub-account.

NDC and individual account:

NDC: 6.84% of covered earnings (old age) and 1.5% (disability and survivors).

Individual account: 2.92% of covered earnings (old age) and up to 1.75% of contributions (annual administrative fees).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 4,271.51 zlotys (2018).

Of the combined insured person and employer contributions (old age), 12.22% is allocated to the main NDC account, 4.38% to an NDC sub-account, and 2.92% to the individual account.

Social assistance: None.

Self-employed person

Social insurance: 19.52% of declared covered earnings (old age) and 8% (disability and survivors).

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 4,271.51 zlotys (2017).

NDC only: 19.52% of declared covered earnings (old age) and 8% (disability and survivors).

Of the self-employed person's contribution (old age), 12.22% is allocated to the main NDC account and 7.3% to an NDC sub-account.

NDC and individual account:

NDC: 16.6% of declared covered earnings (old age) and 8% (disability and survivors).

Of the self-employed person's contribution (old age), 12.22% is allocated to the main NDC account and 4.38% to an NDC sub-account.

Individual account: 2.92% of declared covered earnings (old age) and up to 1.75% of contributions (annual administrative fees).

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 4,271.51 zlotys (2017).

Social assistance: None.

Employer

Social insurance: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 4,271.51 zlotys (2017).

The employer pays an additional 1.5% of covered payroll for workers engaged in certain forms of hazardous employment to finance the old-age bridging pension.

NDC only: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

Of the combined insured person and employer contributions, 12.22% is allocated to the main NDC account and 7.3% to an NDC sub-account.

NDC and individual account:

NDC: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

Of the combined insured person and employer contributions, 12.22% is allocated to the main NDC account and 4.38% to an NDC sub-account.

Individual account: None.

The minimum earnings used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 4,271.51 zlotys (2017).

Social assistance: None.

Government

Social insurance, NDC only, and NDC and individual account: The total cost of the guaranteed minimum pension; pays pension contributions for insured persons taking child care leave or receiving maternity allowances, for persons receiving unemployment benefits, and for unemployed graduates. None for the individual account.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 with at least 25 years of coverage (men) or age 60 with at least 20 years of coverage (women). Noncontributory years (for example, years spent raising children or while receiving certain benefits) must not exceed 33.3% of contributory years. The age requirement is reduced for workers in certain hazardous occupations.

Employment must cease immediately before retirement; thereafter employment may continue under certain conditions.

Early pension: The normal retirement age is reduced by five years with at least 35 years of coverage (men; 25 years if incapable of any work) or at least 30 years of coverage (women; 20 years if incapable of any work).

Reduced pension: Paid with at least 20 years of coverage (men) or at least 15 years of coverage (women).

Guaranteed minimum pension: Paid with at least 25 years of coverage (men) or at least 20 years of coverage (women) if the old-age social insurance pension is less than the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

Nursing allowance: Aged 75 or older or assessed with a total incapacity for work and dependent on others.

Old-age pension (NDC only): Age 65 (men) or age 60 (women) with at least one day of contributions.

Guaranteed minimum pension: Paid with at least 25 years of coverage (men) or at least 20 years of coverage (women) if the NDC old-age benefit is insufficient to finance the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

Old-age pension (NDC and individual account):

Age 65 (men) or age 60 (women) with at least one day of contributions.

Guaranteed minimum pension: Paid with at least 25 years of coverage (men) or at least 20 years of coverage (women) if the total monthly amount of the NDC old-age pension and the annuity from the individual account is less than the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2016).

Disability pension (social insurance): Paid for a total disability (incapacity for any work) or partial disability (greatly impaired earning capacity or total incapacity for usual work) with at least five years of coverage (one to four years if younger than age 30) during the last 10 years, or a total of 25 years (men) or 20 years (women) of coverage. Noncontributory years (for example, years spent raising children or while receiving certain benefits) must not

exceed 33.3% of contributory years. The disability must have begun during the coverage period or within 18 months of the cessation of contributions (waived if the insured has 25 years (men) or 20 years (women) of coverage).

