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

Old Age, Disability, and Survivors

Regulatory Framework
First law: 1922.
Current laws: 2010 (social benefits), implemented in 2012; and 2012 (social insurance), implemented in 2013.
Type of program: Social insurance and social assistance system.

Coverage
Social insurance: Employed persons; self-employed persons, including farmers; and recipients of unemployment benefits.
Voluntary coverage for permanent residents aged 15 or older not covered by compulsory insurance, certain categories of workers with low salaries, part-time workers, recipients of survivor and occupational pensions, and citizens of Slovenia working abroad.
Social assistance: Residents of Slovenia, including foreigners with permanent residence.

Source of Funds
Insured person
Social insurance: 15.5% of gross earnings; the voluntarily insured pay 24.35% of assessed income. (Contribution rates may vary in certain cases.)
The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points a year until reaching 60% by 2021) of the insured’s average monthly wage in the last year.
There are no maximum earnings used to calculate contributions.
The minimum assessed income used to calculate contributions for voluntarily insured persons is 60% of the insured’s average monthly wage over the last year for which information is known.
Social assistance: None.
Self-employed person
Social insurance: 24.35% of assessed income; certain farmers contribute 15.5% of assessed income.
Assessed income is 75% of the profit made in the last year.
The minimum monthly assessed income used to calculate contributions is 60% of the insured’s average monthly wage in the last year.
The maximum monthly assessed income used to calculate contributions is 3.5 times the insured’s average monthly wage in the last year.
Social assistance: None.

Employer
Social insurance: 8.85% of gross payroll. (Contribution rates may vary in certain cases.)
The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points a year until reaching 60% by 2021) of the insured’s average monthly wage in the last year.
There are no maximum earnings used to calculate contributions.
Social assistance: None.

Government
Social insurance: Covers the cost for certain groups, including unemployed persons, beneficiaries of the parental allowance, war veterans, police personnel, and former military personnel; covers any deficit in the event of an unforeseen decline in contributions; finances social assistance benefits; contributes as an employer, including for farmers who are mandatorily or voluntarily insured.
Social assistance: The total cost.

Qualifying Conditions
Old-age pension (social insurance): Age 65 with at least 15 years of paid or credited contributions (including purchased contributions); age 64 (women, rising to age 64 and 6 months in 2019) with at least 20 years of paid or credited contributions (including purchased contributions) (being phased out in 2020); age 60 with at least 40 years of paid or credited contributions (excluding purchased contributions).
An insured person may purchase up to five years of contributions to qualify for or increase the amount of an old-age pension.
Early pension: Age 60 (men) or age 59 and 8 months (women, rising to age 60 in 2019) with at least 40 years of paid or credited contributions (excluding purchased contributions).
Employment must cease.
Deferred pension: The pension may be deferred if the insured is aged 60 or older with at least 40 years of paid or credited contributions (excluding purchased contributions).
There is no age limit.
Partial pension: A reduced pension is paid if the insured continues to work part time.
The old-age pension is payable abroad under reciprocal agreement.

Disability pension (social insurance): Must be assessed with a total loss of work capacity (total disability) and have at least three months of paid or credited contributions or been insured when the disability began if younger than age 21; at least 25% of the total possible years of paid or credited contributions (15 years) if aged 21 to 29; or at least 33.3% (20 years) if aged 30 or older. There is no minimum qualifying period if the disability is the result of a work injury or occupational disease.

Contributions may be credited for each complete contributory week the insured received the maternity or sickness benefit and for periods of occupational rehabilitation. If the disability began before age 60, contributions may be credited for 66.7% of the period from the date the disability began to age 60 and 50% of the period from age 60 to age 65. If the disability began after the insured reached age 60, contributions may be credited for 50% of the period from the date the disability began to age 65. In addition, for persons with a loss of work capacity of at least 70%, an additional 25% of compulsory paid contributions are credited.

Partial disability: Paid for a greatly reduced capacity for the usual or similar work (partial disability). Must meet the contribution requirement for the full disability pension.

A board of medical examiners of the Institute of Pension and Invalidity Insurance of Slovenia assesses and reviews the disability.

Constant-attendance allowance: Paid to permanent residents of Slovenia who require the constant attendance of others to perform daily functions.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (social insurance): The deceased received or was entitled to receive an early, old-age, or disability pension. There is no minimum qualifying period if the death was the result of a work injury or occupational disease.

Eligible survivors include a widow(er) or cohabitating partner aged 56 or older (gradually rising by six months a year until reaching age 58 by 2022) (at any age if the deceased was disabled at the time of death or in the year before death); children younger than age 15 (age 26 if a student); a dependent mother or father aged 60 or older; and dependent stepchildren, grandchildren, and orphans. At any age if incapable of work.

