# **Slovak Republic**

Exchange rate: US\$1.00 equals 32.03 koruna (SK).

# Old Age, Disability, and Survivors

## **Regulatory Framework**

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

**Current laws:** 1998 (social assistance); 2003 (social insurance), implemented in 2004, with amendments; 2003 (employment services), implemented in 2004, with amendments; and 2004 (individual accounts), implemented in 2005.

**Type of program:** Social insurance and individual account system.

Note: On January 1, 2005, a new system consisting of a first pillar (social insurance) and a second pillar (mandatory individual accounts) was implemented. All new entrants to the workforce are required to join the new two-pillar system. Current workers had until June 30, 2006, to choose whether to join the individual account system or stay in the social insurance system.

# Coverage

Employed persons; persons in basic military or civil service; parents caring for a child; disability pensioners; and selfemployed persons, including farmers, partners of a public company or general partners of a limited partnership, athletes, and business representatives.

Voluntary coverage for persons older than age 16 and selfemployed persons with annual earnings less than 12 times the minimum monthly wage of 6,900 SK.

Special systems for members of the police force and the railway police force, Slovak Intelligence Service personnel, Bureau of National Security personnel, prison service personnel, and customs officers and professional armed forces personnel.

## Source of Funds

**Insured person:** 7% of gross monthly earnings. The insured person makes no contribution to the individual account.

Voluntarily insured persons contribute 24% of gross earnings, of which 9% goes to the individual account.

Pension fund administrators may charge up to a maximum of 1% of the voluntarily insured person's monthly contribution to the individual account and 0.08% (0.07% from 2008) of

the average monthly net value of assets for monthly administrative fees.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for employees with a loss of earning capacity from 40% to 70%; 50% of the minimum monthly wage for employees with a loss of earning capacity greater than 70% or for disabled employees younger than age 18; 75% of the minimum monthly wage for voluntarily insured persons older than age 16; 50% of the minimum monthly wage for voluntarily insured persons up to age 16.

The maximum earnings for contribution purposes are equal to three times the average monthly wage of 15,825 SK.

**Self-employed person:** 24% of monthly earnings, of which 9% goes to the individual account.

Pension fund administrators may charge up to a maximum of 1% of the self-employed person's monthly contribution to the individual account and 0.08% (0.07% from 2008) of the average monthly net value of assets for monthly administrative fees.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for insured persons older than age 16; 50% of the minimum monthly wage for insured persons up to age 16.

The maximum earnings for contribution purposes are equal to three times the average monthly wage of 15,825 SK.

**Employer:** 17% of monthly payroll, of which 9% of payroll goes to the employee's individual account.

Pension fund administrators may charge up to a maximum of 1% of the employer's monthly contribution to the employee's individual account and 0.08% (0.07% from 2008) of the average monthly net value of assets for monthly administrative fees.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for employees with a loss of earning capacity from 40% to 70%; 50% of the minimum monthly wage for employees with a loss of earning capacity greater than 70% or for disabled employees younger than age 18.

The maximum earnings for contribution purposes are equal to three times the average monthly wage of 15,825 SK.

**Government:** Any deficit; contributes 18% of 60% of the average monthly wage for old-age benefits on behalf of persons caring for children up to age 6; 18% of 70% of the average monthly wage for old-age benefits on behalf of persons caring for chronically sick children up to age 7; 6% of 60% of the average monthly wage for disability benefits on behalf of persons caring for children up to age 6; 6% of 70% of the average monthly wage for disability benefits on behalf of persons caring for chronically sick children up to age 6; 6% of 70% of the average monthly wage for disability benefits on behalf of persons caring for chronically sick children up to age 7.

The Social Insurance Agency contributes 18% of the reference salary on behalf of persons receiving disability benefits. The reference salary is a percentage of the minimum monthly wage that varies according to the assessed loss in the insured person's earning capacity.

# **Qualifying Conditions**

#### Old-age pension (social insurance and individual

**account):** Age 62 (men) or age 55 and 3 months (women) with at least 10 years of insurance coverage. (The retirement age for women will rise gradually to age 62 by 2015.)

Old-age pensioners may continue to work.

Early pension (social insurance): A reduced pension is paid with at least 10 years of insurance coverage regardless of age. The pension must be equal to at least 1.2 times the subsistence monthly minimum. The subsistence monthly minimum is 5,462 SK.