Partial disability pension: Paid for a partial disability (greatly impaired earning capacity or total incapacity for usual work).

Nursing allowance: Must be assessed with a total incapacity for work and dependent on others.

Training pension: No longer capable of work in his or her usual job and is in vocational retraining.

Disability social pension (social assistance): Aged 18 or older and assessed with a total incapacity for all work that began before age 18 or while a full-time student.

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 50 or older at the time of the insured's death, incapable of work, raising a child younger than age 16 (age 18 if a student), or caring for a child with a disability that began before age 16 (age 25 if a student); a divorced spouse entitled to alimony who meets the requirements for a widow(er); dependent children younger than age 16 (age 25 if a student; no limit if disabled before age 16 or age 25 if a student); and dependent parents who meet the requirements for a widow(er).

Funeral grant (social insurance): Paid when the insured, a pensioner, or a member of his or her family dies.

Benefits are only payable abroad within the countries of the European Union, European Economic Area, or in countries with bilateral agreements with Poland.

Old-Age Benefits

Old-age pension (social insurance): The pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, and 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years.

The insured's earnings used to calculate the pension are either those in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period.

The maximum earnings used to calculate benefits for each contributory year are 250% of the base amount in the previous calendar year.

The base amount is 3,731.13 zlotys (as of March 1, 2018).

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

The maximum monthly old-age pension is 3,731.13 zlotys (as of March 1, 2018).

Early pension: Calculated in the same way as the old-age pension. There is no minimum pension.

Reduced pension: Calculated in the same way as the old-age pension. There is no minimum pension.

Guaranteed minimum pension: The difference between the old-age social insurance pension and the minimum old-age pension set by law is paid.

The minimum monthly old-age pension set by law is 1,029.80 zlotys (as of March 1, 2018).

Nursing allowance: 208.67 zlotys a month is paid (as of March 1, 2016).

Earnings test: For pensioners younger than the normal retirement age, the monthly pension is reduced if income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings.

The national average monthly earnings are 4,271.51 zlotys (2017).

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage in the preceding calendar year.

Old-age pension (NDC): The pension is based on the total value of collected and indexed pension contributions and the indexed initial capital, divided by average life expectancy at the insured's retirement.

The indexed initial capital is based on contributions made to the social insurance system before January 1, 1999.

Guaranteed minimum pension: The difference between the old-age NDC pension and the minimum old-age pension set by law is paid.

The minimum monthly old-age pension set by law is 1,029.80 zlotys (as of March, 2018).

Old-age pension (individual account): The pension is based on the individual account balance divided by average life expectancy at retirement.

Permanent Disability Benefits

Disability pension (social insurance): For a total disability, the pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, years spent raising children or receiving certain benefits), and 0.7% of the insured's earnings multiplied by the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60.

The insured's earnings used to calculate the pension are either those in 10 consecutive calendar years chosen by the

insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period.

The maximum earnings used to calculate benefits for each contributory year are 250% of the base amount.

The base amount is 3,731.13 zlotys (as of March 1, 2018).

Earnings test: The pension is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings. There is no earnings test after reaching the normal retirement age.

The national average monthly earnings are 4,271.51 zlotys (2017).

The disability pension is replaced by an old-age pension at the normal retirement age.

The minimum monthly pension for a total disability is 1,029.80 zlotys (as of March 1, 2018).

Partial disability pension: 75% of the disability pension is paid.

Nursing allowance: 323.76 zlotys a month is paid (as of March 1, 2018).

Training pension: 75% of the earnings used to calculate the insured's disability pension is paid for up to six months; up to 30 months in certain cases.

The minimum monthly training pension is 100% of the minimum monthly pension for a partial disability.

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage of the preceding year.

Disability social pension (social assistance): 856.03 zlotys a month (84% of the minimum monthly pension for a total disability) is paid for the duration of the disability.

Survivor Benefits

Survivor pension (social insurance): 85% of the old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 90% is split equally between two survivors; and 95% for three or more.

Earnings test: The pension is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings.

The national average monthly earnings are 4,271.51 zlotys (2017).

