Old Age, Disability, and Survivors

Regulatory Framework
First law: 1922.
Current law: 1999 (social insurance), implemented in 2000, with amendments.
Type of program: Social insurance and social assistance system.

Coverage
Employed persons; members of handicraft and fishery cooperatives; self-employed persons, including craftsmen, artists, and farmers; and recipients of the unemployment benefit.
Voluntary coverage for Slovenian citizens aged 15 or older who do not have compulsory coverage for certain periods; Slovenian citizens with previous coverage during at least 5 of the last 10 years if they join in the first 6 months after the cessation of compulsory coverage; foreign citizens under a reciprocal agreement; and certain persons receiving a survivor pension.

Source of Funds
Insured person: 15.5% of gross earnings. (Contribution rates may vary in certain cases.)
There are no minimum earnings for contribution purposes.
There are no maximum earnings for contribution purposes.
Voluntarily insured persons contribute 24.35% of declared earnings.
The minimum declared earnings for contribution purposes are equal to 60% of the average gross national wage in the second to last month before the claim is made.
The insured’s contributions also finance work injury permanent disability benefits. The death benefit and funeral allowance are financed under Sickness and Maternity.

Self-employed person: 24.35% of assessed income. Farmers contribute 15.5% of assessed income.
Assessed income is equal to gross income minus expenditures.
The minimum assessed income for contribution purposes is equal to the legal minimum wage.
The legal minimum wage is €538.53. The legal minimum wage is adjusted annually according to changes in the prices of basic necessities.

Employer: 8.85% of payroll. (Contribution rates may vary in certain cases.)
There are no minimum earnings for contribution purposes.
There are no maximum earnings for contribution purposes.
The employer’s contributions also finance work injury permanent disability benefits. The death benefit and funeral allowance are financed under Sickness and Maternity.

Government: Covers the cost for war veterans and certain groups of insured persons (including policemen and former army officers); pays employer contributions on behalf of farmers; covers any deficit in the event of an unforeseen decline in contributions; finances social assistance benefits; contributes as an employer.

Qualifying Conditions
Old-age pension: Age 62 and 6 months (men) or age 56 (women; rising to age 56 and 4 months in 2009). The insured must have a minimum of 15 years of contributions.
The full pensionable age is increasing gradually to age 63 with 40 years of contributions (men) in 2009 or to age 61 with 38 years of contributions (women) by 2023.
Retirement from insured employment is necessary.
Early pension: There is no early pension.
Deferred pension: A deferred pension is possible.
The pension is payable abroad under reciprocal agreement.

State pension (social assistance): Age 65 and does not qualify for a social insurance pension or a pension provided by another country. The beneficiary must have resided permanently in Slovenia for at least 30 years between ages 15 and 65 and satisfy a means test.
Means test: The insured’s monthly earnings and the value of his or her taxable property must not exceed specified amounts.

Disability pension: Paid for the loss of all working capacity (total disability) or a greatly reduced capacity for the usual or similar work (partial disability). The insured must have at least 3 months of coverage if younger than age 20; have coverage in at least 1/4 of the total possible number of years of coverage if younger than age 30, including 1/3 of the years after age 20.
The disability is assessed and reviewed by a board of medical examiners of the Institute for Pension and Invalidity Insurance of Slovenia.
Slovenia

The disability pension is payable abroad under reciprocal agreement.

Constant-attendance allowance: The allowance is paid to persons residing permanently in Slovenia who need the constant attendance of another person.

**Survivor pension:** The deceased had at least 5 years of coverage or received or qualified to receive the old-age pension or disability pension.

Eligible survivors are a widow(er) older than age 53; children younger than age 15 (age 26 if a student); a dependent mother older than age 54 or disabled; a dependent father older than age 58 or disabled; and dependent grandchildren, brothers, and sisters.

The survivor pension is payable abroad under reciprocal agreement.

