

Slovak Republic

Exchange rate: U.S.\$1.00 equals
48.00 koruna (SK).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current laws: 1988, 1990, 1994, and 1995.

Type of program: Social insurance system.

Coverage

Employees, self-employed persons, persons working with self-employed persons, and members of cooperatives.

Source of Funds

Insured person: 6.4% of earnings; 28% for self-employed persons, persons working with self-employed persons, persons employed abroad, persons paying voluntary pension insurance contributions, and members of cooperatives.

Employer: 21.6% of payroll.

Government: 28% of the assessment base, equaling 2,400 SK for some categories.

Maximum earnings for benefit purposes are 2,500 SK a month, plus 1/3 of earnings between 2,501 SK and 6,000 SK and 1/10 between 6,001 SK and 10,000 SK.

Qualifying Conditions

Old-age pension: Age 60; ages 55 to 58 if in unhealthy or arduous work (men); ages 53 to 57 according to the number of children raised (women). An employment period of 25 years for both men and women. The pension is proportionally reduced for men at age 65, if they have at least 10 years of employment, and for women at age 60, if they have at least 20 years of employment.

Disability pension: Total disability (disabled for all work) or partial disability (1/2 loss of earning capacity); 5 years of employment in last 10 years, 1 to 4 years if under age 28, and less than 1 year if under age 20.

Widow's pension: Deceased met pension requirements or was a pensioner at the time of death or died as a consequence of an occupational accident.

Orphan's pension: The death of one or both parents.

Old-Age Benefits

Old-age benefit: 50% of average earnings during best 5 years out of the last 10 years, plus 1% of earnings per year of employment starting from the 26th year of employment after 18 years of age.

The minimum pension (with full career) is 550 SK a month, plus an adjustment according to the year of the pension's award and the relevant increase.

The maximum pension is 8,282 SK a month for all pensions.

Dependent supplement: 570 SK a month for a wife aged 65 or disabled, if she has no entitlement to any other pension and is not working.

Permanent Disability Benefits

Disability pension: 50% of average earnings during best 5 years out of the last 10 years, plus 1% of earnings per year of employment starting from the 26th year of employment after 18 years of age.

The minimum full pension is 550 SK a month, plus an adjustment according to the year of the pension's award and the relevant increase.

Dependent supplement: 570 SK a month for a wife aged 65 or disabled, if she has no entitlement to any other pension and is not working.

Partial disability: 50% of the total disability pension.

Social pension: Guarantees a minimum income, awarded to persons with no other pension entitlement above the subsistence minimum.

Survivor Benefits

Widow's pension: 60% of the pension of the insured. The pension is payable to all widows for 12 months. Thereafter, only to widows aged 50; aged 45 if she has reared two or more children; aged 40 if the husband died from an occupational accident or while performing military service; or any age if disabled, caring for a child, or rearing three or more children.

Widower's pension: 1,977 SK a month.

Orphan's pension: For a half-orphan under age 15 (under age 25 if a student or disabled), 30% of the pension of the insured; the minimum is 400 SK a month. For a full orphan, the award is 50% of the combined pension of both parents; the minimum is 600 SK a month. The maximum full orphan's pension, including any adjustment, is 4,169 SK.

Administrative Organization

Ministry of Labor, Social Affairs and Family.

Social Insurance Agency.

Local subsidiary offices administer the payment of benefits through post offices or to the beneficiary's bank account.

Sickness and Maternity

Regulatory Framework

First law: 1888.

Current laws: 1956, 1968, 1988, and 1994.

Type of program: Social insurance system.

Coverage

Employees, self-employed persons, persons working with self-employed persons, registered unemployed persons, and members of cooperatives.

Source of Funds

Insured person: 1.4% of earnings for cash benefits; self-employed persons, 4.8% of half of the tax base; 4% of earnings for medical care.

Employer: 3.4% of earnings for cash benefits; 10.0% for medical care.

Government: For special groups, government contributes 4.8% of the assessment base of 2,700 SK.

Qualifying Conditions

Cash sickness and medical benefits: Currently in a covered category. Eligibility continues for 6 weeks after coverage ceases.

Cash maternity benefits: 270 days of insurance in the last 2 years. Eligibility continues for 6 months after employment ceases.

Sickness and Maternity Benefits

Sickness benefit: For the first 3 days, 70% of earnings; 90% from fourth day.

Maximum benefit is 350 SK a day; for self-employed persons, 250 SK a day. Benefit is payable from the first day of incapacity for up to 1 year.

Maternity benefit: 90% of earnings. The maximum benefit is 350 SK a day. Benefit is payable for 28 weeks (37 weeks for a single mother and for multiple births) including at least 6 weeks before the expected date of childbirth.

Families that are eligible for extended parental leave receive 2,740 SK a month for each child under age 3 and for a severely disabled child up to age 7.

Workers' Medical Benefits

Medical services are provided directly to patients through health service facilities of health insurance. Services include medical treatment hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium, and spa treatment.

Dependents' Medical Benefits

Same medical services as for family head. Medical services are provided directly to patients through health service facilities of health insurance. Services include medical treatment hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium, and spa treatment.

Administrative Organization

Ministry of Labor, Social Affairs and Family.

