

Portugal

Exchange rate: US\$1.00 = 0.83 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1980 (noncontributory scheme); 1980 (social pension); 1990 (survivor pension); 1994 (survivor benefits); 2007 (general scheme); 2007 (social security system); 2009 (disability); and 2009, 2010, and 2011 (contributory schemes).

Type of program: Social insurance and social assistance system.

Note: In January 2018, a new social assistance disability benefit (social benefit for inclusion) was introduced to replace the disability social pension. Some components of the benefit have not yet been implemented.

Coverage

Social insurance: Employed persons; self-employed persons with gross annual income greater than six times the monthly social benefit rate.

Voluntary coverage for self-employed persons with gross annual income up to six times the monthly social benefit rate and for persons not covered by any other compulsory contributory program.

The monthly social benefit rate is €428.90.

Special systems are being gradually unified with the general system.

Social assistance: Residents of Portugal, including citizens of Australia, Brazil, Canada, Cabo Verde, and the European Union.

Source of Funds

Insured person

Social insurance: 11% of gross monthly earnings.

Of the combined insured person and employer contributions (34.75%), 20.21% finances old-age benefits, 4.29% finances disability benefits, and 2.44% finances survivor benefits.

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

The insured person's contributions also finance sickness and maternity, occupational disease, and unemployment benefits.

Social assistance: None.

Self-employed person

Social insurance: 29.6% of the monthly reference income; 34.75% for special categories of self-employed persons (sole proprietors and owners of Single Member Limited Liability Companies as well as their spouses or partners).

The self-employed person chooses the reference income used to calculate contributions, which can range from one to 11 times the monthly social benefit rate.

The monthly social benefit rate is €428.90.

The self-employed person's contributions also finance sickness and maternity, and occupational disease benefits; for special categories of self-employed persons, the contributions also finance unemployment benefits.

Social assistance: None.

Employer

Social insurance: 23.75% of gross monthly payroll; 10% of the monthly reference income for self-employed persons who are economically dependent on an employer (if he or she receives 80% of total annual income from the employer).

Of the combined insured person and employer contributions (34.75%), 20.21% finances old-age benefits, 4.29% finances disability benefits, and 2.44% finances survivor benefits.

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

The employer's contributions also finance sickness and maternity, occupational disease, and unemployment benefits.

Social assistance: None.

Government

Social insurance: Partially finances the program through a portion of the value-added tax.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Pensão de Velhice, social insurance):

Age 66 and four months with at least 15 calendar years of contributions; age 60 with at least 48 calendar years of contributions (46 calendar years if contributory employment began before age 15); certain workers, such as miners, seamen, fishermen, air traffic controllers, dancers, and dock workers, may retire earlier with at least 15 calendar years of contributions.

The normal retirement age is adjusted annually based on increases in life expectancy.

A qualifying calendar year requires 120 days of registered pay. Calendar years with less than 120 days may be combined to complete a single year. Coverage periods under

other domestic or foreign social security programs may be included with at least one calendar year of registered earnings under the general system.

Employment must cease.

Early pension: Age 60 with at least 40 calendar years of contributions.

Deferred pension: The pension may be deferred until age 70.

Unemployed worker's old-age pension: Age 62 with at least 15 calendar years of contributions and unemployed; or age 57 with at least 22 calendar years of contributions and unemployed. Unemployment must have begun since age 57 (with 15 calendar years of contributions) or age 52 (with 22 calendar years of contributions), and the insured must have exhausted entitlement to unemployment benefits.

Dependent spouse's supplement: Paid to pensioners with a dependent spouse who first received a pension before January 1, 1994.

Long-term care supplement (Complemento por dependência, income tested): Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from severe dementia). For a first-degree dependence, the insured's monthly income must not exceed €600.

The old-age pension is payable abroad.

Old-age social pension (Pensão Social de Velhice, social assistance, means tested): Age 66 and four months and not entitled to receive a contributory old-age benefit.

Means test: Monthly income must not exceed 40% (for a single person) or 60% (for a couple) of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Solidarity supplement (Complemento extraordinário de solidariedade): Paid to persons receiving an old-age social pension.

Long-term care supplement (Complemento por dependência): Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from severe dementia).

The old-age social pension is payable abroad under reciprocal agreement.

Solidarity supplement for the elderly (Complemento Solidário para Idosos, social assistance, means tested): Paid to old-age and survivor pensioners who have reached the normal retirement age; to recipients of the social benefit for inclusion (until September 2018); and to recipients of the disability pension not receiving a social benefit for inclusion (as of October 2018). The insured must

have resided in Portugal for at least six consecutive years before the claim is made.