**Old-Age Benefits**

**Old-age benefit:** If the insured has at least 15 years of coverage before 2000, the monthly pension is equal to 35% (men) or 40% (women) of the insured’s average adjusted earnings during the best 18 consecutive years since 1970, plus 2% of average adjusted earnings for each additional year of coverage before 2000 (3% for women) up to a maximum of 20 years, and 1.5% of average adjusted earnings for each year of coverage from 2000.

The insured’s earnings for pension calculation purposes are adjusted according to changes in average wages and pensions.

The minimum old-age pension is equal to 35% of the minimum pension basis. The minimum pension basis is €476.54 a month.

The maximum old-age pension varies according to the length of the qualifying period up to a maximum of four times the minimum pension basis. The minimum pension basis is €476.54 a month.

Early pension: There is no early pension.

Deferred pension: The pension is increased by 0.3% for each month of coverage between ages 63 and 64 (men) or between ages 61 and 62 (women), by 0.2% for each month of coverage between ages 64 and 65 (men) or between ages 62 and 63 (women), and by 0.1% for each month of coverage between ages 65 and 66 (men) or between ages 63 and 64 (women). The maximum increase is 7.2%.

Pension support (means-tested): Low-income pensioners may receive a supplement to the old-age pension equal to 60% of the difference between the supplementary rights assessment basis and the old-age pension payable with 15 years of contributions, plus 2% of the difference for each additional year of contributions, up to a maximum of 100% of the difference.

The supplementary rights assessment basis is €382.79 a month.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the average wage.

**State pension (social assistance):** €158.69 a month is paid.

Benefit adjustment: The state pension is adjusted according to changes in the minimum pension basis.

**Permanent Disability Benefits**

Disability pension: The pension is calculated as a percentage of the minimum pension basis (€476.54 a month), according to the length of the coverage period.

If the insured has at least 15 years of coverage before 2000, the monthly pension is equal to 35% (men) or 40% (women) of the insured’s average adjusted earnings, plus 2% of average adjusted earnings for each additional year of coverage before 2000 (3% for women) up to 20 years, and 1.5% of average adjusted earnings for each year from 2000.

The coverage period for pension calculation purposes includes 2/3 of the period between the date the disability began and age 58 (men and women) and 1/2 of the period between ages 58 and 63 (men) or ages 58 and 61 (women).

The minimum monthly pension for a disability that began before age 63 (men) or age 61 (women) is 45% (men) or 48% (women) of the minimum pension basis. The minimum monthly pension for a disability that began when aged 63 or older (men) or aged 61 or older (women) is 35% of the pension basis (men and women).

The maximum monthly pension varies according to the length of the insurance coverage period, up to four times the minimum pension basis.

The minimum pension basis is €476.54 a month.

Partial disability: The pension ranges from 12.5% to 50% of the disability pension according to the number of hours worked per day. The partial pension may be increased up to 40% but must not be greater than 80% of the disability pension the insured person would have been entitled to when the disability began.

Disability pensions and partial disability pensions are paid monthly.

Constant-attendance allowance: The allowance is 100%, 70%, or 50% of the supplementary rights assessment basis (€382.79 a month), according to the degree of disability and the assessed need for constant attendance.

Pension support (means-tested): Low-income disability pensioners receiving a partial disability pension may receive a supplement equal to 70% of the difference between the supplementary rights assessment basis and the disability pension, plus 2% of the difference for each additional year of contributions, up to a maximum of 100% of the difference.

The supplementary rights assessment basis is €382.79 a month.
Benefit adjustment: Benefits are adjusted twice a year according to changes in the average wage.

**Survivor Benefits**

**Survivor pension:** The monthly pension for one survivor is equal to 70% of the pension paid or payable to the deceased; 80% for two survivors; 90% for three survivors; or 100% for four or more survivors.

The pension ceases if the surviving spouse remarries before age 58 (widower) or age 55 and 4 months (widow), except if assessed as totally incapable of work.

Child’s supplement: Paid if average per capita family income does not exceed a state-determined income limit.

Pension support (means-tested): Low-income pensioners may receive a supplement that varies according to the number of family members entitled to the pension. The allowance is equal to at least 70% of the difference between the supplementary rights assessment basis and the survivor pension for one survivor up to a maximum 100% of the difference for four or more survivors.