The minimum monthly survivor pension is 1,029.80 zlotys (as of March 1, 2016).

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services

of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage of the preceding year.

Funeral grant (social insurance): A lump sum of up to 4,000 zlotys is paid.

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) provides general supervision.

Social Insurance Institution (<http://www.zus.pl/>) collects contributions and administers the social insurance and NDC programs.

Polish Financial Supervision Authority (<https://www.knf.gov.pl/>) supervises pension fund management companies.

Individual pension fund management companies administer individual accounts.

Sickness and Maternity

Regulatory Framework

First law: 1920.

Current laws: 1997 (rehabilitation), 1999 (sickness and maternity), 2002 (cash benefits), 2003 (health fund), 2004 (health care benefits), and 2013 (maternity and parental leave).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employed persons.

Voluntary coverage for self-employed persons.

Medical benefits: Employed and self-employed persons, pensioners, unemployment allowance beneficiaries, persons undergoing professional rehabilitation, students, and the insured's dependent family members.

Voluntary coverage is available.

Special systems for individual farmers, military personnel, and police personnel.

Source of Funds

Insured person

Cash benefits: 2.45% of gross earnings.

Medical benefits: 9% of gross earnings.

There are no maximum earnings used to calculate contributions.

Self-employed person

Cash benefits: 2.45% of declared income.

Medical benefits: 9% of declared income.

The minimum base amount used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 4,599.72 zlotys (as of February 2018).

For the voluntarily insured, the maximum basis for assessment is 250% of the insured's average monthly income from the preceding quarter.

Employer: None.

Government: Provides subsidies for medical benefits.

Qualifying Conditions

Cash sickness benefit, rehabilitation benefit, compensatory allowance, and care allowance: Must be currently in insured employment with at least 30 days of continuous coverage; 90 days of continuous coverage for the voluntarily insured.

Accidents that occur while commuting to and from work are covered.

Cash maternity and paternity benefits: Must be currently insured. There is no minimum qualifying period.

Parental leave: Must be currently insured.

Medical benefits: Must be currently insured or receiving social benefits.

Sickness and Maternity Benefits

Sickness benefit (Zasilek chorobowy): 80% of the insured's average earnings (70% for hospitalization unless older than age 50) in the 12 months before the incapacity began is paid. 100% of earnings if the incapacity began during pregnancy, was the result of an accident while commuting to or from work, or was related to blood, tissue, or organ donation.

The benefit is paid from the 34th day of incapacity (15th day if older than age 50) for up to 182 days (may be extended to 270 days if there are complications arising from pregnancy or for tuberculosis). The employer pays the benefit for the first 33 days (14 days if older than age 50).

Rehabilitation allowance (Swiadczenie rehabilitacyjne): May be paid if recovery is likely when the insured is no longer eligible for a sickness benefit. 90% of the sickness benefit is paid for the first 90 days and 75% thereafter; 100% if the incapacity for work began during pregnancy. The benefit is paid for up to 12 months.

Compensatory allowance (Zasilek wyrównawczy): Paid to compensate for lost earnings resulting from a loss in working capacity. The insured must undergo vocational rehabilitation for up to 24 months. The benefit is the difference between the insured's average earnings during the last 12 months and the earnings received during vocational rehabilitation.

Care allowance (Zasilek opiekuńczy): 80% of the insured's average earnings in the last 12 months is paid for up to 60 days each calendar year if the insured takes leave from work to care for a healthy child younger than age 8 or a sick child younger than age 14. The allowance may be paid for up to 14 days to care for any other sick family member.

Maternity benefit (Zasilek macierzyński): 100% of the insured's average earnings in the last 12 months is paid for 20 weeks (31 to 37 weeks for multiple births, depending on the number of children born).

Paternity benefit (Urlop ojcowski): 100% of the insured's average earnings in the last 12 months is paid for two weeks. The paternity leave period must be claimed before the child is age 24 months.