The pension ceases if the surviving spouse remarries before age 60 (widower) or age 59 and 8 months (widow, gradually rising by four months a year until reaching age 60), except if assessed with a total incapacity for work.

The survivor pension is payable abroad under reciprocal agreement.

Death benefit (social assistance, income tested): Paid to a dependent family member when the insured dies.

Income test: The maximum assessed income varies depending on family composition, from €484.97 for a single person (€566.02 from June 1, 2018) to €1,077.06 for a couple with two children (€1,282.21 from June 1, 2018).

Funeral allowance (social assistance, income tested): Paid to the family member who paid for the insured’s funeral with an assessed income of up to €617 for a single person and €925 for a family, depending on family composition.

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is 26% (men) or 29% (women) of the insured’s average adjusted earnings for the first 15 years of 40 years of paid or credited contributions (including purchased contributions) plus 1.25% (men) or 1.38% (women, falling to 1.3% in 2020 and to 1.25% in 2023) of average adjusted earnings for each additional year of paid or credited contributions (including purchased contributions).

Average adjusted earnings are the insured’s average monthly earnings in the best consecutive 24-year period of contributions after January 1, 1970. The insured’s earnings used to calculate benefits are adjusted based on changes in average wages.

The minimum monthly average adjusted earnings used to calculate benefits are €797.16.

The maximum monthly average adjusted earnings used to calculate benefits are €3,188.64.

Early pension: The pension is reduced by 0.3% for each month it is claimed before age 65.

Deferred pension: The pension is increased by 1% for every three months of paid or credited contributions (excluding purchased contributions) beyond age 60 (men) or age 59 and 8 months (women) with at least 40 years of paid or credited contributions (excluding purchased contributions), for up to three years. The worker may remain in the labor force indefinitely.

Partial pension: Calculated based on an early or old-age pension and in proportion to the reduction in working time. The pension is increased by 5% up to the age 65.

Benefit adjustment: Benefits are adjusted once a year based on changes in the national average gross monthly wage and the average change in consumer prices.

Permanent Disability Benefits

Disability pension (social insurance): The monthly pension is 26% (men) or 29% (women) of the insured’s average adjusted earnings for the first 15 years of paid or credited contributions plus 1.25% (men) or 1.38% (women) of average adjusted earnings for each additional year of paid or credited contributions.
Average adjusted earnings are the insured’s average monthly earnings in the best consecutive 24-year period of contributions after January 1, 1970. The insured’s earnings used to calculate benefits are adjusted based on changes in average wages.

If the disability began before age 60, contributions are credited for 66.7% of the period from the date the disability began to age 60 and 50% of the period from age 60 to age 65. If the disability began after the insured reaches age 60, contributions are credited for 50% of the period from the date the disability began to age 65.

The minimum monthly disability pension for a disability that began before age 65 is 36% (men) or 39% (women) of the insured’s average adjusted earnings. The minimum monthly disability pension for a disability that began at age 65 or older is 26% (men) and 29% (women) of the insured’s average adjusted earnings.

Average adjusted earnings are the insured’s average monthly earnings in the best consecutive 24-year period of contributions after January 1, 1970.

The minimum monthly average adjusted earnings used to calculate benefits are €797.16.

The maximum monthly average adjusted earnings used to calculate benefits are €3,188.64.

Partial disability: 12.5% to 50% of the full disability pension is paid, depending on the number of hours worked a day. In certain cases, the partial pension may be increased by up to 40%.

The maximum partial disability pension is 80% of the full disability pension.

Constant-attendance allowance: 76%, 53%, or 26.5% of the minimum average adjusted earnings is paid, depending on the assessed degree of disability and the assessed need for constant attendance.

Benefit adjustment: Benefits are adjusted once a year based on changes in the national average gross monthly wage and the average change in consumer prices.

**Survivor Benefits**

**Survivor pension (social insurance):** 70% of the early, old-age, or disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two survivors; 90% for three survivors; or 100% for four or more survivors or for full orphans. The benefit is split equally among a surviving spouse and children (lower amounts for other eligible dependents).

Benefit adjustment: Benefits are adjusted once a year based on changes in the national average gross monthly wage and the average change in consumer prices.

**Death benefit (social assistance, income tested):** A lump sum of €297.53 is paid.

**Sickness and Maternity**

**Funeral allowance (social assistance, income tested):** The cost of the funeral, up to €595.06, is paid.

**Administrative Organization**

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

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

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (http://www.fu.gov.si/).