The supplementary rights assessment basis is €382.79 a month.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the national average monthly wage.

**Death benefit:** Dependent family members may receive a monthly benefit equal to 25% of the national average monthly wage, depending on the deceased’s average earnings in the last year.

The national average monthly wage is based on wages from January to September in the last calendar year before the insured’s death.

The national average monthly wage is €1,303.92 (October 2007).

**Funeral allowance:** The allowance is paid to the person who paid for the insured’s funeral and varies between zero and 60% of the national average monthly wage, depending on the deceased’s average earnings in the last year.

The national average monthly wage is €1,303.92 (October 2007).

**Administrative Organization**


Institute for Pension and Invalidity Insurance of Slovenia (http://www.zpiz.si), including nine regional units, administers the program.

**Sickness and Maternity**

**Regulatory Framework**

First laws: 1922 (sickness) and 1949 (maternity).

Current laws: 2003 (parental care and family benefits) and 2005 (health care and health insurance).

**Type of program:** Social insurance system.

**Coverage**

**Cash and medical benefits:** Persons residing in Slovenia, employed and self-employed persons, farmers and their dependents, and professional athletes.

There are no special systems for any specified groups of employees.

**Medical benefits only:** War invalids, civilian invalids of war, war veterans, victims of war, military personnel, recipients of social assistance cash benefits, refugees, convicted persons, and all persons residing permanently in Slovenia without social insurance coverage.

**Source of Funds**

**Insured person:** 6.36% of gross earnings for sickness and medical benefits and 0.1% of gross earnings for maternity benefits.

There are no minimum earnings for contribution purposes.

There are no maximum earnings for contribution purposes.

The insured’s contributions also finance temporary work injury benefits (see Work Injury) and the death benefit and funeral allowance (see Old Age, Disability, and Survivors).

**Self-employed person:** 12.92% of assessed income for sickness and medical benefits (insured farmers contribute 6.36% of assessed income or 18.78% of income from agricultural and forest lands, according to their activities) and 0.1% of assessed income for maternity benefits.

Assessed income is equal to gross income minus expenditures.

The minimum assessed income for contribution purposes is equal to the legal minimum wage. The legal minimum wage is €538.53.

The maximum assessed income for contribution purposes is 2.4 times the average gross national wage in the second to last month before the claim is made.

**Employer:** 6.56% of payroll for sickness and medical benefits and 0.1% of payroll for maternity benefits.

There are no minimum earnings for contribution purposes.

There are no maximum earnings for contribution purposes.

The employer’s contributions also finance the death benefit and funeral allowance (see Old Age, Disability, and Survivors).

**Government**

**Sickness and medical benefits:** Contributions are credited on behalf of certain groups of insured persons; pays for the health care of military personnel, refugees, convicted per-
sions, and for emergency health care for uninsured persons; pays for collecting blood, organs, and tissues for transplants.

**Maternity benefits:** Contributions are credited on behalf of certain groups of insured persons; finances 92% of the cost of maternity benefits from general taxation; contributes as an employer.

**Qualifying Conditions**

**Cash sickness benefits and medical benefits:** There is no minimum qualifying period.

**Cash maternity, paternity, and child care benefits:** There is no minimum qualifying period. Parental benefits during the leave period are available to the mother, father, adoptive parent, or any other person caring for the child.

**Sickness and Maternity Benefits**

**Sickness benefit:** The monthly benefit is equal to 90% of the insured’s average earnings in the last year for an incapacity that is the result of an illness; 80% for a nonwork-related injury or if caring for a family member; 100% for an organ or blood donation, for quarantine periods, a war invalid, or a civilian invalid of war. The benefit is paid after a 30-day waiting period (the employer pays for the first 30 days) for up to 12 months; the benefit is paid from the first day for an organ or blood donation, for quarantine periods, or if caring for a family member. The minimum benefit is equal to the legal minimum wage of €538.53. The legal minimum wage is adjusted annually according to changes in the prices of basic necessities.

