**Greece**

Exchange rate: US$1.00 = 0.77 euros (€).

**Old Age, Disability, and Survivors**

**Regulatory Framework**

First law: 1934.


Type of program: Social insurance system.

Note: Noncontributory pensions are paid to eligible persons not covered by the social insurance system.

**Coverage**

Employees in industry, commerce, and related occupations and certain urban self-employed persons.

Exclusions: Employed and self-employed persons covered by approved occupational and public-sector funds providing equivalent benefits.

Voluntary coverage is available.

Special systems for agricultural workers, public-sector employees, and other specified groups.

**Source of Funds**

**Insured person:** 6.67% of covered monthly earnings; 8.87% for arduous or unhealthy work.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

**Self-employed person:** 20% of monthly earnings according to one of 14 insurance categories.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

**Employer:** 13.33% of covered monthly payroll; 14.73% for arduous or unhealthy work.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

**Government:** Contributes as an employer; a guaranteed annual subsidy.

**Qualifying Conditions**

Old-age pension: Age 65 (men) or age 62 (women, rising to age 65 by 2013) with at least 4,500 days of contributions; age 63 and 6 months (men, rising to age 65 by 2013) with at least 10,000 days (rising to 12,000 days by 2015) of contributions or age 58 and 6 months (women, rising to age 60 by 2013) with at least 10,800 days (rising to 12,000 days by 2015) of contributions; or age 59 with at least 11,000 days of contributions. The full pension is paid to insured persons with specified disabilities and at least 4,050 days of contributions.

Age 60 (men) or age 57 (women, rising to age 60 by 2013) with at least 4,500 days of contributions including 3,600 in arduous or unhealthy work and 1,000 in the last 13 years; age 56 and 6 months (rising to age 60 by 2013) with at least 10,500 days of contributions including 7,500 in arduous or unhealthy work. Age 58 (men) or age 53 (women) with at least 4,500 days of contributions including 3,600 in the construction sector and 1,000 in the last 13 years, or at least 4,500 days of contributions in the construction sector, including 500 in the last 13 years. Age 60 (women with dependent children) or age 55 (women with disabled children) with at least 5,500 days of contributions; any age for mothers with disabled children and spouses of disabled persons with at least 7,500 days of contributions.

Pensioners younger than age 55 may not work and receive a pension at the same time. Pensioners age 55 or older may work but their pension is earnings-tested.

Early pension: First insured before January 1, 1993, age 60 (men) or age 57 (women, rising to age 60 by 2013) with at least 4,500 days of contributions, including 100 days of work in the last five years; age 60 (men) with at least 10,000 days of contributions or age 56 and 6 months (women, rising to age 60 by 2013) with at least 10,800 days of contributions, including 100 days of work in the last five years.

Deferred pension: The pension may be deferred.

Benefits are payable abroad under a reciprocal agreement.

Old-age social solidarity grant (income-tested): Age 60 or older and residing in Greece.

Income test: Maximum net annual income (salaries and pensions) €8,472.09; total annual personal income, €9,884.11; total annual family income, €15,380.90; and total monthly pension, €850.
Disability pension: Assessed with a severe disability (80% to 100%) or an ordinary disability (67% to 79.9%) with 300 to 4,500 days of contributions (up to 1,500 days if the insured began working after 1993), depending on age, or 1,500 days of contributions, including 600 days in the five years before the disability began. (For insured persons who began working after 1993, the contribution days in the five years before the disability began may include credited days of contributions.)

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: Assessed with a disability of 50% to 66.9%.

The Health Committee of the Social Insurance Institute normally assesses the degree of disability every two years. Benefits are payable abroad under a reciprocal agreement.

Special disability pension: Paid if the insured suffers from a disease specified by law. There is no age requirement.

Benefits are payable abroad under a reciprocal agreement.

Special disability allowance: Paid to insured persons (or their family members) who suffer from a disease specified by law. The insured must have at least 350 days of contributions in the last four calendar years before the disability began, including 50 days in the last 12 or 15 months, or a total of 1,000 days of contributions.

Benefits are payable abroad under a reciprocal agreement.

Disability social solidarity grant (income-tested): Assessed with a disability of at least 50% and residing in Greece.

Income test: Maximum net annual income (salaries and pensions) of €8,472.09, total annual personal income of €9,884.11, total annual family income of €15,380.90, and total monthly pension of €850.

