

## Slovenia

Exchange rate: US\$1.00 equals 0.70 euros (€).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1922.

**Current law:** 1999 (social insurance), implemented in 2000.

**Type of program:** Social insurance and social assistance system.

#### Coverage

Employed persons; self-employed persons, including craftsmen, artists, and farmers; members of handicraft and fishery cooperatives; and unemployment benefit recipients.

Voluntary coverage for certain people with previous 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 used to calculate contributions.

There are no maximum earnings used to calculate contributions.

Voluntarily insured persons contribute 24.35% of declared earnings.

The minimum earnings used to calculate contributions are 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 gross income minus expenditures.

The minimum assessed income used to calculate contributions is the legal minimum wage.

The legal minimum wage is €734.15 and is adjusted annually according to changes in the prices of basic necessities.

The maximum assessed income used to calculate contributions is 2.4 times the average gross wage of employed persons in Slovenia during the second to last month before the claim is made.

The self-employed person's contributions also finance work injury permanent disability benefits. The death benefit and funeral allowance are financed under Sickness and Maternity.

**Employer:** 8.85% of payroll. (Contribution rates may vary in certain cases.)

There are no minimum earnings used to calculate contributions.

There are no maximum earnings used to calculate contributions.

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 for 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:** The full pensionable age is 63 (men) or age 61 (women) with at least 20 years of contributions. Age 58 (men) with at least 40 years of contributions or age 56 and 8 months (women) with at least 37 years and 3 months of contributions. Age 65 (men) or age 63 (women) with at least 15 years of contributions.

Retirement from insured employment is necessary.

Deferred pension: A pension may be deferred.

Pension support (means-tested): Paid to low-income old-age pensioners.

The pension is payable abroad under reciprocal agreement.

**State pension (social assistance):** Age 65 (men and women) and does not qualify for a social insurance pension or a pension provided by another country. The beneficiary must have resided in Slovenia for at least 30 years between ages 15 and 65 and satisfy a 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 or at least 25% of the total possible number of years of coverage if younger than age 30, including at least 33.3% 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.

The disability pension is payable abroad under reciprocal agreement.

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

Pension support (means-tested): Paid to low-income disability pensioners.

**Survivor pension:** The deceased had at least 5 years of coverage or received or was entitled to receive an old-age 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 (father older than age 58) or disabled; and dependent grandchildren, brothers, and sisters.

The pension ceases if the surviving spouse remarries before age 58 (widower) or age 56 and 8 months (widow), except if assessed with a total incapacity for work.

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

Pension support (means-tested): Paid to low-income survivors.

The survivor pension is payable abroad under reciprocal agreement.

**Death benefit:** Paid to dependent family members for the insured's death.

**Funeral allowance:** Paid to the person who paid for the insured's funeral.

### Old-Age Benefits

**Old-age benefit:** If the insured has at least 15 years of coverage before 2000, the monthly pension is 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 20 years, plus 1.5% of average adjusted earnings for each year of coverage from 2000.

A reduced pension is paid for a contribution period of less than 15 years.

The insured's earnings used to calculate the pension are adjusted according to changes in average wages and pensions.

The minimum old-age pension is 35% of the minimum pension base.

The minimum pension base is €544.61 a month.

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

Pension support (means-tested): A supplement is paid of 60% of the difference between the supplementary rights assessment base and the old-age pension paid with 15 years of contributions plus 2% of the difference for each additional year of contributions, up to 100% of the difference.

The supplementary rights assessment base is €407.65 a month.

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

**State pension (social assistance):** €181.36 a month is paid.

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

### Permanent Disability Benefits

**Disability pension:** The pension is a percentage of the minimum pension base, according to the length of the coverage period.

If the insured has at least 15 years of coverage before 2000, the monthly pension is 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 of coverage from 2000.

The coverage period used to calculate the pension includes 66.7% of the period between the date the disability began and age 58 (men and women) and 50% 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 base. 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 minimum pension base.

The minimum pension base is €544.61 a month.

The maximum pension base is 4 times the minimum pension base.

Partial disability: The pension ranges from 12.5% to 50% of the full disability pension according to the number of hours worked per day. The partial pension amount may be increased by up to 40% but must not be greater than 80% of the disability pension the insured person was 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 base, according to the degree of disability and the assessed need for constant attendance.