Means test: Annual income must not exceed €5,175.82 (for a single person) or €9,057.69 (for a couple).

Disability pension (Pensão de Invalidez, social insurance): Must be younger than age 65 and have a total disability (100% assessed loss of earning capacity) with at least three calendar years of contributions or a partial disability (at least a 66.7% assessed loss of earning capacity) with at least five calendar years of contributions.

A qualifying calendar year requires 120 days of registered pay. Calendar years with less than 120 days may be combined to complete a single year. Coverage periods under other domestic or foreign social security programs may be included with at least one calendar year of registered earnings under the general system.

A special disability pension is paid to persons with permanent disabilities who cannot work even with the help of assistive devices.

Long-term care supplement (Complemento por dependência, income tested): Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from severe dementia). For a first-degree dependence, the insured's monthly income must not exceed €600.

The disability pension ceases at age 65 and is replaced by the old-age pension.

Social benefit for inclusion (Prestação Social para a Inclusão, social assistance, means tested): Must be aged 18 to the normal retirement age and assessed with a degree of disability of at least 60%.

Disability supplement (income tested): Must be assessed as needy.

Long-term care supplement (Complemento por dependência): Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from severe dementia).

The social benefit for inclusion is payable abroad under reciprocal agreement.

Survivor pension (Pensão de Sobrevivência, social insurance): The deceased had at least 36 months of contributions at the time of death.

Eligible survivors include a widow(er), ex-spouse, or common-law partner who has cohabited with the deceased for more than two years, and children (including adopted children) younger than age 18 (age 27 if a student; no limit if disabled or if receiving a social pension).

The survivor pension is payable abroad.

Spouse's social pension (Pensão de Viuvez, social assistance, means tested): Paid if the deceased was receiving an old-age or disability social pension.

Means test: Monthly income must not exceed 40% (for a single person) or 60% (for a couple) of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Orphan's social pension (Pensão de Orfandade, social assistance, means tested): Paid if the deceased was receiving an old-age or disability social pension.

Means test: Monthly income must not exceed 40% (for a single person) or 60% (for a couple) of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Death grant (Subsídio por Morte, social insurance): Paid when an insured person dies. The grant may be paid to a widow(er), a partner who has cohabitated with the deceased for more than two years, a divorced spouse receiving alimony, a child up to age 18 (age 27 if a student; no limit if disabled) or a dependent stepchild up to age 18, a parent, a grandparent, or to the next of kin.

The death grant is payable abroad under reciprocal agreement.

Funeral grant (Subsídio de Funeral, social assistance, means tested): Paid to the person who paid for the funeral if he or she is not entitled to receive a death grant. The deceased must have been a resident of Portugal.

Old-Age Benefits

Old-age pension (Pensão de Velhice, social insurance): 2% of reference earnings for each calendar year of contributions is paid with less than 21 calendar years of contributions; with at least 21 calendar years of contributions, the percentage of reference earnings paid for each calendar year of contributions, up to 40 years, varies depending on the reference earnings (from 2% to 2.3% of reference earnings based on five earnings brackets).

Reference earnings are the insured's average monthly earnings for all calendar years of contributions, up to 40 years.

The minimum monthly old-age pension is a fixed monthly amount that varies depending on the insured's calendar years of contributions (ranging from €269.08 with up to 15 calendar years of contributions to €389.34 with at least 31 calendar years).

The maximum old-age pension is 92% of the reference earnings used to calculate the pension.

Early pension: The pension is reduced by 0.5% for each calendar month the pension is claimed before the normal retirement age. (For each calendar year of contributions greater than 40 calendar years, four months of reductions are waived.) The early pension amount is also multiplied by the financial sustainability factor.

The financial sustainability factor is the average life expectancy at age 65 in 2000 divided by the average life expectancy at age 65 in the year before the pension is claimed.

Deferred pension: The pension is increased for each calendar month of contributions from the normal retirement age to age 70 (from 0.33% a month with 15 to 24 calendar years of contributions to 1% a month with at least 40 calendar years of contributions) plus 0.65% for each calendar month from the eligibility age for an early pension without a reduction and the normal retirement age.

Unemployed worker's old-age pension: If aged 62 or older with at least 15 calendar years of contributions, the pension is calculated in the same way as the old-age pension. If aged 57 or older with at least 22 calendar years of contributions, the pension is reduced by 0.5%.

Dependent spouse's supplement: €37.80 a month is paid.

Long-term care supplement (Complemento por dependência, income tested): €103.51 a month is paid for a first-degree dependence; €186.31 for a second-degree dependence.

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

Benefit adjustment: Benefits are adjusted annually based on changes in the gross domestic product (GDP) growth rate and the consumer price index without housing.