Survivor pension: The qualifying conditions vary according to the date the deceased first entered the system. Normally, the number of contribution days is half that required for the disability pension.

Eligible survivors include: a widow who was married to the deceased for at least three years (five years if the deceased was a pensioner; none if the spouse has a dependent child); a divorced spouse with limited income who was married to the deceased for at least 10 years and was receiving alimony; dependent children and stepchildren up to age 18 (age 24 if a student or a full orphan, no limit if disabled) who are unmarried, not working, and not receiving a pension; and if first insured before January 1, 1993, unmarried dependent grandchildren up to age 18 (age 24 if a student, no limit if disabled) and dependent parents.

The pension ceases on remarriage.
Benefit adjustment: Pensions are adjusted according to changes in the consumer price index.

**Old-age social solidarity grant:** €230 a month is paid with net income up to €7,715.65, €172.50 with net income from €7,715.66 to €8,018.26, €115 with net income from €8,018.27 to €8,219.93, €57.50 with net income from €8,219.94 to €8,472.09, and €30 with net income from €8,472.10 to €9,200.

The old-age social solidarity grant is reduced by one third if an early pension is paid.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

**Permanent Disability Benefits**

**Disability pension:** The pension is based on the length of coverage and pensionable earnings in the last five years plus 1% of earnings for every 300 days of contributions from 3,300 to 7,800 days plus 1.5% to 2.5% (depending on the insured's wage class) for every 300 days exceeding 7,800 days. The benefit is higher for insured persons who paid contributions while employed in arduous and unhealthy work.

For a severe disability, 100% of the pension is paid; for an ordinary disability, 75% of the pension is paid (100% if the insured has 6,000 days of coverage or the disability is the result of a psychiatric condition).

Constant-attendance allowance: A monthly allowance is paid.

Partial disability: 50% of the pension is paid (75% for a psychiatric condition).

For persons who were first insured before January 1, 1993, the minimum monthly pension is €486.84 plus supplements for a dependent spouse and children.

For persons who were first insured after December 31, 1992, the minimum monthly pension is €495.74, €520.51 if the insured has one child, €550.25 with two children, €584.95 with three children, €619.66 with four children, and €654.37 with five children.

The maximum monthly pension is €2,773.40 if first insured after December 31, 1992; €2,373.57 if first insured before January 1, 1993.

**Special disability pension:** The pension is calculated as if the insured had at least 10,500 days of paid contributions.

**Special disability allowance:** The allowance is 20 times the minimum wage of an unskilled worker.

**Disability social solidarity grant:** €230 a month is paid with net income up to €7,715.65, €172.50 with net income from €7,715.66 to €8,018.26, €115 with net income from €8,018.27 to €8,219.93, €57.50 with net income from €8,219.94 to €8,472.09, and €30 with net income from €8,472.10 to €9,200.

The disability social solidarity grant is reduced by one third if an early pension is paid.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

**Survivor Benefits**

**Survivor pension:** The pension varies according to the date the deceased first entered the system and is paid for three years beginning the month following the death (may be extended for those who receive the full pension). The full pension the deceased received or was eligible to receive is paid if a surviving spouse does not work, receives any other pension, or has an assessed mental or physical disability of at least 67%; 70% is paid if the spouse is aged 65 or older and working or receiving a pension; 50% if the spouse is younger than age 65 and working or receiving a pension.

The minimum survivor pension is €438.16 a month if first insured before January 1, 1993; €396.58 a month if first insured after December 31, 1992.

A surviving divorced spouse aged 65 or older or with an assessed disability of at least 67% may receive a pension of 30% of the survivor pension if he or she was married to the deceased for at least 15 years; 40% if married for at least 25 years. An eligible surviving divorced spouse is not entitled to receive the minimum survivor pension or the survivors social solidarity grant.

**Orphan’s pension:** If the deceased was first insured before January 1, 1993, 20% of the insured’s old-age pension is paid to each eligible orphan; 60% for a full orphan. If the deceased was first insured after December 31, 1992, 25% of the insured’s old-age pension is paid to each eligible orphan; 50% for a full orphan.

The minimum orphan’s pension is €438.16 a month if first insured before January 1, 1993; €396.58 a month if first insured after December 31, 1992.