Deferred pension (social insurance): There is no maximum deferral period.

Early pension (individual account): Must have at least 10 years of insurance coverage regardless of age. The pension must be equal to at least 0.6 times the subsistence minimum. The subsistence minimum is equal to 5,462 SK.

Old-age benefits are payable abroad.

**Disability pension (social insurance):** The pension is payable with less than 1 year of insurance coverage if aged 20 or younger; with at least 1 year of insurance coverage if aged 21; with at least 2 years if aged 22 or 23; with at least 3 years if aged 24 or 25; with at least 4 years if aged 26 or 27; and with at least 5 years in the 10-year period before the onset of disability if aged 28 or older.

The pension is payable for a total disability (70% loss of earning capacity) or partial disability (40% loss of earning capacity).

Disability pensioners may continue to work.

A medical examiner of the Social Insurance Agency and a general practitioner assess the degree of disability.

Disability benefits are payable abroad.

**Disability pension (individual account):** No benefits are provided.

Survivor pension (social insurance and individual account): The deceased met the pension requirements for an old-age pension or disability pension or was a pensioner at the time of death.

Eligible survivors include a widow(er) who was married to the deceased, a spouse who was divorced from the deceased before January 1, 2004, and receiving alimony, and children up to age 26.

Survivor benefits are payable abroad.

**Funeral grant:** The deceased and the survivor must have resided permanently or temporarily (more than 90 days) in the Slovak Republic.

# **Old-Age Benefits**

**Old-age pension (social insurance):** The monthly pension is equal to the product of the average personal wage point, the length of the insurance coverage period, and the current pension value (214.68 SK).

The average personal wage point is based on the product of personal wage points earned during particular calendar years and the length of the insurance coverage period. The maximum average personal wage point for pension calculation purposes is 3.

The personal wage point is based on a proportion of the insured's gross annual income in relation to the national average annual wage.

All insured earnings since 1994 are used for pension calculation purposes.

Early pension (social insurance): The old-age pension is reduced by 0.5% for each 30-day period the pension is received before the normal retirement age.

Deferred pension (social insurance): The old-age pension is increased by 0.5% for each 30-day period the pension is received after the normal retirement age.

There is no legal minimum monthly old-age pension.

There is no legal maximum monthly old-age pension.

Benefit adjustment: Benefits are adjusted annually in January according to changes in average gross earnings (based on earnings in the third quarter of the previous year compared with the third quarter of the year before that) and in July according to changes in the consumer price index and the national average wage.

**Old-age pension (individual account):** The pension depends on the value of the insured's contributions plus accrued interest. At retirement, the accumulated capital can be used to provide an immediate life annuity or temporary programmed withdrawals with a deferred life annuity.

Early pension (individual account): The pension depends on the value of the insured's contributions plus accrued interest. At retirement, the accumulated capital can be used to provide an immediate life annuity or temporary programmed withdrawals with a deferred life annuity.

Deferred pension (individual account): The pension depends on the value of the insured's contributions plus accrued interest. At retirement, the accumulated capital can be used to provide an immediate life annuity or temporary programmed withdrawals with a deferred life annuity.

# Permanent Disability Benefits

**Disability pension (social insurance):** The monthly pension is equal to the product of the average personal wage point, the length of the insurance coverage period, and the current pension value (214.68 SK).

The average personal wage point is based on the product of personal wage points earned during particular calendar years and the length of the insurance coverage period. The maximum average personal wage point for pension calculation purposes is 3.

The personal wage point is based on a proportion of the insured's gross annual income in relation to the national average annual wage.

All insured earnings since 1994 are used for pension calculation purposes.

Partial disability: The disability pension is reduced according to the degree of loss of earning capacity.

There is no legal minimum monthly disability pension.

There is no legal maximum monthly disability pension.

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

Benefit adjustment: Benefits are adjusted annually in January according to changes in average gross earnings (based on earnings in the third quarter of the previous year compared with the third quarter of the year before that) and in July according to changes in the consumer price index and the national average wage.

**Disability pension (individual account):** No benefits are provided.

#### Survivor Benefits

**Survivor pension (social insurance):** The monthly pension is equal to 60% of the pension paid or payable to the deceased. The pension is paid for life if the survivor is disabled with a loss in earning capacity of more than 70%, caring for a dependent child, or of pensionable age; otherwise, a limited pension is paid for up to 1 year.