Old-age social pension (Pensão Social de Velhice, social assistance, means tested): €207.31 a month (plus additional payments in July and December) is paid.

Solidarity supplement (Complemento extraordinário de solidariedade): €18.02 a month is paid if younger than age 70; €36.02 if aged 70 or older.

Long-term care supplement (Complemento por dependência): €93.15 a month is paid for a first-degree dependence; €175.96 for a second-degree dependence.

Solidarity supplement for the elderly (Complemento Solidário para Idosos, social assistance, means tested): The annual supplement is the difference between the insured's annual income and the annual supplement threshold.

The annual supplement threshold is €5,175.82 (for a single person) or €9,057.69 (for a couple).

Benefit adjustment: Benefits are adjusted annually based on changes in the GDP growth rate and the consumer price index without housing.

Permanent Disability Benefits

Disability pension (Pensão de Invalidez, social insurance): 2% of reference earnings for each calendar year of contributions is paid with less than 21 calendar years of contributions; with at least 21 calendar years of contributions, the percentage of reference earnings paid for each calendar year of contributions, up to 40 years, varies

depending on the reference earnings (from 2% to 2.3% of reference earnings based on five earnings brackets).

Reference earnings are calculated as the average monthly earnings for all years of coverage, up to 40 years.

The minimum disability pension is a fixed monthly amount depending on the number of calendar years of contributions, from €269.08 with less than 15 calendar years of contributions to €389.34 with 31 years or more.

The maximum disability pension is 92% of the reference earnings used to calculate the pension.

Long-term care supplement (Complemento por dependência, income tested): €103.51 a month is paid for a first-degree dependence; €186.31 for a second-degree dependence.

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

Benefit adjustment: Benefits are adjusted annually based on changes in the GDP growth rate and consumer's price index without housing.

Social benefit for inclusion (Prestação Social para a Inclusão, social assistance, means tested): The social benefit for inclusion consists of three components: A basic social benefit, a supplement (paid as of October 2018), and a top-up benefit (paid as of October 2018).

The monthly amount of the basic social benefit varies depending on the beneficiary's degree of disability and reference income, and an annual reference value of the base component.

The maximum basic social benefit is €264.32 (2017).

Disability supplement (income tested): A monthly supplement is paid based on the beneficiary's household income.

Long-term care supplement (Complemento por dependência): €93.15 is paid for a first-degree dependence; €175.96 for a second-degree dependence.

Benefit adjustment: Benefits are adjusted annually based on changes in the GDP growth rate and the consumer price index without housing.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência, social insurance)

Spouse's pension (Pensão de viuvez): 60% of the social insurance old-age or disability pension the deceased received or was entitled to receive (70% if both a widow(er) and a divorced spouse are eligible) is paid. For a widow(er) younger than age 35, the pension is paid for five years or, if the widow(er) has a child, until the youngest child is no longer entitled to receive an orphan's pension. There is no limit if the widower(er) has a total disability or is aged 35 or older.

Orphan's pension (Pensão de orfandade): 20% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for one eligible child; 30% for two children; 40% for three or more children. The pension is doubled for full orphans.

Other eligible survivor's pension (Pensão para os ascendentes a cargo do beneficiário falecido): If there are no other eligible survivors, 30% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for one eligible parent or grandparent; 50% for two; 80% for three.

The maximum combined survivor benefit is 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive.

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

Spouse's social pension (Pensão Social de Velhice, social assistance, means tested): 60% of the monthly social pension is paid.

The monthly social pension is €207.01.

Orphan's social pension (Pensão de Orfandade, social assistance, means tested): 20% of the monthly social pension is paid for one eligible child; 30% for two children; 40% for three or more children. The pension is doubled for full orphans.

The monthly social pension is €207.01.

Death grant (Subsídio por Morte, social insurance): A lump sum of three times the monthly social benefit rate is paid.

The monthly social benefit rate is €428.90.

Benefit adjustment: Benefits are adjusted annually based on changes in the GDP growth rate and the consumer price index without housing.

Funeral grant (Subsídio de Funeral, social assistance, means tested): A lump sum of €214.93 is paid.

Administrative Organization

Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>) provides general supervision through the State Secretariat for Social Security.

Social Security Institute (<http://www.seg-social.pt/>) administers the program through the National Pension Center.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip/>) collects and manages contributions.

Sickness and Maternity

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1979 (National Health Service); 1990 (Framework Law on Health); 2004, 2005, 2009 (sickness); 2007 (social security); 2009 (contributory schemes); 2009 (parental benefits); 2010 (means test); and 2011 (copayments).