**Maternity benefit:** The monthly benefit is equal to 100% of the insured’s average earnings in the last year before maternity leave. The benefit is paid for 105 calendar days (28 days before and 77 days after the expected date of childbirth). The minimum benefit is equal to 55% of the legal minimum wage of €538.53. The legal minimum wage is adjusted annually according to changes in the prices of basic necessities. The maximum benefit is equal to 2.5 times the average monthly wage.

In the event of multiple births, maternity benefits may be extended by 90 days for each additional child; for a premature birth, benefits are extended for as many days as the pregnancy was less than 280 days; for the birth of a child with a mental or physical disability, benefits are extended by 90 days. If parents are rearing two children up to age 8 at the time of the birth of another child, the benefit is extended by 30 days; if rearing three children, 60 days; or if rearing four or more children, 90 days.

**Paternity benefit:** The benefit is equal to 100% of the insured’s average earnings during the last year before the maternity leave period. The benefit is paid for 15 calendar days and must be taken during the maternity leave period. Up to 75 days of unpaid paternity leave may also be taken until the child reaches age 8. The government pays social security contributions based on the minimum wage for unpaid paternity leave days.

**Child care benefit:** The benefit is paid for up to 260 calendar days, starting after the maternity benefit ceases. The monthly benefit is equal to 100% of the insured’s average earnings in the last year before the maternity leave period.

**Workers’ Medical Benefits**

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicines, and technical aids. A 6-month coverage period is required for eyeglasses, hearing aids, and dental appliances (3 months for other technical aids, including orthopedic aids). Medical benefits are provided until rehabilitation. Medical services are provided through contracts with the Health Insurance Institute.

Cost sharing: Copayments vary according to the type and complexity of the service provided. Certain medications are provided free of charge, others are reimbursed up to a specified percentage or are not reimbursed. The full cost of medical services is covered for treatments for cancers, muscular and neuromuscular diseases, paraplegia, tetraplegia, cerebral palsy, epilepsy, hemophilia, mental illness, diabetes, sclerosis, and psoriasis; for organ transplants; and for emergency medical treatment. The full cost is also covered for all health programs for children and young people; counseling to female patients for family planning, contraception, pregnancy, and childbirth; preventive care services, diagnosis, and treatment of infectious diseases, including HIV infection; and long-term nursing care. Compulsory insurance covers from 50% to 100% of the costs of certain medical benefits. Persons with an assessed physical disability of at least 70%, disabled persons receiving assistance allowances, or recipients of social assistance receive free or partly subsidized benefits.

**Dependents’ Medical Benefits**

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicines, and technical aids. A 6-month coverage period is required for eyeglasses, hearing aids, and dental appliances (3 months for other technical aids, including orthopedic aids). Medical benefits are provided until rehabilitation. Family members are insured if they reside permanently in Slovenia (or are covered by a reciprocal agreement). Eligible dependents are a spouse or partner without coverage in their own right and children up to the age 15 (age 18 if a full-time student or without coverage in their own right). Medical services are provided through contracts with the Health Insurance Institute.
Cost sharing: Copayments vary according to the type and complexity of the service provided. Certain medicines are provided free of charge, others are reimbursed up to a specified percentage or are not reimbursed. The full cost of medical services is covered for treatments for cancers, muscular and neuromuscular diseases, paraplegia, tetraplegia, cerebral palsy, epilepsy, hemophilia, mental illness, diabetes, sclerosis, and psoriasis; for organ transplants; and for emergency medical treatment. The full cost is also covered for all health programs for children and young people; counseling to female patients for family planning, contraception, pregnancy, and childbirth; preventive care services, diagnosis, and treatment of infectious diseases, including HIV infection; and long-term nursing care.

Compulsory insurance covers from 50% to 100% of the costs of certain medical benefits.

Administrative Organization


Ministry of Health (http://www.mz.gov.si) provides general supervision of the health insurance system.

