Belarus

Exchange rate: U.S.\$1.00 equals 1,565 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 for aviators, teachers, artists, professional athletes, government employees, and specific categories of medical personnel.

Source of Funds

Insured person: 1% of earnings.

Employer: 4.7% to 35% of payroll, according to the branch of industry and the type of enterprise.

Government: Cost of social pensions, plus subsidies as needed.

The above contributions also finance cash benefits for sickness and maternity, 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).

Requirements 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 (or older if disabled and the disability began before age 18).

Old-Age Benefits

Old-age pension: 55% of wage base, plus 1% of 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 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 average per capita subsistence budget.

The maximum pension is 75% of wage base.

Deferred pension: The old-age pension is increased by 1% of earnings for every 2 months of deferred retirement, not subject to any ceilings.

Constant-attendance supplement: 50% of the minimum old-age pension for pensioners aged 80 or older, for single pensioners, and for pensioners of Group II disability (see disability pension, below) requiring care; 100% for pensioners of Group I disability (see disability pension, below).

Partial pension: The monthly benefit is reduced in proportion to the number of years below the required number of years of coverage (but not if less than 5 years); the minimum partial pension is 50% of the minimum pension.

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

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

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

Permanent Disability Benefits

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

The minimum disability pension is 100% of the minimum oldage pension for Groups I and II and 50% of the minimum oldage pension for Group III.

Expert medical rehabilitation commissions set the definitions for the respective groups of 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; if in Group II and disability began after age 18, 100%; 50% for persons with a Group III disability. For disabled children under the age of 18, the award is 150% of the minimum old-age pension for those in Group I, 175% for Group II, 200% for Group III, and 250% for Group IV.

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 average subsistence budget.

Survivor Benefits

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

Eligible survivors: Surviving dependent spouse; parents of the insured if they have reached pensionable age or are 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 who are under age 18 (age 23 if a student) or 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: Based on the average monthly wage.

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

Social pension for orphans: The award for each orphan under age 18 (or older if disabled since childhood) is 100% of the minimum old-age pension.

Benefit adjustment: The social pension for orphans is adjusted according to changes in the average subsistence budget.

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 (amended in 1998), and 1999.

Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

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

Medical benefits: All residents.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See 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. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings for the first 6 days of illness and 100% thereafter. The monthly maximum 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 stipend; women who are registered as unemployed and are currently receiving unemployment benefit receive 100% of the unemployment benefit; women who are registered as unemployed but who have exhausted the 26 weeks of entitlement to unemployment benefit receive 200% of the minimum wage. The monthly minimum award is 200% of the minimum wage. There is no maximum limit.

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 value of 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

Same as for the head of the household.

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), and 1999 (indemnity for lost earnings and additional expenditures).

Type of program: Dual social insurance (short-term cash benefits and pension payments) and universal (medical care) system. Employers cover the loss of earnings to employees (or to dependents in the case of survivorship) and additional expenditures.

Coverage

Employed persons and their survivors. Medical care is available to all residents under the general medical care program.

Source of Funds

Insured person: None.

Employer: Medical care, none. For cash benefits and pensions, see Old Age, Disability, and Survivors, above. Employers pay supplementary contributions to the sickness (social insurance) fund in cases of work-related accidents.

Government: The cost of medical care is to be reimbursed by the enterprise if it is found to be responsible for the cause of injury.

Qualifying Conditions

Work injury benefits: No minimum qualifying period. Work injury benefits cover work injuries not caused by alcohol intoxication.

Temporary Disability Benefits

100% of earnings. Benefit is payable from the first day of incapacity until recovery, or until the award of a disability pension.

Permanent Disability Benefits

Permanent disability pension: Depending on the degree of disability, a percentage of average monthly earnings during the 12 months preceding the work injury (same as for disability pensions in Old Age, Disability, and Survivors, above).

Loss of earnings indemnification: In cases of work injury, the percentage of sustained lost working capacity prorated to average monthly benefits during the 12 months preceding the work injury minus the value of the disability pension.

Indemnification of additional expenses: In cases of work injury, covers the cost of additional expenses such as food, medicines, and medical appliances.

Workers' Medical Benefits

Same entitlements as under medical care (see Sickness and Maternity, above), plus supplementary compensation for additional nutritional costs, transportation, and other special services in cases of serious injuries.

Survivor Benefits

Survivor pension: Same as for the survivor pension in Old Age, Disability, and Survivors, above, except that average monthly earnings are based on the 12 months preceding the work injury.

Loss of earnings indemnification (survivors): In cases of bereavement resulting from a work injury, a percentage of average monthly benefits during the 12 months preceding the work injury minus the value of the survivor pension benefit.

Administrative Organization

Temporary disability benefits are provided directly by the enterprises, as well as by local offices of social protection, 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 (amended 1999). Type of program: Social insurance system.

Coverage

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

Belarus

budgets.

Source of Funds

Employee: None.

Employer: 1% of payroll; 0.5% in the agricultural sector. **Government:** Subsidies as needed from state and local

Qualifying Conditions

Unemployment benefit: Unemployed working-age residents who are registered at the state employment office as unemployed (not enrolled in a day-program at an educational institute or enlisted in military or government service and not engaged in a business pursuit), able and willing to work, and whose unemployment is not due to voluntary leaving.

Unemployment Benefits

Payable at 70% of the average earnings of the employees at the last place of employment for 13 weeks, and at 50% of earnings 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 minimum wage.

The maximum benefit is twice the minimum wage.

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 minimum wage for the first 13 weeks and 75% for the following 13 weeks.

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

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

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

Administrative Organization

State Employment Service and its local offices administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1993, 1998, and 1999.

Type of program: Dual universal and social assistance systems.

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 Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

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

Qualifying Conditions

Family allowances: All children under age 3. Children aged 3 to 16 years (or aged 18 if a student and not receiving an education stipend) receive the full benefit rates if in families whose monthly per capita income does not exceed 40% of the minimum per capita consumer budget in the previous year; if the preceding year's family income is 50% of the minimum per capita consumer budget, the benefit rates are halved. Families caring for a disabled child aged 3 to 18 years receive full benefits not subject to a means test.

Family Allowance Benefits

Family allowances: Monthly benefits for each child under age 3 are paid at 35% of the minimum per capita consumer budget. Monthly benefits for each child aged 3 to 16 years (aged 18 if a student and not receiving a stipend) are paid at 15% of the minimum per capita consumer budget.

Additional monthly allowances: Single mothers (or a single parent who is not receiving alimony for child care) receive 25% of the monthly benefit for each child until the child reaches age 16 (age 18 if a student); single mothers who were orphans (former wards of children's homes), families with disabled children under age 18, and wives of military servicemen on regular duty receive 50% of the monthly benefit; each child under age 18 who is infected with HIV or AIDS receives 30% of the minimum per capita consumer budget; persons caring for a disabled child under age 18 receive 40% of the minimum per capita consumer budget; single mothers of children under age 18 months receive 15% of the minimum per capita consumer budget.

Birth grant (not means-tested): A lump sum equal to the minimum per capita consumer budget.

Belarus

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.