Type of program: Universal (medical benefits), social insurance (cash benefits), and social assistance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Portugal, including illegal immigrants.

Cash sickness benefit (Subsídio de Doença, social insurance): Employed and self-employed persons, including household workers.

Voluntary coverage for certain categories of persons not covered by any other compulsory contributory program.

Cash maternity, paternity, and adoption benefits (Subsídio Parental; Subsídio por Adoção; social insurance): Employed and self-employed persons.

Exclusion: Short-term workers with up to 70 days of employment a year with the same employer.

Voluntary coverage for certain categories of persons not covered by any other compulsory contributory program.

Cash maternity, paternity, and adoption benefits (Subsídio Social Parental; Subsídio Social por Adoção; social assistance): Needy residents of Portugal.

Source of Funds

Insured person

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Of the combined insured person and employer contributions (34.75%), 1.41% finances sickness benefits and 0.76% finances maternity benefits.

Social assistance: None.

Self-employed person

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Of the total self-employed person's contribution, a portion finances sickness and maternity benefits.

Social assistance: None.

Employer

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Of the combined insured person and employer contributions (34.75%), 1.41% finances sickness benefits and 0.76% finances maternity benefits.

Social assistance: None.

Government

Universal: The total cost.

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (Subsídio de Doença, social insurance): Must have at least six months of contributions, including 12 days of paid or credited contributions in the four months before the month in which the incapacity began.

Contributions may be credited for periods the insured received cash sickness, maternity, paternity, or adoption benefits and for compulsory military or community service.

Cash maternity, paternity, and adoption benefits (Subsídio Parental; Subsídio por Adoção; social insurance): Must have at least six months of contributions. For an adoption, the child must be younger than age 15. A disabled or sick child allowance is also paid to grandparents if the child's parent is younger than age 16 and lives at home.

Maternity risk allowance (Subsídio por Risco Clínico durante a Gravidez, social insurance): Paid for an at-risk pregnancy to insured women with at least six months of contributions before ceasing work because of the pregnancy. A medical certification is required.

Special maternity social allowance (Subsídio por Riscos Específicos, social insurance): Must have at least six months of contributions and work at night or be exposed to workplace health and safety risks, and be pregnant, recently have given birth, or be breastfeeding an infant.

Grandparent's benefit (Subsídio para Assistência a Neto, social insurance): Must have at least six months of contributions, the adolescent parent must be younger than age 16, and the child must live with the grandparents.

Disabled or sick child allowance (Subsídio para Assistência a Filho, social insurance): Paid to a parent with at least six months of contributions who takes care of a child due to sickness or accident. Both parents must be working.

Cash maternity, paternity, and adoption benefits (Subsídio Social Parental; Subsídio Social por Adoção, social assistance, means tested): Must not qualify for social insurance maternity or paternity benefits.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate, and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Prenatal family allowance (Abono de Família Pré-natal, social assistance, means tested): Paid to a resident pregnant mother from the 13th week of the pregnancy for six months or until childbirth. Must provide a medical certificate.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed €101,116.80.

Maternity risk social allowance (Subsídio Social por Risco Clínico durante a Gravidez, social assistance, means tested): Paid for at-risk pregnancies to women who do not qualify for social insurance benefits. A medical certification is required stating the length of the leave.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Special maternity allowance (Subsídio Social por Riscos Específicos, social assistance, means tested): Paid to a resident mother not entitled to the social insurance special maternity allowance who works at night or is exposed to workplace health and safety risks, and is pregnant, recently gave birth, or breastfeeds an infant.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Sickness and Maternity Benefits

Sickness benefit (Subsídio de Doença, social insurance): 55% of the insured's average daily earnings is paid for the first 30 days of incapacity; 60% from the 31st day up to the 90th day; 70% from the 91st day up to the 365th day; thereafter, 75%.

If the insured's monthly reference salary is €500 or less, if the insured has three or more children up to age 16 (age 24 if receiving family allowances), or if the insured receives family allowances (abono de família), 60% of the insured's average daily earnings is paid for the first 30 days of

incapacity; 65% from the 31st day up to the 90th day; 70% from the 91st day up to the 365th day; thereafter, 75%.

For tuberculosis, 80% of the insured's average daily earnings is paid if the insured has two dependents; 100% with three or more dependents.

The benefit is paid after a three-day waiting period (30 days for self-employed persons; no waiting period for hospitalization, tuberculosis, or during the postpartum period).

The benefit is paid for up to 1,095 days (365 days for self-employed persons); no limit for tuberculosis.

Average daily earnings are the insured's average net daily earnings (minus social insurance contributions and taxes) in the six months before the two months before the incapacity began.