The pension ceases if the survivor remarries.

**Orphan's pension (social insurance):** Each orphan in statutory education (age 26 if a full-time student or disabled) receives a monthly pension equal to 30% of the pension paid or payable to the deceased.

There is no minimum survivor pension.

The maximum survivor pension is equal to 100% of the pension paid or payable to the deceased; otherwise, survivor pensions are reduced proportionally.

Benefit adjustment: Benefits are adjusted annually in January according to changes in average gross earnings (based on earnings in the third quarter of the previous year compared with the third quarter of the year before that) and in July according to changes in the consumer price index and the national average wage.

**Funeral grant:** A lump sum of 2,100 SK is paid to the person who paid for the funeral.

**Survivor pension (individual account):** If the deceased was younger than the normal retirement age, survivors receive the value of the balance in the deceased's individual account. If the deceased was an old-age pensioner, survivors receive 60% of the annuity payable to the deceased, plus any remaining balance in the deceased's individual account.

#### Administrative Organization

**Social insurance:** Ministry of Labor, Social Affairs, and Family (http://www.employment.gov.sk) provides supervision.

Social Insurance Agency (http://www.socpoist.sk), consisting of headquarters and 38 branch offices, administers the program.

**Individual account:** Financial Market Authority (http://www.uft.sk/en) supervises and regulates pension funds.

Individual accounts are managed by licensed pension funds.

# Sickness and Maternity

## **Regulatory Framework**

First law: 1888.

**Current laws:** 1994 (health insurance); 1994 (health care), implemented in 1995; 1995 (treatments); 1998 (medical products and devices); 1998 (funeral grant), implemented in 1999; 1998 (childbirth allowance), implemented in 1999; 2003 (social insurance), implemented in 2004, with amendments; 2003 (income replacement), implemented in 2004; 2004 (health care and services); and 2004 (health insurance).

Type of program: Social insurance system.

#### Coverage

Cash benefits: Employed and self-employed persons.

Voluntary coverage for persons older than age 16 and selfemployed persons with annual earnings less than 12 times the minimum monthly wage of 6,900 SK.

Special systems for members of the police force and the railway police force, Slovak Intelligence Service personnel, Bureau of National Security personnel, prison service personnel, and customs officers and professional armed forces personnel.

Medical benefits: Universal coverage.

Exclusions: Persons insured abroad and persons with temporary residence in the Slovak Republic and employed by employers with diplomatic privilege.

## Source of Funds

#### Insured person

*Cash benefits:* 1.4% of gross monthly earnings; voluntarily insured persons contribute 4.4% of declared monthly earnings.

Medical benefits: 4% of gross monthly earnings.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for employees with a loss of earning capacity from 40% to 70%; 50% of the minimum monthly wage for employees with a loss of earning capacity greater than 70% or for disabled employees younger than age 18; 75% of the minimum monthly wage for voluntarily insured persons older than age 16; 50% of the minimum monthly wage for voluntarily insured persons up to age 16.

The maximum earnings for contribution purposes for cash benefits are 1.5 times the average monthly wage of 15,825 SK.

The maximum earnings for contribution purposes for medical benefits are three times the average monthly wage of 15,825 SK.

#### Self-employed person

Cash benefits: 4.4% of declared monthly earnings.

Medical benefits: 14% of declared monthly earnings.

Declared monthly earnings are equal to 50% of average monthly taxable income of the previous year.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for insured persons older than age 16; 50% of the minimum monthly wage for insured persons up to age 16.

The maximum earnings for contribution purposes for cash benefits are 1.5 times the average monthly wage of 15,825 SK.

The maximum earnings for contribution purposes for medical benefits are three times the average monthly wage of 15,825 SK.

#### Employer

Cash benefits: 1.4% of monthly payroll.

Medical benefits: 10% of monthly payroll.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for employees with a loss of earning capacity from 40% to 70%; 50% of the minimum monthly wage for employees with a loss of earning capacity greater than 70% or for disabled employees younger than age 18.

The maximum earnings for contribution purposes for cash benefits are 1.5 times the average monthly wage of 15,825 SK.

The maximum earnings for contribution purposes for medical benefits are three times the average monthly wage of 15,825 SK.

**Government:** Finances any deficit; contributes 4% of the average monthly wage on behalf of children, students, pensioners, registered unemployed persons, women on maternity leave, persons on parental leave, persons caring for disabled persons, social assistance beneficiaries, persons in basic military or civil service, and prisoners.