Parental leave: 100% of the insured's average earnings in the last 12 months is paid to either parent for the first six weeks of parental leave (eight weeks for multiple births) following the end of maternity leave, then 60% of the insured's average earnings in the last 12 months to either parent for 26 weeks following the end of the maternity leave. The mother may choose to receive 80% of average earnings in the last 12 months for the full 52 weeks (including paid maternity leave, extended maternity leave, and parental leave). Part-time workers are entitled to 64 weeks (68 weeks for multiple births) of total maternity and parental leave.

Part of the benefit may be claimed later, but must be taken within six years of birth or adoption.

Workers' Medical Benefits

Private health care providers under contract with the National Health Fund provide services directly to patients. Benefits include general and specialist care; hospitalization; surgeries specified by the Ministry of Health; laboratory services; dental care, including dental prostheses; ophthalmology and optician services; functional and vocational rehabilitation; free transportation; and basic prescription drugs.

Patients may choose the doctor and hospital.

There is no limit to duration if employed; if employment ceases, coverage continues for 30 days.

Cost sharing: There is no cost sharing for basic health care. The government provides a partial subsidy for basic prescription drugs.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) supervises cash benefits.

Social Insurance Institution (<http://www.zus.pl/>) collects contributions and administers cash benefits.

Ministry of Health (<https://www.gov.pl/zdrowie/>) supervises medical benefits.

National Health Fund (<http://www.nfz.gov.pl/>) administers public health funds and contracts out medical services.

Work Injury

Regulatory Framework

First law: 1984.

Current laws: 2002 (cash benefits) and 2004 (health care benefits).

Type of program: Social insurance system.

Coverage

Economically active persons, including self-employed persons.

Special systems for individual farmers, military personnel, and police personnel.

Source of Funds

Insured person: None.

Self-employed person: 1.8% of declared earnings.

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by the budget law.

The national average monthly earnings are 4,599.72 zlotys (as of February 2018).

For the voluntarily insured, the maximum basis for assessment is 250% of the insured's average monthly income from the preceding quarter.

Employer: From 0.4% to 3.6% of gross payroll, depending on the assessed degree of risk and the number of employees.

There are no maximum earnings used to calculate contributions.

Government: The cost of specialized procedures promoting good public health practices.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while travelling to and from work are covered under Sickness and Maternity.

Temporary Disability Benefits

Temporary disability benefit: 100% of the insured's average earnings in the 12 months before the disability began is paid from the first day for up to 182 days (may be extended to 270 days).

Rehabilitation allowance: 100% of the insured's earnings is paid for up to 12 months if recovery is likely and the insured is no longer eligible for a temporary disability benefit.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, the pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent raising children or while receiving certain benefits), and 0.7% of the insured's earnings multiplied by the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60.

The base amount is 3,731.13 zlotys (as of March 1, 2018).

The benefit is paid with at least five years of coverage (one to four years if younger than age 30) during the last 10 years, or a total of 25 years (men) or 20 years (women) of coverage. Noncontributory years must not exceed 33.3% of contributory years. The disability must have begun during the coverage period or within 18 months of the cessation of contributions.

The minimum permanent disability benefit is 120% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

Earnings test: The benefit is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The benefit is suspended if the insured's income exceeds 130% of the national average monthly earnings. There is no earnings test after reaching the normal retirement age.

The national average monthly earnings are 4,599.72 zlotys (February 2018).

Nursing allowance: 323.76 zlotys a month is paid (as of March 1, 2018).

Partial disability pension: At least 60% of the insured's earnings is paid.

The minimum monthly partial disability pension is 926.82 zlotys (as of March 1, 2018).

Training benefit: 100% of the earnings used for calculating the disability pension is paid to a person who is no longer capable of work in his or her usual job and is undergoing vocational retraining. The benefit is paid for six months; up to 36 months in certain cases.

The minimum training benefit is 120% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2016).

Lump-sum benefit: Paid for permanent or long-term health damage as the result of a work injury or an occupational disease. The benefit is 854 zlotys for each percentage of assessed permanent or long-term health damage. If the insured is assessed as fully incapable of work, a lump sum of 14,950 zlotys is paid (as of April 1, 2018).