The minimum sickness benefit is 30% of the monthly social benefit rate or 100% of the insured's average daily earnings, whichever is lower.

The monthly social benefit rate is €428.90.

The maximum sickness benefit is 100% of the insured's average daily earnings used for cash sickness benefit calculation.

Maternity and paternity benefit (Subsídio Parental, social insurance): 100% of the insured's average daily earnings is paid to an insured mother and father for a shared total of 120 days (may be extended for 30 days if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births). The insured can opt for a 150-day leave period paid at 80% of average daily earnings (may be extended for 30 days at 83% if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births).

In the event of clinical risk or voluntary interruption of pregnancy, 14 to 30 days of benefits are paid (may be extended for clinical risk).

Average daily earnings are the insured's average net daily earnings in the six months before the two months before the expected date of childbirth.

The benefit is paid exclusively to the mother for a minimum period of up to 72 days (30 optional days before and 42 compulsory days after childbirth for employed mothers; 42 days after childbirth for nonemployed mothers).

The benefit must be paid to the father for at least 15 days (five days immediately after childbirth and ten days in the 30 days following childbirth); may be extended by two days for each child for multiple births.

The benefit may be paid for up to an additional three months.

If one parent is unable to take leave due to physical or mental illness or death, 100% of the that parent's benefit is paid to the other parent.

The daily minimum maternity and paternity benefit is 80% of 1/30 of the monthly social benefit rate (40% for an extended benefit).

The monthly social benefit rate is €428.90.

Adoption benefit (Subsídio por Adoção, social insurance): 100% of the insured's average daily earnings is paid to an insured mother and father for a shared total of 120 days (may be extended for 30 days if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births). The insured can opt for a 150-day leave period paid at 80% of average daily earnings (may be extended for 30 days at 83% if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births).

Average daily earnings are the insured's average net daily earnings in the six months before the two months before the adoption.

The benefit may be paid for up to an additional three months.

The daily minimum benefit is 80% of 1/30 of the monthly social benefit rate (40% for an extended benefit).

The monthly social benefit rate is €428.90.

Maternity risk allowance (Subsídio por Risco Clínico durante a Gravidez, social insurance): 100% of the insured's average daily earnings is paid to an insured mother; the duration is determined by the medical certificate.

Average daily earnings are based on the insured's average net daily earnings in the six months before the two months before the expected date of childbirth.

Special maternity allowance (Subsídio por Riscos Específicos, social insurance): 65% of the insured's average daily earnings is paid.

Average daily earnings are based on the insured's average net daily earnings in the six months before the last two months before the expected date of childbirth.

The daily minimum special maternity allowance is 80% of 1/30 of the monthly social benefit rate (40% for an extended benefit).

The monthly social benefit rate is €428.90.

Grandparent's benefit (Subsídio para Assistência a Neto, social insurance): 100% of the insured's average daily earnings is paid to the grandparents for up to a shared total of 30 days after childbirth; 65% of the insured's average daily earnings for up to 30 days a year for the sickness or accident of a dependent grandchild younger than age 18 (no limit if disabled).

Average daily earnings are the insured's average net daily earnings in the six months before the two months before the expected date of childbirth.

Disabled or sick child allowance (Subsídio para Assistência a Filho, social insurance): 65% of the insured's average daily earnings is paid for up to 30 days a year to each sick or injured child (or stepchild) younger than age 12 (no limit for a child with disability) in need of care and living with the insured; 15 days for children aged 12 to 18 (at any age if dependent and living at home). The benefit period is increased by one day for each additional child. For a child with a serious disability or chronic illness, the allowance is paid for up to six months; may be extended for up to four years.

Average daily earnings are the insured's average net daily earnings in the six months before the two months before the month the incapacity began.

Maternity, paternity, and adoption benefits (Subsídio Social Parental, Subsídio Social por Adoção, social assistance, means tested): 80% of the daily social benefit rate is paid for a 120-day parental leave period; 64% for a 150-day parental leave period; 66% for a 180-day shared leave period.

The monthly social benefit rate is €428.90.

Prenatal family allowance (Abono de Família Pré-natal, social assistance, means tested): €95.08 to €146.42 a month is paid for one eligible child for six months; €190.16 to €292.84 for twins; and €285.24 to €439.26 for triplets; the benefit is increased by 35% for single parents. The allowance varies depending on the income bracket.

Maternity risk social allowance (Subsídio Social por Risco Clínico durante a Gravidez, social assistance, means tested): 80% of the daily social benefit rate is paid.

The monthly social benefit rate is €428.90.