# **Qualifying Conditions**

**Cash sickness benefits:** Payable for a temporary incapacity for work resulting from an illness or accident; selfemployed persons and voluntarily insured persons must also have at least 270 days of insurance coverage in the 2 years before the incapacity began. The insured must not be receiving the maternity benefit or the parental allowance.

**Cash maternity benefits:** Must have 270 days of insurance coverage in the 2 years before the expected date of childbirth. The benefit can also be paid to the child's father, the husband of the child's mother, and other persons in special situations.

**Compensation allowance:** Payable to women who are exempt from some types of work while pregnant and who are redeployed by their employer to another job paying lower wages.

Medical benefits: There is no minimum qualifying period.

## Sickness and Maternity Benefits

**Sickness benefit:** For the first 3 days, the benefit is equal to 25% of the daily assessment basis; thereafter, 55% of the daily assessment basis. The employer pays the benefit for the first 10 days. (The Social Insurance Agency pays benefits for the self-employed and voluntarily insured persons from the first day of incapacity.) The benefit is payable for up to 52 weeks.

55% of the daily assessment base is payable for up to 10 days to provide care for a family member.

The daily assessment basis is based on earnings in the last year before the incapacity began. The maximum assessment basis is equal to 1.5 times the average monthly wage (15,825 SK).

Compensation for chronic suffering: A flat-rate benefit is payable, depending on the insured's assessed medical condition.

**Maternity benefit:** The benefit is payable from 6 to 8 weeks before the expected date of childbirth and is equal to 55% of the daily assessment basis. The daily assessment basis is

based on earnings in the last year before the expected date of childbirth.

The benefit is payable for a total of 28 weeks; 37 weeks for a single mother and for multiple births; 22 weeks for a substitute carer; 31 weeks for a single parent or substitute carer rearing at least two newborn children; or for at least 14 weeks if the child dies.

**Compensation allowance:** The allowance is equal to 55% of the difference between the earnings before and after job transfer. The benefit is paid until the end of the 9th month after childbirth.

# Workers' Medical Benefits

Medical services are provided directly to patients through General Health Insurance Agency facilities. Services include medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium, spa treatment, preventive examinations, vaccination, dispensary care, and convalescent stays for selected professions.

Cost sharing: The patient pays 20 SK for each consultation with a doctor and for each prescription, 2 SK for each kilometer of transportation, and 50 SK per day for hospitalization or spa treatment.

There is no cost sharing for consultations for children up to age 6; for blood donors; for patients in dispensary care up to age 18; for disabled patients; for maternity care; for patients with mental disorders; or for patients receiving renal, cardiac, or cancer treatments.

Pharmaceutical products are free of charge or partially reimbursed, according to the schedule in law. The average copayment is 8% of the cost. There are no annual ceilings or limits.

There is no limit to duration.

## Dependents' Medical Benefits

Medical services are provided directly to patients through General Health Insurance Agency facilities. Services include medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium, spa treatment, preventive examinations, vaccination, dispensary care, and convalescent stays for selected professions.

Cost sharing: The patient pays 20 SK for each consultation with a doctor and for each prescription, 2 SK for each kilometer of transportation, and 50 SK per day for hospitalization or spa treatment.

There is no cost sharing for consultations for children up to age 6; for blood donors; for patients in dispensary care up to age 18; for disabled patients; for maternity care; for patients with mental disorders; or for patients receiving renal, cardiac, or cancer treatments. Pharmaceutical products are free of charge or partially reimbursed, according to the schedule in law. The average copayment is 8% of the cost. There are no annual ceilings or limits.

There is no limit to duration.

# Administrative Organization

Ministry of Labor, Social Affairs, and Family (http://www.employment.gov.sk) provides supervision.

Social Insurance Agency (http://www.socpoist.sk), consisting of headquarters and 38 branch offices, administers the cash benefit program.

Ministry of Health (http://www.health.gov.sk) and the Health Care Supervision Authority administer medical services provided through health centers and clinics.

# Work Injury

# **Regulatory Framework**

#### First law: 1887.

**Current laws:** 1965 (compensation); 1965 (minimum requirements); 1986 (dangerous work); 2001 (workplace security and health); 2001 (labor code), implemented in 2002; 2003 (income tax), implemented in 2004; and 2003 (social insurance), implemented in 2004, with amendments.