Health Insurance Institute (http://www.zzzs.si), directed by a board of directors and elected representatives of employers, government, and employees, administers cash sickness and medical benefits through 10 regional units and 45 local offices.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 2005 (health care and insurance) and 2005 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons; self-employed persons, including craftsmen, artists, and farmers; members of handicraft and fishery cooperatives; students in vocational training; professional athletes; disabled individuals in training; unemployed persons performing public work; volunteer workers; and convicted persons working in prison workshops.

Source of Funds

Insured person: For temporary disability and medical benefits, see source of funds under Sickness and Maternity. For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

There are no minimum earnings for contribution purposes.

There are no maximum earnings for contribution purposes.

Employer: 0.53% of payroll for temporary disability benefits. For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

Flat-rate contributions are paid on behalf of students in vocational training, disabled individuals in training, unemployed persons engaged in public works programs, volunteer workers, and convicted persons working in prison workshops.

There are no minimum earnings for contribution purposes.

There are no maximum earnings for contribution purposes.

Government: Any deficit caused by a decline in contribution rates for permanent disability benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is equal to 100% of the insured’s average earnings in the last calendar year before the disability began. The benefit is paid from the first day of incapacity until recovery or certification of a permanent disability.

The minimum benefit is equal to the legal minimum wage of €538.53. The legal minimum wage is adjusted annually according to changes in the prices of basic necessities.

Permanent Disability Benefits

Permanent disability pension: The monthly pension for an assessed disability that is the result of a work-related injury or an occupational disease is calculated as a percentage of the minimum pension basis payable with at least 40 years (men) or 38 years (women) of coverage.

The minimum pension basis is €476.54.

The minimum pension is equal to 81.5% of the pension basis.

The disability is assessed and reviewed by a board of medical examiners of the Institute for Pension and Invalidity Insurance of Slovenia.

Constant-attendance allowance: The allowance is 100%, 70%, or 50% of the supplementary rights assessment basis, according to the degree of disability and the assessed need for constant attendance.

The supplementary rights assessment basis is €382.79 a month.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the average wage.
Workers’ Medical Benefits
Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transport, medicines, and prostheses.
All costs arising from accidents at work and occupational diseases are covered.
Medical services are provided through contracts with the Health Insurance Institute.

Survivor Benefits
Survivor pension: The monthly pension for one survivor is equal to 70% of the pension paid or payable to the deceased; 80% for two survivors; 90% for three survivors; or 100% for four or more survivors.
The pension ceases if the surviving spouse remarries before age 58 (widower) or age 55 and 4 months (widow), except if assessed as totally incapable of work.
Child’s supplement: Paid if average income per family member does not exceed a state-determined income limit.
Pension support (means-tested): Low-income pensioners may receive a supplement that varies according to the number of family members entitled to the pension. The allowance is equal to at least 70% of the difference between the supplementary rights assessment basis and the survivor pension for one survivor up to a maximum 100% of the difference for four or more survivors.
The supplementary rights assessment basis is €382.79 a month.
Eligible survivors are a widow(er) older than age 53; children younger than age 15 (age 26 if a student); a dependent mother older than age 54 or disabled; a dependent father older than age 58 or disabled; and dependent grandchildren, brothers, and sisters.
Benefit adjustment: Benefits are adjusted twice a year according to changes in the average wage.

Administrative Organization
Institute for Pension and Invalidity Insurance of Slovenia, including nine regional units, administers the permanent disability and survivors program.
Ministry of Health (http://www.mz.gov.si) provides general supervision of the health insurance system.
Health Insurance Institute (http://www.zzzs.si), directed by a board of directors and elected representatives of employers, government, and employees, administers temporary disability benefits and medical benefits through 10 regional units and 45 local offices.

Unemployment
Regulatory Framework
First law: 1927.
Type of program: Social insurance system.
Coverage
Employed persons, including public-sector employees and seasonal workers.
Voluntary coverage for self-employed persons, owners of enterprises, citizens, and certain persons employed by a foreign employer in a foreign country.
There are no special systems for any specified groups of employees.