Special maternity social allowance (Subsídio Social por Riscos Específicos, social assistance): 80% of the daily social benefit rate is paid.

The monthly social benefit rate is €428.90.

Workers' Medical Benefits

The National Health Service (NHS) provides medical services through hospitals, local health services, health centers, and groups of health centers. Benefits include general and specialist care, maternity care, hospitalization, surgery, approved medications, transportation, and long-term care.

Cost sharing: Patients pay €4.50 for a general practitioner visit; €3.50 for a nurse (€4.50 at the hospital); €7.00 for a specialist; €9.00 (€9.50 primary care) for a home visit; and €14.00 for an emergency visit in NHS hospitals. There is no cost sharing for certain groups, including pregnant women, minors, certain needy persons, and certain unemployed persons.

No cost sharing for hospitalisation.

The government pays a portion of the cost of certain medicine; the total cost for listed essential medicine (such as insulin and immunomodulators). Needy elderly people may

be fully reimbursed for dentures, medicine, glasses, and contact lenses.

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, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>), through the State Secretariat for Social Security, provides general supervision.

Social Security Institute (<http://www.seg-social.pt/>) administers the cash benefits.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.

Regional health administrations administer the medical benefits and are supervised by the Ministry of Health.

Work Injury

Regulatory Framework

First law: 1913.

Current law: 2009 (work injury and occupational diseases).

Type of program: Social insurance (occupational diseases) and employer-liability (work injury) system.

Coverage

Employed and self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

Social insurance (occupational diseases): See source of funds under Old Age, Disability, and Survivors.

Employer liability (work injury): None.

Self-employed person

Social insurance (occupational diseases): See source of funds under Old Age, Disability, and Survivors.

Employer liability (work injury): The total cost (pays insurance premiums to a private carrier).

Employer

Social insurance (occupational diseases): See source of funds under Old Age, Disability, and Survivors.

Employer liability (work injury): The total cost (pays insurance premiums to a private carrier).

Government

Social insurance (occupational diseases): None.

Employer liability (work injury): None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

70% of the insured's reference earnings is paid for the first 12 months; thereafter, 75%. The benefit is paid until full recovery or certification of permanent total disability.

Reference earnings are based on the insured's gross annual wage.

The minimum reference earnings to calculate benefits are three times the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Partial disability: 70% of the insured's lost earning capacity is paid.

Permanent Disability Benefits

Permanent disability pension (social insurance and employer liability): For a total (100%) assessed loss of work capacity, 80% of the insured's reference earnings plus 10% for each dependent, up to 100%, is paid. For a total assessed loss of work capacity in the usual profession, 50% to 70% of the insured's reference earnings is paid, depending on the insured's residual earning capacity.

Reference earnings are based on the insured's gross annual wage.

Partial disability: For an assessed loss of working capacity of at least 30% but less than total, 70% of the insured's lost earning capacity is paid annually; for an assessed loss of work capacity of less than 30%, a lump sum is paid.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência, social insurance and employer liability)

Spouse's pension (Pensão de viuvez): 30% of the deceased's reference earnings is paid to a widow(er), partner, or divorced spouse; 40% if the beneficiary is aged 65 or older or disabled.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational disease).

Orphan's pension (Pensão de orfandade): 20% of the deceased's reference earnings is paid for one child younger than age 18 (age 22 if in secondary education; age 25 if in higher education; no limit if disabled); 40% for two

children; 50% for three or more children. Full orphans receive double benefits, up to 80% of the deceased's earnings.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational disease).

Parent's pension (Pensão para os ascendentes a cargo do beneficiário falecido): 10% of the deceased's reference earnings is paid to each surviving parent, up to a total of 30%.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational disease).

Funeral grant (Subsídio por Despesas de Funeral, social insurance and employer liability): The cost of the funeral is paid, up to four times 1.1 times the monthly social benefit rate; the grant is doubled if transportation costs are necessary.

The monthly social benefit rate is €428.90.

Death grant (Subsídio por Morte, social insurance and employer liability): A lump sum of 12 times 1.1 times the monthly social benefit rate is paid (50% to the widow(er) and 50% to the children; 100% with only one dependent survivor).

The monthly social benefit rate is €428.90.

Certain other allowances are paid under certain conditions, such as the need for constant attendance or training.

Administrative Organization

Work Injury: Ministry of Finance (<https://www.portugal.gov.pt/>), through the Insurance and Pension Funds Supervision Authority (ASF), provides general supervision.

Insurance companies manage work accident insurance policies.

Occupational disease: Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>) provides general supervision of the program.

Social Security Institute (<http://www.seg-social.pt/>), through the National Occupational Disease Insurance Fund, administers the program.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.