Workers' Medical Benefits

All necessary medical care is provided.

The National Health Fund pays the total cost of medical services.

There is no limit to duration.

Survivor Benefits

Survivor pension: 85% of the old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 90% is split equally between two survivors; and 95% for three or more.

The minimum benefit is 120% of the minimum monthly survivors' pension paid under Old Age, Disability, and Survivors.

Eligible survivors include a widow(er) aged 50 or older at the time of the insured's death, incapable of work, raising a child younger than age 16 (age 18 if a student), or caring for a child with a disability that began before age 16 (age 25 if a student); a divorced spouse entitled to alimony who meets the requirements for a widow(er); dependent children younger than age 16 (age 25 if a student; no limit if disabled before age 16 or age 25 if a student); and dependent parents who meet the requirements for a widow(er).

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) provides general supervision of cash benefits.

Social Insurance Institution (<http://www.zus.pl/>) collects contributions and administers the program.

Ministry of Health (<https://www.gov.pl/zdrowie/>) provides general supervision of medical benefits.

Unemployment

Regulatory Framework

First law: 1924.

Current laws: 2004 (employment promotion) and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.45% of gross payroll.

There are no maximum earnings used to calculate contributions.

Government: Finances any deficit.

Qualifying Conditions

Unemployment benefit (Zasilek dla bezrobotnych):

Must be older than age 18, registered with the employment bureau, able and ready to work, and involuntarily unemployed with no redundancy pay or compensation. The insured's earnings must have been at least equal to the legal minimum wage during at least 365 days in the 18-month period before unemployment (periods of military service, parental leave, and receipt of allowances are credited toward the 365-day period).

Preretirement benefit (Swiadczenie przedemerytalne):

Age 61 with at least 25 years of coverage (men) or age 56 with at least 20 years of coverage (women) with at least six years of service with the same employer and unemployed due to employer insolvency; age 60 with at least 35 years of coverage (men) or age 55 with at least 30 years of coverage (women) with at least six months of service with the same employer and involuntarily unemployed; or any age and involuntarily unemployed with at least 40 contributory or noncontributory years (for example, years spent raising children or while receiving certain benefits) of coverage (men) or at least 35 contributory or noncontributory years of coverage (women).

Age 60 with at least 25 years of contributions (men) or age 55 with at least 20 years of contributions (women) and has received the disability pension for at least five years.

The benefit is paid after receiving the unemployment benefit for six months. During this time, the insured person must be registered as unemployed and not refuse any suitable offer of employment.

Unemployment Benefits

Unemployment benefit (Zasilek dla bezrobotnych):

A flat-rate base amount is paid with five to 20 years of employment; 80% of the base amount with less than five years; and 120% of the base amount with more than 20 years. The flat-rate base amount is 831.10 zlotys a month for the first three months; thereafter, 652.60 zlotys a month. The benefit is paid for six to 18 months, depending on the unemployment rate in the region.

Preretirement benefit (Swiadczenie przedemerytalne): 1,070.99 zlotys a month is paid (as of March 1, 2018).

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) provides general supervision.

Voivodships (provinces) and local labor bureaus pay benefits and maintain registries of unemployed persons and job vacancies.

Social Insurance Institution (<http://www.zus.pl/>) collects payroll contributions from enterprises.

Family Allowances

Regulatory Framework

First law: 1947.

Current laws: 2003 (family benefits) and 2016 (child-raising benefit).

Type of program: Universal and social assistance system.

Coverage

Residents of Poland.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (Zasilek rodzinny, social assistance, means tested): Paid to a mother, father, or guardian of a child younger than age 18 (age 21 if a full-time secondary school student, age 24 if a full-time university student, disabled, or a student living alone).

Means test: The family's average per capita monthly income in the previous calendar year must not exceed 674 zlotys; 764 zlotys for families with a child with a disability. In some cases, a family with income slightly above this means test will receive a reduced family allowance benefit.

Childbirth lump-sum aid: Paid to a mother, father, or guardian for each child born after April 30, 2004. Monthly family income must not exceed 1,922 zlotys. The mother must have attended regular medical check-ups from the 10th week of pregnancy.