Source of Funds
Insured person: 0.14% of gross earnings.
The minimum earnings for contribution purposes are equal to the minimum gross wage defined by law. (The minimum gross wage was €538.53 in 2007.)
There are no maximum earnings for contribution purposes.
Self-employed person: 0.2% of the declared tax-income base. The declared tax-income base must be at least equal to the minimum gross wage. (The minimum gross wage was €538.53 in 2007.)
Employer: 0.06% of gross payroll.
The minimum earnings for contribution purposes are equal to the minimum gross wage defined by law. (The minimum gross wage was €538.53 in 2007.)
There are no maximum earnings for contribution purposes.
Government: Provides subsidies and finances unemployment assistance; contributes as an employer.

Qualifying Conditions
Unemployment benefit: The insured must have been employed full-time during 12 months in the last 18 months before unemployment (for seasonal workers, periods of work are converted into an equivalent full-time period).
The insured must be involuntarily unemployed, registered with the Employment Service within 30 days of the end of employment, and available for and actively seeking employment.

Unemployment Benefits
The monthly benefit for the first 3 months is equal to 70% of the insured’s average monthly earnings in the last 12 months; thereafter, 60%. 
The minimum benefit is equal to 45.56% of the minimum gross wage.
The minimum gross wage was €538.53 in 2007.
The duration of the benefit depends on the length of the coverage period. Benefits are paid for up to 3 months with 1 to 5 years of coverage; for 6 months with 5 to 15 years; for 9 months with 15 to 25 years; or 12 months (18 months if older than age 50, 24 months if older than age 55) with 25 or more years.
Travel expenses while searching for employment may be reimbursed.
Benefit adjustment: Benefits are adjusted annually according to changes in the guaranteed wage.

Administrative Organization
Employment Service of Slovenia (http://www.ess.gov.si), directed by a managing director and elected representatives of employers, government, and employees, administers the program through its headquarters, 12 regional units, and several local offices.

Family Allowances

Regulatory Framework
First law: 1949.
Current law: 2003 (family), with amendments.
Type of program: Universal system.

Coverage
Families with children residing permanently in Slovenia.

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

Qualifying Conditions
Child benefit: Paid for a child younger than age 18 (age 26 if a student, in training, or disabled). The benefit is paid to a parent or the child’s guardian.
Birth grant (layette): Paid for a newborn child whose father or mother resides permanently in Slovenia.
Large family allowance: Paid to families with three or more children younger than age 18 (age 26 if a student, in training, or disabled).

Special child care allowance: Paid for a child who is younger than age 18 (age 26 if a student) and needs special medical care. The allowance may be combined with the parent income supplement.
Parent income supplement: Paid to a parent who has ceased or reduced work to care for a child younger than age 18 with a severe physical or mental disability. The supplement may be combined with the special child care allowance.

Family Allowance Benefits
Child benefit: The monthly benefit is paid according to eight income categories and the number of children in the family.
The minimum benefit is paid for children in households with earnings between 75% and 99% of the national average monthly wage in the calendar year before making the claim for the benefit. The minimum benefit for a single child living with both parents is €18.44.
The maximum benefit is paid for children in households with earnings equal to 15% or less of the national average monthly wage in the calendar year before making the claim for the benefit. The maximum benefit for a single child living with both parents is €106.06.
Higher rates are paid for the second and third child, according to family income; thereafter, the benefit for each subsequent child is paid at the same rate as the third child.
Single-parent supplement: Benefits for children living in a single-parent family are increased by 10%.
Child care supplement: Benefits for preschool children who do not receive child care services are increased by 20%.
Birth grant (layette): A lump sum of €259.27 is paid for the purchase of clothing and other necessities.
Large family allowance: The annual benefit is €363.36 (for three children) and €43.12 (for four or more children).
Special child care allowance: The monthly allowance is €93.32; €186.70 for a child in need of constant care.
Parent income supplement: The monthly benefit is equal to the legal minimum wage of €538.53.
Benefit adjustment: Benefits are adjusted annually in January according to changes in the prices of basic necessities.

Administrative Organization
Ministry of Labor, Family, and Social Affairs (http://www.mddsz.gov.si) administers the program with 62 local social work centers.