Unemployment

Regulatory Framework

First law: 1975.

Current laws: 2006 and 2010 (unemployment), 2009 (contributory schemes), and 2010 (means test).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons; previously disabled persons reassessed as capable of work; and certain categories of self-employed persons, including sole proprietors and owners of Single Member Limited Liability Companies and their spouses or partners, and persons who are economically dependent on an employer (if he or she receives 80% of total annual income from the employer).

Source of Funds

Insured person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Of the combined insured person and employer contributions (34.75%), 5.14% finances unemployment benefits.

Social assistance: None.

Self-employed person

Social insurance: Of the total contribution to Old Age, Disability, and Survivors (see above), a portion finances unemployment benefit.

Social assistance: None.

Employer

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Of the combined insured person and employer contributions (34.75%), 5.14% finances unemployment benefits.

10% of reference income for self-employed persons who are economically dependent on an employer (if he or she receives more than 80% of total annual income from the employer or 7% for the other situations).

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Unemployment benefit (Subsídio de Desemprego, social insurance): Must have at least 360 days of contributions in the 24 months before unemployment (720 days in

the last 48 months if self-employed), register at an employment office, and be capable of and available for work. Unemployment must be involuntary.

Unemployment social benefit (Subsídio Social de Desemprego, social assistance, means tested): Must have at least 180 days of contributions in the 12 months before unemployment and be ineligible for or have exhausted unemployment benefits. The insured must register at an employment office and be capable of and available for work. Unemployment must be involuntary.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the value of the monthly social benefit rate and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Part-time unemployment benefit (Subsídio de Desemprego Parcial, social insurance): The insured must receive unemployment benefits and work part-time from 20% to 70% of normal weekly working time with earnings less than the unemployment benefit.

Unemployment Benefits

Unemployment benefit (Subsídio de Desemprego, social insurance): 65% of the insured's average earnings is paid for the first 180 days. The benefit is increased by 10% if both household members (spouses or common law partners) are receiving unemployment benefits and have dependent children.

Average earnings are the insured's earnings in the 12 months before the two months before the month unemployment began.

For self-employed persons, 65% of the reference earnings (based on earnings from one to 11 times the monthly social benefit rate) multiplied by the percentage of the insured's level of economic dependency is paid.

The monthly social benefit rate is €428.90.

The minimum monthly unemployment benefit is the monthly social benefit rate.

The maximum monthly unemployment benefit is 2.5 times the monthly social benefit rate or 75% of the net amount of the reference earnings used for the calculation of the unemployment benefit (for self-employed persons).

The net amount of the reference earnings used for the calculation of the unemployment benefit for self-employed persons is the net monthly income.

The duration of benefits depends on the insured's age and the number of months with registered earnings since the last period of unemployment. For insured persons up to age 29, from 150 up to 330 days (30 extra days for every five years of registered earnings in the last 20 years); if aged 30 to 39, from 180 up to 420 days (30 extra days for every five years of registered earnings in the last 20 years);

if aged 40 to 49, from 210 up to 540 days (45 extra days for every five years of registered earnings in the last 20 years); if aged 50 or older, from 270 up to 540 days (60 extra days for every five years of registered earnings in the last 20 years).

If the insured had 450 days of contributions by March 31, 2012, the benefit is paid for a period ranging from 270 to 900 days for the first period of unemployment.

See Old Age, Disability, and Survivors for early old-age pension for long-term unemployed persons.

Unemployment social benefit (Subsídio Social de Desemprego, social assistance, means tested): 80% of the monthly social benefit rate is paid to a single person; 100% with dependents.

The monthly social benefit rate is €428.90.

The duration of benefits depends on the beneficiary's age when contributory unemployment benefits cease. If aged 40 or older, the duration is the same as the social insurance unemployment benefit; if under age 40, the duration is half of the social insurance unemployment benefit.

The social assistance unemployment benefit may be renewed until early retirement age provided the insured became unemployed at age 52 or later.

Part-time unemployment benefit (Subsídio de Desemprego Parcial, social insurance): The benefit is the difference between 135% of the unemployment benefit and the value of earnings from part-time work. The benefit is paid for the same duration as the social insurance unemployment benefit.

Administrative Organization

Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>) provides general supervision through the State Secretariat for Solidarity and Social Security and the State Secretary for Employment.

Social Security Institute (<http://www.seg-social.pt/>) administers the program.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.

Employment centers review claimants' eligibility.

Family Allowances

Regulatory Framework

First law: 1942.

Current laws: 1997, 1999, and 2003 (family benefits); 2007 (social security); and 2010 (means test).