**Grandchild’s or parent’s pension:** If there are no other survivors, 20% of the deceased’s pension is paid for an eligible grandchild, a widowed mother, or a dependent father.

The minimum pension is €438.16 a month.

All survivor benefits combined must not exceed 100% of the deceased’s pension.

Schedule of payments: Twelve payments a year plus three lump-sum payments at Christmas, Easter, and the summer holidays, paid for monthly pensions less than €2,500.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

**Survivors social solidarity grant (income-tested):** €230 a month is paid with net income up to €7,715.65, €172.50 with net income from €7,715.66 to €8,018.26, €115 with net income from
income from €8,018.27 to €8,219.93, €57.50 with net income from €8,219.94 to €8,472.09, and €30 with net income from €8,472.10 to €9,200.

Schedule of payments: Twelve payments a year.
Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Administrative Organization
Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.
Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, administers the program through branch offices for most covered workers.

Sickness and Maternity

Regulatory Framework
First law: 1922.
Current laws: 1951 (social security) and 1983 (health).
Type of program: Social insurance system.

Coverage
Employees in industry, commerce, and related occupations and certain urban self-employed persons. Pensioners and noncontributory old-age pensioners are covered for medical benefits.
Exclusions: Employed and self-employed persons covered by approved occupational and public-sector funds providing equivalent benefits.
Special systems for agricultural workers, public-sector employees, and other specified groups.

Source of Funds
Insured person: 0.4% of covered monthly earnings (cash benefits) and 2.15% of covered monthly earnings (medical benefits). Pensioners contribute 4% of the monthly pension.
The insured’s contributions also finance work injury benefits.
There are no minimum earnings used to calculate contributions.
The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

Employer: 0.8% of covered monthly payroll (cash benefits) and 4.3% of covered monthly payroll (medical benefits).
The employer’s contributions also finance work injury benefits.
There are no minimum earnings used to calculate contributions.
The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

Government: A guaranteed annual subsidy.

Qualifying Conditions
Cash sickness benefits: The insured must have at least 120 days of contributions (100 if working in construction) in the calendar year before the incapacity began or 100 days of contributions in the last 15 months excluding the last quarter. The benefit is paid for 182 days to 720 days, according to the insured’s contribution period.
Cash maternity benefits: The insured woman must have at least 200 days of contributions in the last two years.
Medical benefits: The insured must have at least 60 days (rising to 100 by 2013) of contributions in the last year or last 15 months (excluding the last quarter) or must be a pensioner.
Maternity medical benefits: Paid to an insured women or the dependent wife of an insured man or pensioner.

Sickness and Maternity Benefits
Sickness benefit: 50% of daily earnings is paid after a three-day waiting period, according to wage class. (If the insured has worked for the same employer for at least a year, the employer must pay the difference between the cash benefit and the employee’s earnings for a month; if the employment period is less than a year, the employer pays the difference for two weeks.)
Dependent’s supplement: 10% of the benefit is paid for each dependent, up to 40%.
The daily benefit (including the dependents’ supplements) for the first 15 days is up to €16.02; from the 16th day to the 30th day, up to €29.44; after the 30th day, up to 70% of the daily wage of the worker’s wage class.
If the insured is hospitalized and there are no dependents, 33% of the benefit is paid.
Funeral grant: A lump sum of at least eight times the covered monthly earnings of the highest wage class is paid.
Maternity benefit: 50% of daily earnings is paid for up to 56 days before and 63 days after childbirth.
The minimum benefit is 66.7% of the insured’s earnings. (The insured may also receive a maternity supplement of up to 33.3% of earnings.)

The maximum daily benefit is €45.19 with no dependents; €63.27 a day with dependents.

**Birth grant**: €900 is paid for each child.

**Workers’ Medical Benefits**

**Medical benefits**: The facilities of the Social Insurance Institute normally provide medical services directly to patients. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicine; maternity care; dental care; appliances; and transportation.

Cost sharing: The insured pays 25% of pharmaceutical costs and up to 25% of the cost of other services (including prostheses and eyeglasses) except for hospitalization. Social solidarity grant pensioners pay 10% of costs.

There is no limit to duration.

**Dependents’ Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

**Administrative Organization**

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, administers the program through branch offices for most covered workers.

Social Insurance Institute operates its own dispensaries, clinics, and hospitals and uses other public and private facilities.