The supplementary rights assessment base is €407.65 a month.

Pension support (means-tested): A supplement is paid of 70% of the difference between the supplementary rights assessment base and the disability pension plus 2% of the difference for each year of contributions above the minimum required years for the disability pension, up to 100% of the difference.

The supplementary rights assessment base is €407.65 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 70% of the pension the deceased received or would have been entitled to receive; 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 56 and 8 months (widow), except if assessed as totally incapable of work.

Child's supplement: A supplement is paid.

Pension support (means-tested): A supplement is paid of at least 70% of the difference between the supplementary rights assessment base and the survivor pension for one survivor, up to 100% of the difference for four or more survivors.

The supplementary rights assessment base is €407.65 a month.

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

**Death benefit:** A monthly benefit of 25% of the national average monthly wage is paid, 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 (€1,488.19 in December 2009).

**Funeral allowance:** Up to 60% of the national average monthly wage is paid, 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 (€1,488.19 in December 2009).

### Administrative Organization

Ministry of Labor, Family, and Social Affairs (<http://www.mddsz.gov.si>) provides general supervision.

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

## Sickness and Maternity

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### 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.

**Medical benefits only:** Military and civilian war invalids, war veterans, military personnel, social assistance cash benefits recipients, refugees, prisoners, 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 used to calculate contributions.

There are no maximum earnings used to calculate contributions.

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 occupation) and 0.1% of assessed income for maternity benefits.

Assessed income is gross income minus expenditures.

The minimum assessed income used to calculate contributions is the legal minimum wage. The legal minimum wage is €734.15 a month.

The maximum assessed income used to calculate contributions 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 used to calculate contributions.

There are no maximum earnings used to calculate contributions.

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

## Government

Contributions are credited for certain groups of insured persons; pays for the health care of military personnel, refugees, prisoners, and for emergency health care for uninsured 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 leave periods are paid to the mother, father, adoptive parent, or any other person caring for the child.

## Sickness and Maternity Benefits

**Sickness benefit:** The monthly benefit is 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; from the first day for an organ or blood donation, for quarantine periods, or if caring for a family member.

The minimum benefit is the legal monthly minimum wage of €734.15. The legal minimum wage is adjusted annually according to changes in the prices of basic necessities.

**Maternity benefit:** The monthly benefit is 100% of the insured's average earnings in the last year before maternity leave. The benefit is paid for 28 days before and 77 days after the expected date of childbirth.

The minimum benefit is 55% of the legal monthly minimum wage of €734.15. The legal minimum wage is adjusted annually according to changes in the prices of basic necessities.

The maximum benefit is 2.5 times the national average monthly wage.

The national average monthly wage is €1,488.19 (December 2009).

In the event of multiple births or the birth of a child with a mental or physical disability, maternity benefits may be extended by 90 days for each child; benefits are extended for a premature birth for up to 280 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; if rearing four or more children, 90 days.

**Paternity benefit:** The benefit is 100% of the insured's average earnings during the last year before the paternity 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 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, medicine, 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.

The Health Insurance Institute provides medical services.

**Cost sharing:** Copayments vary according to the type and complexity of the service provided. The insured receives certain medications free and pays either the entire cost or receives a partial reimbursement for others. The full cost of medical services is covered for treatments of certain diseases; organ transplants; emergency medical treatment; health programs for children and young people; counseling for female patients for family planning; preventive care services, diagnosis, and treatment of infectious diseases, including HIV; and long-term nursing care.

Compulsory insurance covers from 10% to 100% of the costs of certain medical benefits.

Persons with an assessed physical disability of at least 70%, persons with disabilities receiving assistance allowances, and social assistance recipients receive free or partly subsidized benefits.

## Dependents' Medical Benefits

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicine, 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 age 15 (age 18 if a full-time student or age 26 without coverage in their own right).

The Health Insurance Institute provides medical services.

**Cost sharing:** Copayments vary according to the type and complexity of the service provided. The insured receives certain medications free and pays either the entire cost or receives a partial reimbursement for others. The full cost of medical services is covered for treatments of certain

diseases; organ transplants; emergency medical treatment; health programs for children and young people; counseling for female patients for family planning; preventive care services, diagnosis, and treatment of infectious diseases, including HIV; and long-term nursing care.