Type of program: Social insurance and social assistance system.

Note: In October 2017, the Social Benefit for Inclusion replaced the Lifelong Allowance (Subsídio Mensal Vitalício). See Old Age, Disability, and Survivors.

Coverage

Citizens of Portugal, foreign citizens, refugees, and noncitizen residents of Portugal.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (Abono de Família para Crianças e Jovens, social assistance, means tested): Paid for children younger than age 16 (age 24 if a student) who are not in gainful activity.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate, and annual household reference income must not exceed €9,006.90 (or €15,011.50 for children up to 36 months).

The monthly social benefit rate is €428.90.

Constant-attendance supplement (Subsídio por assistência de terceira pessoa): Paid for each child with a disability who requires the constant attendance of others to perform daily functions.

Education supplement (Montante adicional): Paid each September to help with school fees for children aged 6 to 16 in low-income households.

Education allowance (Bolsa de estudo): Paid to secondary school students younger than age 18 in households with total annual income less than €6,004.60.

Disability supplement (Bonificação por Deficiência, social insurance and social assistance): Paid for financially dependent family members younger than age 24 with an assessed physical or mental disability. The disabled dependent must not work under the compulsory social insurance system.

For the social insurance benefit, 12 months of contributions in the last 14 months are required.

For the social assistance benefit, the disabled dependent must not work under the compulsory social insurance system and monthly family income must be less than 1.5 times the monthly social benefit rate or the individual monthly income must not exceed €128.67.

The monthly social benefit rate is €428.90.

Special education allowance (Subsídio de educação especial): Paid to children with a disability younger than age 24 attending special education or private school, kindergarten, or receiving support from a specialized institution.

Minimum income (Rendimento Social de Inserção, social assistance, means tested): Paid to needy families.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 60 times the monthly social benefit rate, and monthly household per capita income must not exceed €183.84 for a single person plus €128.69 for each additional adult and €91.92 for each dependent child.

The monthly social benefit rate is €428.90.

Family Allowance Benefits

Family allowances (Abono de Família para Crianças e Jovens, social assistance, means tested): An allowance is paid depending on the reference family income and the age of each eligible child.

Reference family income is calculated by dividing the total income of all working family members by the number of eligible children plus one. Reference income is grouped into five levels indexed to the monthly social benefit rate.

The monthly social benefit rate is €428.90.

If the reference family income is up to 50% of the monthly social benefit rate multiplied by 14, €146.42 a month is paid for each child up to age 12 months; €73.21 to €146.41 a month is paid for each child aged 12 to 36 months, depending on the number of children; and €36.60 a month for each child older than age 36 months.

Eligible children aged 6 to 16 receive an additional payment each September toward education fees.

If the reference family income is 51% to 100% of the monthly social benefit rate multiplied by 14, €120.86 a month is paid for each child up to age 12 months; €60.43 to €120.87 a month for each child aged 12 to 36 months, depending on the number of children; and €30.22 a month for each child older than age 36 months. If the reference family income is 101% to 150% of the monthly social benefit rate multiplied by 14, €95.08 a month is paid for each child up to age 12 months; €49.93 to €104.62 a month for each child aged 12 to 36 months, depending on the number of children; and €27.35 a month for each child older than age 36 months.

For families whose income is 151% to 250% of the monthly social benefit rate multiplied by 14, an amount of €18.91 is paid for each child older than age 36 months.

Constant-attendance supplement (Subsídio por assistência de terceira pessoa): €101.68 a month is paid for each eligible child.

Education supplement (Montante adicional): An additional family allowance benefit is paid in September.

Education allowance (Bolsa de estudo): If the reference family income is 51% to 100% of the monthly social benefit rate times 14, €36.60 a month is paid (€49.41 to single-parent families); if the reference family income is from 101% to 150% of the monthly social benefit rate times 14, €30.22 a month is paid (€40.80 to single-parent families).

Disability supplement (Bonificação por Deficiência, social insurance and social assistance): €61.57 a month is paid for each eligible child up to age 14 (€83.12 for single-parent family); €89.67 a month for each child aged 14 to 18 (€121.05 for single-parent family); €120.04 a month for each child aged 18 to 24 (€162.05 for single-parent family).

Special education allowance (Subsídio de educação especial): A variable amount is paid depending on household income.

Minimum income (Rendimento Social de Inserção, social assistance, means tested): The difference between the minimum monthly income and the monthly household income per capita is paid for 12 months.

The minimum monthly income is €186.68.

Administrative Organization

Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>), through the State Secretariat for Solidarity and Social Security, provides general supervision.

Social Security Institute (<http://www.seg-social.pt/>) administers the programs. Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.