Social Insurance Agency.

Local subsidiary offices administer cash benefits.

Ministry of Health and General Health Insurance Agency administer medical services provided through health centers and clinics.

Work Injury

Regulatory Framework

First law: 1887.

Current laws: 1956 (short-term benefits) and 1988 (pensions).

Type of program: Social insurance system.

Source of Funds

Insured person: The contribution is taken from the 6.4% of earnings contribution made for Old Age, Disability, and Survivors (see above); or from the 28% for self-employed persons, persons working with self-employed persons, persons employed abroad, persons paying voluntary pension insurance contributions, and members of cooperatives (see above).

Employer: The contribution is taken from the 21.6% of payroll contribution made for Old Age, Disability, and Survivors (see above).

Government: The contribution is taken from the 28% of the assessment base, equaling 2,400 SK for some categories, made for Old Age, Disability, and Survivors (see above).

Maximum earnings for benefit purposes are 2,500 SK a month, plus 1/3 of earnings between 2,501 SK and 6,000 SK and 1/10 between 6,001 SK and 10,000 SK.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

90% of earnings. The maximum benefit is 350 SK a day.

Permanent Disability Benefits

Permanent disability benefit: 50% of average earnings during best 5 years out of the last 10 years, plus 1% of earnings per year of employment starting from the 26th year of employment after 18 years of age.

Partial disability: 50% of the total disability pension.

Workers' Medical Benefits

Medical services are provided directly to patients through health service facilities of health insurance. Services include

medical treatment hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium, and spa treatment.

Survivor Benefits

Widow's pension: 60% of the pension of the insured. The minimum pension is 450 SK a month. The pension is payable to all widows for 12 months. Thereafter, only to widows aged 50; or aged 45 if the widow has reared two or more children; aged 40 if the husband died from an occupational accident or while performing military service; or any age if disabled, caring for child, or rearing three or more children.

Widower's pension: 1,977 SK.

Orphan's pension: For each half-orphan under age 15 (under age 25 if a student or disabled) the entitlement is 30% of the pension of the insured. The minimum pension is 400 SK a month. For a full orphan the entitlement is 50% of the pension of the insured, plus adjustment. The maximum full orphan's pension is 4,169 SK. The minimum pension is 600 SK a month.

Administrative Organization

Temporary disability benefits: Ministry of Labor, Social Affairs and Family; Social Insurance Agency; subsidiary offices on a local level. Local offices approve applications and control payment of benefits by employing enterprises.

Permanent disability and survivor pensions: Ministry of Labor, Social Affairs and Family; Social Insurance Agency. Ministry of Health; General Health Insurance Agency; district and local health centers and factory clinics, medical benefits.

Unemployment

Regulatory Framework

First law: 1991.

Current law: 1996.

Type of program: Social insurance system.

Coverage

Unemployed job seekers.

Source of Funds

Insured person: 1% of earnings; self-employed persons, 3%.

Employer: 3% of payroll.

Government: Funds special programs.

Qualifying Conditions

Unemployment benefit: Registered with a Labor Office and looking for work. Unemployment insurance contributions paid for at least 24 months in the past 3 years.

Unemployment Benefits

Entitlement equals 50% of previous earnings during the first 3 months, thereafter 45% of earnings. The duration of benefit entitlement depends on the duration of unemployment insurance contributions. For a contribution period of up to 15 years, unemployment benefit is paid for up to 6 months; for a contribution period of more than 15 years, benefit is paid for up to 9 months.

Administrative Organization

National Labor Office. District Labor Offices administer benefits.

Family Allowances

Regulatory Framework

First law: 1945.

Current laws: 1994, 1995, 1996, 1997, 1998, 1999, and 2001.

Type of program: Universal system.

Coverage

Residents; noncitizens must have at least 1 year's residence.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances (child allowances): Until completion of basic compulsory education, or age 25 if a student or if disabled.

Parental allowance: Parent taking daily care of a child under 4 years of age, or under 8 years of age if the child has special health care needs.

Soldier's family allowance: Awarded with respect to the wife (husband) of a soldier and dependent children when a soldier performs national service.

Foster care allowance: Child in foster care.

Foster parent remuneration: Foster caregiver.

Family Allowance Benefits

Family allowances (child allowances): Family income-tested and dependent on age of the child. Up to age 5, 680 SK a month; from age 6 up to age 14, up to 830 SK a month; 15 years of age and over, up to 890 SK a month.

Parental allowance: 2,740 SK a month.

Soldier's family allowance: Half of the state social benefit.

Foster care allowance: Child aged up to 6 years, 2,160 SK; aged 6 to 15 years, 2,660 SK; aged 15 years and over, 2,840 SK.

Lump sum on termination of foster care: Child aged up to 5 years, 5,040 SK; aged 6 years to 14 years, 6,690 SK; aged 15 and over, 7,080 SK.

Foster care remuneration: 1,320 SK a month.

Childbirth allowance: 3,110 SK.

Funeral allowance: 2,100 SK.

Administrative Organization

Ministry of Labor, Social Affairs and Family; Social Insurance Agency administers allowances through district subsidiary offices.

National Labor Office and employing establishments administer allowances through district-level social departments of the state offices.