Compulsory insurance covers from 10% to 100% of the costs of certain medical benefits.

Persons with an assessed physical disability of at least 70%, persons with disabilities receiving assistance allowances, and social assistance recipients receive free or partly subsidized benefits.

### **Administrative Organization**

Ministry of Labor, Family, and Social Affairs (<http://www.mdds.gov.si>) administers parental benefits with 62 local social work centers.

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**

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#### **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 persons in training; unemployed persons performing public work; volunteer workers; and prisoners 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.

**Self-employed person:** 0.53% of gross earnings for temporary disability benefits. For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

There are no minimum or maximum earnings used to calculate contributions.

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

The employer pays flat-rate contributions for students in vocational training, disabled persons in training, unemployed persons engaged in public works programs, volunteer workers, and prisoners working in prison workshops.

There are no minimum or maximum earnings used to calculate contributions.

**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 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 the legal minimum wage of €734.15. 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 base paid with at least 40 years (men) or 38 years (women) of coverage.

The minimum pension base is €541.61.

The minimum pension is 79.5% of the minimum pension base.

The minimum pension base is €541.61.

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 base, according to the degree of disability and the assessed need for constant attendance.

The supplementary rights assessment base is €407.65 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, transportation, medicine, and prostheses.

All costs arising from accidents at work and occupational diseases are covered.

The Health Insurance Institute provides medical services.

### Survivor Benefits

**Survivor pension:** The monthly pension for one survivor is 70% of the pension the deceased received or would have been entitled to receive; 80% for two survivors; 90% for three survivors; 100% for four or more survivors.

The pension ceases if the surviving spouse remarries before age 58 (widower) or age 56 and 8 months (widow), except if assessed with a total incapacity for work.

**Child's supplement:** Paid if the 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 at least 70% of the difference between the supplementary rights assessment base and the survivor pension for one survivor, up to 100% of the difference for four or more survivors.

The supplementary rights assessment base is €407.65 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 55 and 6 months 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

Ministry of Labor, Family, and Social Affairs (<http://www.mddsz.gov.si>) provides general supervision.

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.

**Current law:** 1991 (unemployment).

**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 foreign employers in foreign countries.

### Source of Funds

**Insured person:** 0.14% of gross earnings.

The minimum earnings used to calculate contributions are the minimum gross wage defined by law.

The minimum gross wage is €597.43 in 2009.

There are no maximum earnings used to calculate contributions.

**Self-employed person:** 0.2% of the declared tax-income base. The declared tax-income base must be at least the minimum gross wage. (The minimum gross wage was €597.43 in 2009.)

**Employer:** 0.06% of gross payroll.

The minimum earnings used to calculate contributions are the minimum gross wage defined by law.

The minimum gross wage was €597.43 in 2009.

There are no maximum earnings used to calculate contributions.

**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 of 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 unemployment, and available for and actively seeking employment.

### Unemployment Benefits

The monthly benefit for the first 3 months is 70% of the insured's average monthly earnings in the last 12 months; thereafter, 60%.

The minimum benefit is 45.56% of the minimum gross wage.

The minimum gross wage was €597.43 in 2009.

The duration of the benefit depends on the length of the coverage period. Benefits are paid for up to 3 months with 1 to 4 years of coverage; for 6 months with 5 to 14 years; for 9 months with 15 to 24 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**

Labor Market and Employment Directorate of the Ministry of Labor, Family, and Social Affairs (<http://www.mddsz.gov.si>) provides general supervision.

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**

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#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 2003 (family benefits).

**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 one child living with both parents is €19.64.

The maximum benefit is paid for children in households with earnings of 15% or less of the national average monthly wage in the calendar year before making the claim for the benefit. The maximum benefit for one child living with both parents is €112.95 .

Higher rates are paid for the second and third child, according to family income.

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 €276.11 is paid for the purchase of clothing and other necessities.

**Large family allowance:** €386.96 (for three children) and €471.90 (for four or more children) a year is paid.

**Special child care allowance:** €99.38 a month is paid; €198.82 for a child in need of constant care.

**Parent income supplement:** The monthly benefit is the legal minimum wage of €734.15.

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.