**Regulatory Framework**

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

**Current laws:** 1992 (health care and health insurance) and 2014 (parental care and family benefits).

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

**Coverage**

**Cash sickness benefit:** Employed and self-employed persons, including farmers.

**Cash maternity benefit and medical benefits:** Employed and self-employed persons, farmers, pensioners, recipients of unemployment benefits and social assistance cash benefits, and their dependents.

**Source of Funds**

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

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured’s average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

**Self-employed person:** 12.92% of assessed income (sickness and medical benefits) for sole proprietors and persons carrying out professional activities; 6.36% of assessed income (sickness and medical benefits) for farmers or 18.78% of deemed income (medical benefits only) from land for farmers; and 0.2% of assessed income (maternity benefits).

Assessed income is 75% of the profit made in the last year.

The minimum monthly assessed income used to calculate contributions is 60% of the insured’s average monthly wage in the last year.
Slovenia

The maximum assessed income used to calculate contributions is 3.5 times the insured’s average monthly wage in the last year.

**Employer:** 6.56% of gross payroll (sickness and medical benefits), 0.53% of gross payroll (occupational disease and work injury), and 0.1% of gross payroll (maternity benefits). The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured’s average monthly wage in the last year.

There are no minimum earnings used to calculate contributions.

**Government:** Covers the cost for certain groups of insured persons and the unemployed; pays for the health care of military personnel and 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 benefit and medical benefits:** There is no minimum qualifying period (some exceptions for certain medical services, like glasses, hearing aids, or dental appliances).

**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.

**Birth grant (pomoc ob rojstvu otroka, income tested):** See Family allowances.

**Sickness and Maternity Benefits**

**Sickness benefit:** 70% of the insured’s average monthly gross wage in the year before the incapacity began is paid for a nonwork-related injury, for up to 90 days (80% thereafter); 80% for a nonwork-related sickness, for up to 90 days (90% thereafter); 80% if caring for a family member; 90% for quarantine periods or for a war invalid, or a civilian invalid of war, for up to 90 days (100% thereafter); 100% for an organ or blood donation for up to 90 days; 100% for a work-related injury or occupational disease until recovery or certification of a permanent disability.

The benefit is paid after a 30-day waiting period (the employer pays for the first 30 days). There is no waiting period for an organ or blood donation, quarantine periods, if caring for a family member, for students in vocational training, for disabled persons who are in training, and for certain unemployed persons.

The minimum monthly sickness benefit is the legal monthly guaranteed wage.

The legal monthly guaranteed wage is €237.73.

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

In the event of multiple births or the birth of a child with a mental or physical disability, the maternity benefit may be extended for an additional 90 days for each child; for up to 280 days for a premature birth; for 30 days if the parents are raising two children aged 8 or younger at the time of the birth of another child; for 60 days if raising three children; or for 90 days if raising four or more children.

The minimum monthly maternity benefit is €588.25 (55% of the legal monthly minimum wage with adjustments). The maximum monthly maternity benefit is two times the national average monthly wage with adjustments.

The national average monthly wage with adjustments is €1,431.42.

**Paternity benefit:** 90% of the insured’s average earnings in the year before the maternity leave began is paid for 30 calendar days (15 days must be taken in the first six months after the child is born and 15 days after the childcare leave until the child finishes first grade of elementary school).

**Child care benefit:** 90% of the insured’s average earnings in the year before the parental leave began is paid for up to 260 days, starting after the maternity benefit ceases.

**Birth grant (pomoc ob rojstvu otroka, income tested):** See Family allowances.

**Workers’ Medical Benefits**

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicine, and medical devices. A six-month coverage period is required for eyesight aids (e.g. eyeglasses), hearing aids, and dental appliances; and three months for other medical devices, including orthopaedic aids. Medical benefits are provided until rehabilitation.

The Health Insurance Institute provides resources for medical services.

Cost sharing: Compulsory health insurance covers 100% of the costs of services for children up to age 15 (age 18 if a full-time student or age 26 without coverage in their own right). For other family members, copayments vary depending on the type and complexity of the service provided. Compulsory insurance covers from 10% to 90% of the costs of certain medical benefits. There is no cost sharing from accidents at work and occupational diseases are covered.

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

**Dependants’ Medical Benefits**

Medical benefits for dependents are the same as those for the insured.
Family members are insured if they reside permanently in Slovenia (or are covered by a reciprocal agreement). Eligible dependents include a spouse or partner without coverage in their own right and children up to the age 15 (age 18 if a full-time student or age 26 without coverage in their own right).

**Administrative Organization**

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.

Ministry of Labor, Family, Social Affairs, and Equal Opportunities (http://www.mddsz.gov.si/) administers maternity and paternity benefits through 62 local social work centers.