Type of program: Social insurance system.

## Coverage

Employed persons, students, and persons in basic military or civil service.

There is no voluntary coverage.

Exclusions: Self-employed persons, including self-employed agricultural workers.

Special systems for the police and armed forces personnel.

# Source of Funds

Insured person: None.

Self-employed person: Not applicable.

**Employer:** 0.8% of payroll.

There are no minimum earnings for contribution purposes. There are no maximum earnings for contribution purposes. **Government:** Any deficit and the cost of spa treatment.

# **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Benefits are payable for 47 occupational diseases,

according to the schedule in law. Accidents that occur while commuting to and from work are not covered.

# Temporary Disability Benefits

**Temporary disability benefit:** The benefit is equal to 80% of the daily assessment basis and is paid for 52 weeks.

The daily assessment basis is based on earnings in the last year before the incapacity began.

**Rehabilitation benefit:** The benefit is equal to 80% of the insured's daily assessment basis and is paid during occupational rehabilitation.

The daily assessment basis is based on earnings in the last year before the incapacity began.

**Retraining benefit:** The benefit is equal to 80% of the insured's daily assessment basis and is paid during retraining.

The daily assessment basis is based on earnings in the last year before the incapacity began.

**Cost compensation:** Compensation is provided for specified nonreimbursed costs for treatment, up to a maximum of 537,500 SK.

**Compensation for chronic suffering:** A flat-rate benefit is payable, depending on the insured's assessed medical condition that is the result of a work injury or an occupational disease.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured has at least a 40% loss of earning capacity, the monthly benefit is equal to the product of the assessment basis (30.4167 times the insured's daily assessment basis) and 80% of the assessed degree of disability.

The daily assessment basis is based on earnings in the last year before the incapacity began.

A medical examiner of the Social Insurance Agency and a general practitioner assess the degree of disability.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the consumer price index and the national average wage.

**Lump-sum benefit:** The benefit is paid for a loss of earning capacity from 10% to 40% and is equal to the product of the assessment basis (365 times the daily assessment basis) and the assessed degree of disability.

The daily assessment basis is based on earnings in the last year before the incapacity began.

## Workers' Medical Benefits

All necessary medical services are provided directly to patients through General Health Insurance Agency facilities. There is no limit to duration.

### Survivor Benefits

**Survivor pension:** The monthly pension is equal to 60% of the pension paid or payable to the deceased. The pension is paid for life if the survivor is disabled with a loss in earning capacity of more than 70%, caring for a dependent child, or of pensionable age; otherwise, a limited pension is paid for up to 1 year.

The pension ceases if the survivor remarries.

Lump-sum benefit: A lump sum equal to 730 times the daily gross earnings of the deceased is paid, up to a maximum of 1,075 million SK.

**Orphan's pension:** Each orphan in statutory education (age 26 if a full-time student or disabled) receives a monthly pension equal to 30% of the pension paid or payable to the deceased.

There is no minimum survivor pension.

The maximum survivor pension is equal to 100% of the pension paid or payable to the deceased; otherwise, survivor pensions are reduced proportionally.

Benefit adjustment: Benefits are adjusted annually in January according to changes in average gross earnings (based on earnings in the third quarter of the previous year compared with the third quarter of the year before that) and in July according to changes in the consumer price index and the national average wage.

Lump-sum benefit (orphan's): A lump sum equal to half of the lump-sum benefit paid to the widow(er) is paid, up to a maximum of 1,075 million SK for all eligible children.

**Funeral grant:** A lump sum of 2,100 SK is paid to the person who paid for the funeral. The deceased and the survivor must have resided permanently or temporarily (more than 90 days) in the Slovak Republic.

## Administrative Organization

Ministry of Labor, Social Affairs, and Family (http://www.employment.gov.sk) provides supervision.

Social Insurance Agency (http://www.socpoist.sk), consisting of headquarters and 38 branch offices, administers the program.

Ministry of Health (http://www.health.gov.sk) and the General Health Insurance Agency administer medical services provided through health centers and clinics.

## Unemployment

#### **Regulatory Framework**

First law: 1991.

**Current laws:** 2003 (social insurance), implemented in 2004; 2004 (employment services), implemented in 2005; and 2005.

Type of program: Social insurance system.

# Coverage

Unemployed job seekers.

