Georgia

Exchange rate: US$1.00 = 2.34 tları.

Old Age, Disability, and Survivors

Regulatory Framework
First law: 1956 (state pensions).
Current laws: 2005 (state pensions), 2005 (state compensation), and 2012 (social package).
Type of program: Universal and social assistance system.

Coverage
Citizens of Georgia; certain individuals granted special status without citizenship; and foreign nationals with at least 10 years of residence.

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

Qualifying Conditions
Old-age state pension (universal): Age 65 (men) or age 60 (women).
Social package disability benefit (social assistance): Paid if the insured is assessed with a Group I (severe) or Group II (moderate or significant) disability.
An authorized medical institution assesses the degree of disability.
Social package survivors benefit (social assistance): Paid to surviving children up to age 18 when the breadwinner dies from an industrial injury, occupational sickness, or a nonwork-related sickness or injury. The benefit is also paid to victims of political repression.
State compensation: Paid to former military personnel, certain civil servants, and certain former elected officials. The benefit is paid when the insured retires, reaches age 65, is assessed with a disability, or dies.

Old-Age Benefits
Old-age state pension (universal): 180 tları a month is paid.
Benefit adjustment: Benefits are adjusted on an ad hoc basis.

State compensation: A lump sum of up to 1,000 tları is shared equally among family members.

Permanent Disability Benefits
Social package disability benefit (social assistance): 180 tları a month is paid for a Group I disability; 100 tları for a Group II disability.
Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor Benefits
Social package survivors benefit (social assistance): 100 tları a month is paid.
Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization
Social Services Agency (http://www.ssa.gov.ge/) provides general supervision and coordination.

Sickness and Maternity

Regulatory Framework
First law: 1964 (health).
Type of program: Employer-liability (cash sickness benefits), social insurance (cash maternity benefits), and social assistance (medical benefits) system.

Coverage
Cash sickness and maternity benefits (employer liability): Employed persons, military personnel, and civil servants.
Maternity benefits (social insurance): Employed women.
Medical benefits (social assistance): Needy residents of Georgia.

Source of Funds
Insured person
Cash sickness benefits (employer liability): None.
Maternity and medical benefits: None.
Self-employed person
Cash sickness benefits (employer liability): None.
Maternity and medical benefits: None.
**Employer**

*Cash sickness benefits (employer liability):* The total cost.

*Maternity and medical benefits:* None.

**Government**

*Cash sickness benefits (employer liability):* None.

*Maternity and medical benefits:* The total cost.

**Qualifying Conditions**

*Cash sickness benefits (employer liability):* Must be in covered employment and obtain a sickness certificate from an authorized doctor or medical institution.

*Cash maternity benefits (social insurance):* There is no minimum qualifying period.

*Medical benefits (social assistance):* Must be assessed as needy.

**Sickness and Maternity Benefits**

*Sickness benefit (employer liability):* 100% of the insured’s daily wage is paid for up to 30 days. A medical commission examination is required for an extension.

*Maternity benefit (social insurance):* 100% of the insured's daily wage is paid, up to a total of 1,000 lari. The benefit is paid for 183 calendar days (200 calendar days if there are complications or multiple births). The insured is entitled to an additional 547 days of unpaid leave.

For the adoption of a child younger than age 1, the benefit is paid for 90 days, starting from the date of the adoption. The insured is entitled to an additional 460 days of unpaid leave.

**Workers’ Medical Benefits**

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to teachers, needy persons, orphans, refugees, and disabled persons under the Universal Healthcare Program. Benefits include outpatient care, emergency care, hospitalization, elective surgery, chemotherapy, hormone and radiation therapy, maternity care, and treatment for certain chronic diseases.

**Dependents’ Medical Benefits**

Medical benefits for dependents are the same as those provided under the Universal Healthcare Program.

**Administrative Organization**

*Cash sickness benefits (employer liability):* Employers provide benefits directly to employees.

*Cash maternity benefits (social insurance):* Social Services Agency (http://www.ssa.gov.ge/) administers the program.

**Medical benefits (social assistance):** Ministry of Labor, Health, and Social Affairs (http://www.moh.gov.ge/) provides general supervision. Clinics, hospitals, and other facilities administered by the Social Service Agency and the Center for Diseases Control and Public Health deliver medical services.

**Work Injury**

**Regulatory Framework**

*First laws:* 1997 (civil code)

*Current laws:* 2010 (labor code) and 2013 (worker’s compensation).

*Type of program:* Employer-liability system.

*Note:* The employer’s liability is determined by a court.

**Coverage**

Employed persons.

Exclusions: Self-employed persons.

**Source of Funds**

*Insured person:* None.

*Self-employed person:* Not applicable.

*Employer:* If the employer is found liable, the total cost of cash and medical benefits.

*Government:* None.

**Qualifying Conditions**

A court determines the benefit amount according to the insured’s degree of disability.

**Temporary Disability Benefits**

The benefit is based on the insured’s average pay in the three months before the temporary disability began (unless otherwise stated in the employment contract).

**Permanent Disability Benefits**

*Permanent disability pension:* A court determines the benefit amount according to the insured's degree of disability.

**Workers’ Medical Benefits**

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to teachers, needy persons, orphans, refugees, and disabled persons under the Universal Healthcare Program. Benefits include outpatient care, emergency care, hospitalization, elective surgery, chemotherapy, hormone and radiation therapy, maternity care, and treatment for certain chronic diseases.
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Survivor Benefits
Survivor pension: A court determines the benefit amount according to the insured’s level of disability.

Administrative Organization
Employers may insure against liability with private insurance companies. If the employer is at fault, the employer provides compensation directly.

Unemployment

Regulatory Framework
The 2010 (labor code) regulates severance pay for employed persons. In the case of termination by the employer, the employer pays one month of average monthly earnings (unless otherwise stated in the employment contract).

Family Allowances

Regulatory Framework
First and current law: 2006 (social assistance).
Type of program: Social assistance system.

Coverage
Permanent residents of Georgia.

Source of Funds
Insured person: None.
Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions
Targeted Social Assistance cash benefit (means tested): Paid to families assessed as needy according to a family rating points system.
The family rating points system takes into account fixed and movable assets, income, benefits, consumption patterns, and other household characteristics such as the presence of elderly or disabled persons and housing conditions.

Family Allowance Benefits
Targeted Social Assistance cash benefit (means tested): 60 lari a month is paid with family rating points up to 30,000; 50 lari a month with 30,001 to 57,000 points; 40 lari a month with 57,001 to 60,000 points; 30 lari a month with 60,001 to 65,000 points; and 10 lari a month for each child up to age 16 with 65,001 to 100,000 points.

Administrative Organization
Social Services Agency (http://www.ssa.gov.ge/) administers the program.