Childbirth lump-sum supplement: Paid to a mother, father, or guardian for each child.

Parental leave supplement: Paid to a mother, father, or guardian for the care of a child younger than age 4 (age 18 if disabled).

Single parent's child supplement: Paid to a single parent or guardian who is eligible for family allowances and meets the income test (alimony is excluded). The child must be younger than age 18 (age 21 if a student, age 24 with a learning disability).

Multiple children family supplement: Paid to a mother, father, or guardian for the third and each subsequent child.

Education and rehabilitation supplement: Paid to a mother, father, or guardian for up to 12 months to cover part of the cost of the rehabilitation or education of a child younger than age 16 with a disability (age 24 if moderately or severely disabled).

Beginning of school year supplement: Paid to a mother, father, or guardian in September each year for each eligible child.

School travel and board supplement: Paid to a mother, father, or guardian for 10 months (from September to June) for each eligible child.

Nursing allowance (Zasilek pielagnacyjny, social assistance, means tested): Paid to persons incapable of living independently, children younger than age 16 with a disability (at any age if severely disabled), adults with a moderate degree of disability whose disability began before age 21, and persons aged 75 or older. Must not be living in a care institution. Eligible persons must choose between the nursing allowance, the nursing benefit, and the special nursing benefit.

Nursing benefit (Swiadczenie pielagnacyjne, universal): Paid to a mother, father, or guardian who ceases work to care for a child younger than age 16 with a disability or for an older person with a severe disability. Eligible persons must choose between the nursing allowance, the nursing benefit, and the special nursing benefit

Special nursing benefit (Specjalny zasilek opiekunczy, social assistance, means tested): Paid to a mother, father, or guardian who ceases work to care for a child younger than age 16 with a disability or for an older person with a severe disability. Monthly family income must not exceed 764 zlotys. Eligible persons must choose between the nursing allowance, the nursing benefit, and the special nursing benefit

Child-raising benefit (Rodzina 500 plus, universal): Paid for the second and each subsequent child younger than age 18 (age 25 if disabled or still living at home and with siblings younger than age 18); paid from the first child if family per capita income is less than 800 zlotys (1,200 zlotys with a disabled child).

Family Allowance Benefits

Family allowances (Zasilek rodzinny, social assistance, means tested): The amount paid depends on the child's age: up to 95 zlotys for a child up to age 5; up to 124 zlotys if aged 6 to 18; up to 135 zlotys if aged 19 to 24.

Childbirth lump-sum aid: 1,000 zlotys is paid for each child. Municipalities provide additional financial support, depending on their rules and regulations.

Childbirth lump-sum supplement: 1,000 zlotys is paid for each child.

Parental leave supplement: 400 zlotys a month is paid for up to 24 months for one child; 36 months for multiple births; and 72 months for a child with a disability.

Single parent's child supplement: 193 zlotys a month is paid for each child (273 zlotys a month for each child with a disability), up to 386 zlotys for each family.

Multiple children family supplement: 95 zlotys a month is paid for the third and each subsequent child.

Education and rehabilitation supplement: 90 zlotys a month is paid for a child younger than age 5; 110 zlotys if aged 5 to 24.

Beginning of school year supplement: A lump sum of 100 zlotys is paid.

School travel and board supplement: 113 zlotys a month is paid from September to June each year (69 zlotys for children who commute). If the child's home is far from school, the supplement covers part of the travel or boarding costs necessary to attend school.

Nursing allowance (Zasilek pielęgnacyjny, social assistance, means tested): 153 zlotys a month is paid.

Nursing benefit (Swiadczenie pielęgnacyjne, universal): 1,477 zlotys a month is paid.

Special nursing benefit (Specjalny zasilek opiekunczy, social assistance, means tested): 520 zlotys a month is paid.

Child-raising benefit (Rodzina 500 plus, universal): 500 zlotys a month is paid for each eligible child.

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) provides general supervision.

Municipal authorities administer benefits.