Voluntary coverage for self-employed persons and persons up to age 16 residing in the Slovak Republic.

Special systems for the police and armed forces personnel.

## Source of Funds

**Insured person:** 1% of gross earnings; voluntarily insured persons contribute 2% of declared earnings.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for employees with a loss of earning capacity from 40% to 70%; 50% of the minimum monthly wage for employees with a loss of earning capacity greater than 70% or for disabled employees younger than age 18; 75% of the minimum monthly wage for voluntarily insured persons older than age 16; 50% of the minimum monthly wage for voluntarily insured persons up to age 16.

The maximum earnings for contribution purposes are equal to three times the average monthly wage of 15,825 SK.

Self-employed person: Not applicable.

Employer: 1% of payroll.

The minimum earnings for contribution purposes are equal to the minimum monthly wage of 6,900 SK; 75% of the minimum monthly wage for employees with a loss of earning capacity from 40% to 70%; 50% of the minimum monthly wage for employees with a loss of earning capacity greater than 70% or for disabled employees younger than age 18.

The maximum earnings for contribution purposes are equal to three times the average monthly wage of 15,825 SK.

Government: Any deficit.

# **Qualifying Conditions**

**Unemployment benefit:** Must register with the labor office as a job seeker and have at least 3 years of contributions in the last 4 years.

# **Unemployment Benefits**

The benefit is equal to 50% of the daily assessment basis and is paid for up to 6 months.

The daily assessment basis is based on earnings in the 3 years before unemployment, up to a maximum of three times the average monthly wage (15,825 SK).

## Administrative Organization

Ministry of Labor, Social Affairs, and Family (http://www.employment.gov.sk) provides supervision.

Social Insurance Agency (http://www.socpoist.sk), consisting of headquarters and 38 branch offices, administers the program.

# Family Allowances

# **Regulatory Framework**

#### First law: 1945.

**Current laws:** 1998, implemented in 1999; 1998 (childbirth allowance), implemented in 1999; 1998 (foster care), implemented in 1999; 1998 (maintenance benefit), implemented in 1999; 1998 (social assistance); 2002 (parental allowance); 2003 (income tax), implemented in 2004; 2003 (child allowances), implemented in 2004; 2003 (employment services), implemented in 2004; 2004 (alimony); 2005 (child care benefits); and 2005 (family).

Type of program: Universal system.

#### Coverage

Persons with permanent and temporary residence in the Slovak Republic.

## Source of Funds

Insured person: None. Self-employed person: None. Employer: None. Government: The total cost.

# **Qualifying Conditions**

**Child allowance:** Paid for a child up to age 16 (age 18 for a child with chronic health problems, age 25 if a student or disabled).

**Foster allowance:** Paid for providing foster care for at least one child up to age 3 (age 6 with chronic health problems). The child must not attend a nursery, and the foster parent must not receive the maternity benefit.

**Prefoster care allowance:** The allowance is paid to the child's foster parent. The allowance is not paid if the foster parent is the child's relative.

**Foster care benefit:** The benefit is paid at the beginning and end of the fostering relationship.

**Birth allowance:** Paid to persons residing permanently in the Slovak Republic for the birth of a child.

**Multiple birth allowance:** Paid to parents on the birth of triplets or more children or the birth of two sets of twins

within a 2-year period. The family must reside in the Slovak Republic and have at least three children younger than age 15.

# Family Allowance Benefits

#### **Child allowance:** 540 SK a month is paid for each child.

**Foster allowance:** 3,320 SK a month is paid. The allowance is increased by 1,740 SK for each severely disabled child.

**Prefoster care allowance:** 4,230 SK a month is paid. The allowance is increased by 3,000 SK if caring for three or more children.

**Foster care benefit:** A lump sum equal to 8,840 SK is paid at the beginning and 22,100 SK at the end of the fostering relationship when the child reaches age 18.

**Birth allowance:** A lump sum of 4,460 SK is paid for each child; for multiple births of three or more children (or the birth of two sets of twins in 2 years) the lump sum is increased by 50% for each child surviving at least 28 days (if the number of surviving children is two or more).

**Multiple birth allowance:** 2,420 SK a month is paid for a child up to age 6; 2,980 SK if aged 7 to 15; and 3,170 SK if older than age 15.

# Administrative Organization

Ministry of Labor, Social Affairs, and Family (http://www.employment.gov.sk) provides supervision.