**Work Injury**

**Regulatory Framework**

**First law**: 1914.

**Current law**: 1951 (social security).

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

**Coverage**

Employees in industry, commerce, and related occupations.

Exclusions: Employed persons covered by approved occupational and public-sector funds providing equivalent benefits and all self-employed persons.

Voluntary coverage is not available.

**Source of Funds**

**Insured person**: See source of funds under Sickness and Maternity.

**Self-employed person**: Not applicable.

**Employer**: See source of funds under Sickness and Maternity; plus 1% of monthly payroll, depending on the reported accident rate.

**Government**: A guaranteed annual subsidy.

**Qualifying Conditions**

**Work injury benefits**

**Work injuries**: The injury must be reported in the five days following the accident. Accidents that occur while commuting to and from work are covered.

**Occupational diseases**: The minimum qualifying period is set by law for each specified occupational disease. In certain cases, the Health Commission of the Social Insurance Institute determines eligibility.

**Temporary Disability Benefits**

50% of daily earnings is paid after a three-day waiting period, according to wage class. (If the insured has worked for the same employer for at least a year, the employer must pay the difference between the cash benefit and the employee’s earnings for a month; if the employment period is shorter than a year, the employer pays the difference for two weeks.)

Dependent’s supplement: 10% of the benefit is paid for each dependent, up to 40%.

The daily benefit (including dependents’ supplements) for the first 15 days is up to €16.02; from the 16th day to the 30th day, up to €29.44; after the 30th day, up to 70% of the daily wage of the worker’s insurance class.

If the insured is hospitalized and there are no dependents, 33% of the benefit is paid.

**Permanent Disability Benefits**

**Permanent disability pension**: For an assessed degree of disability of 80% or more (severe), 100% of the old-age pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the old-age pension is paid (100% if the insured has at least 6,000 days of coverage or the disability is the result of a psychiatric condition).

The pension is calculated using the insured’s average wage in the last five years (if first insured after December 31, 1992).

Partial disability: For an assessed degree of disability of 50% to 66.9%, 50% of the old-age pension is paid (75% for a psychiatric condition).

The insured can request that the degree of disability be assessed every six months.

The Health Commission of the Social Insurance Institute assesses the degree of disability.
Greece

The minimum pension is 70% of the minimum wage plus supplements for a dependent spouse and children.

Schedule of payments: Twelve payments a year plus three lump-sum payments at Christmas, Easter, and the summer holidays, paid for monthly pensions less than €2,500.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Workers' Medical Benefits

The facilities of the Social Insurance Institute normally provide medical services directly to patients. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicine; maternity care; dental care; appliances; and transportation.

There is no cost sharing.

There is no limit to duration.

Survivor Benefits

Survivor pension: The survivor pension varies according to the date the deceased first entered the system and is paid for three years beginning the month following the insured’s death.

If the deceased was first insured before January 1, 1993, the widow(er)’s pension is 70% of the insured’s pension; 50% if first insured after December 31, 1992.

The pension ceases on remarriage.

A surviving divorced spouse may receive a pension of 30% of the survivor pension if married to the deceased for at least 15 years; 40% if married for at least 25 years. An eligible surviving divorced spouse is not entitled to receive the minimum survivor pension or the survivors solidarity grant.

The minimum survivor pension is €438.16 a month if first insured before January 1, 1993; €396.58 a month if first insured after December 31, 1992.

Orphan’s pension: If the deceased was first insured before January 1, 1993, 20% of the insured’s basic pension is paid to each orphan up to age 18 (age 24 if a student, no limit if disabled); 60% for a full orphan. If first insured after December 31, 1992, 25% of the insured’s basic pension is paid to each orphan up to age 18 (age 24 if a student, no limit if disabled); 50% for a full orphan.

The minimum orphan’s pension is €438.16 a month for persons first insured before January 1, 1993; €396.58 a month for persons first insured after December 31, 1992.

Grandchild’s or parent’s pension: If there are no other survivors and the deceased was first insured before January 1, 1993, 20% of the deceased’s pension is paid for a grandchild up to age 18 (age 24 if a student, no limit if disabled), a widowed mother, or a dependent father.

The minimum survivor pension is €438.16 a month.

All survivor benefits combined must not exceed 100% of the deceased’s pension.

Schedule of payments: Twelve payments a year plus three lump-sum payments at Christmas, Easter, and the summer holidays, paid only if the monthly pension is less than €2,500.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Funeral grant: A lump sum of €760 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, administers the program through branch offices for most covered workers.

Unemployment

Regulatory Framework

First law: 1954.


Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations and persons aged 20 to 29 who have never worked.

Exclusions: Self-employed persons.

Special systems for seamen and workers in the printing industry.

Source of Funds

Insured person: 1.83% of covered or gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured before January 1, 1993, are €80.10 a day (€2,432.25 a month); €184.78 a day (€5,543.55 a month) if first insured after December 31, 1992.

Self-employed person: Not applicable.
**Employer:** 3.17% of covered or gross earnings for employees.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured before January 1, 1993, are €80.10 a day (€2,432.25 a month); €184.78 a day (€5,543.55 a month) if first insured after December 31, 1992.

**Government:** A guaranteed annual subsidy.

**Qualifying Conditions**

**Unemployment benefit:** The insured must have at least 125 days of contributions in the last 14 months, excluding working days in the last two months; 200 days in the last two years (for a first-time beneficiary, at least 80 days in each of the last two years). The insured must be capable of and available for work and be registered at an employment office. Unemployment must be involuntary. The insured must be younger than age 65 and not receiving a disability pension.

Young person’s benefit: Must be aged 20 to 29 and have never worked.

**Special unemployment benefit (means-tested):** Paid if not eligible for the unemployment benefit or if the insured is no longer entitled to the unemployment benefit. Must be unemployed with income up to €7,923.70.

**Special seasonal allowance:** Paid to workers in seasonal work.

**Unemployment Benefits**

**Unemployment benefit:** 40% of daily wages or 50% of monthly salary is paid after a six-day waiting period for up to five months if the insured has at least 125 days of work, up to eight months with at least 180 days, up to 10 months with at least 220 days, and up to 12 months with at least 250 days and aged 49 or older.

The minimum daily benefit is €12.45.

Dependent’s allowance: 10% of the insured’s earnings, up to 40%, is paid to each dependent.

Young person’s benefit: Paid for five months at the single-person rate plus a supplement for each child.

**Special unemployment benefit (means-tested):** €16.72 a day is paid for at least 13 days plus a 10% supplement for each dependent.

**Special seasonal allowance:** Paid annually, the lump sum varies according to type of work.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

**Administrative Organization**

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Manpower Employment Organization (http://www.oaed.gr), managed by a tripartite board, administers benefits and employment services through local employment offices.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, collects contributions.

**Family Allowances**

**Regulatory Framework**

**First and current laws:** 1958 and 1999.

**Type of program:** Employment-related system.

**Coverage**

Employees in industry, commerce, and related occupations.

Exclusions: Employed persons covered by approved occupational and public-sector funds providing equivalent benefits and all self-employed persons.

Voluntary coverage is not available.

**Source of Funds**

**Insured person:** 1% of covered or gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are €78.41 a day (€2,058.25 a month). (There are no maximum earnings used to calculate contributions if first insured after December 31, 1992.)

**Self-employed person:** Not applicable.

**Employer:** 1% of covered or gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are €78.41 a day (€2,058.25 a month). (There are no maximum earnings used to calculate contributions if first insured after December 31, 1992.)

**Government:** A guaranteed annual subsidy.

**Qualifying Conditions**

**Family allowances:** The child must be younger than age 18 (age 22 if a student, no limit if disabled), unmarried, and living in Greece or another European Union member country. For full allowances, the parent must have had at least 50 days of work in the preceding year, have received unemployment benefits for at least two months, be unable to work for a continuous period of at least two months, or have been on maternity leave for two months.
Greece

**Family Allowance Benefits**

**Family allowances:** €8.22 a month is paid for one child, €24.65 for two, €55.47 for three, €67.38 for four, and €11.29 for each additional child.

Single parent supplement (means-tested): An additional €3.67 a month per child may be paid if the parent is a widow(er), disabled, or a soldier.

Disabled child supplement: An additional €3.67 a month is paid for each child with a disability.

**Administrative Organization**

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Manpower Employment Organization (http://www.oaede.gr), managed by a tripartite board, administers benefits and employment services through local employment offices.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, collects contributions.