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (http://www.fu.gov.si/).

**Work Injury**

**Regulatory Framework**

**First law:** 1922.

**Current laws:** 1992 (health care and health insurance) and 2012 (pension and invalidity), implemented in 2013.

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

Note: There is no specific program for work injuries and occupational diseases. Cash and medical benefits are provided through the Sickness and Maternity and Old Age, Disability, and Survivors’ programs.

**Coverage**

Employed persons; self-employed persons; students in vocational training; disabled persons who are in training; and certain unemployed persons.

**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:** 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.

**Employer:** 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.

The employer pays flat-rate contributions for students in vocational training, disabled persons in training, certain unemployed persons, and certain other groups.

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

**Government:** Covers any deficit caused by a decline in contributions for permanent disability benefits.

**Qualifying Conditions**

Must be assessed with a work injury or occupational disease.

**Temporary Disability Benefits**

See cash sickness benefit under Sickness and Maternity.

**Permanent Disability Benefits**

See Old Age, Disability, and Survivors.

**Workers’ Medical Benefits**

See workers’ medical benefits under Sickness and Maternity.

**Survivor Benefits**

See Old Age, Disability, and Survivors.

**Administrative Organization**

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

Institute for Pension and Invalidity Insurance of Slovenia (http://www.zpiz.si/), through 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.

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (http://www.fu.gov.si/).

**Unemployment**

**Regulatory Framework**

**First law:** 1927.

**Current law:** 2010 (unemployment).

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

Employed persons, including public-sector employees, part-time employees, and self-employed persons. Voluntary coverage for citizens employed by foreign employers in certain foreign countries and their family members, and persons during employment contract suspension.

**Source of Funds**

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

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured’s average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

**Self-employed person:** 0.2% of assessed income.

Assessed income is 75% of the profit made in the previous year.

The minimum monthly assessed income used to calculate contributions are 60% of the insured’s average monthly wage in the last year.

The maximum monthly assessed income used to calculate contributions is 3.5 times the insured’s average monthly wage in the last year.

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

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured’s average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

**Government:** Contributes as an employer for recipients of unemployment benefits.

**Qualifying Conditions**

Must have been employed at least nine months in the 24 months before unemployment (six months for unemployed persons younger than age 30; for part-time employees, periods of work are converted into an equivalent full-time period). Must be involuntarily unemployed, registered with the Employment Service within 30 days after unemployment occurred, and actively seeking employment.

**Unemployment Benefits**

80% of the insured’s average monthly earnings in the last eight months is paid for the first three months; 60% for the next nine months; and 50% thereafter.

The duration of the benefit varies depending on the length of the coverage period. Benefits are paid for up to two months with at least six but less than nine months of coverage (only for insured persons younger than age 30); for up to three months with at least nine months but less than five years of coverage; for up to six months with at least five years but less than 15 years of coverage; for up to nine months with at least 15 years but less than 25 years of coverage; for up to 12 months with at least 25 years of coverage; for up to 19 months if aged 50 to 54 with at least 25 years of coverage; or for up to 25 months if aged 55 or older with at least 25 years of coverage.

The minimum monthly unemployment benefit is €350. The maximum monthly unemployment benefit is €892.50. Benefit adjustment: Benefits are adjusted annually.

**Administrative Organization**


Employment Service of Slovenia (https://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.

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (http://www.fu.gov.si/).

**Family Allowances**

**Regulatory Framework**

**First law:** 1949.

**Current law:** 2014 (family benefits).

**Type of program:** Universal system.

Note: Financial Social Assistance—(FSA) (denarna socialna pomoc) or Supplementary Allowance (SA) (varstveni dodatek) may be provided to needy individuals and families.

**Coverage**

Residents of Slovenia or the European Union (child benefit); permanent residents of Slovenia or the EU (birth grant, large family allowance, special child care allowance, and parent income supplement).

**Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.
Qualifying Conditions

Child benefit (otroshki dodatek): Paid for children younger than age 18. The benefit is paid to a parent or guardian.


Child care supplement: Paid for preschool children who do not receive child care services.

Birth grant (pomoc ob rojstvu otroka, income tested): Paid to purchase clothing and other necessities for a newborn child.

Income test: Family per capita income must not exceed €659.30 (64% of the national average net wage).

Large family allowance (dodatek za veliko druzhino, income tested): Paid to a family with three or more children younger than age 18 (age 26 if a student).

Income test: Family per capita income must not exceed €659.30 (64% of the national average net wage).

Special child care allowance (dodatek za nego otroka): Paid for children younger than age 18 (age 26 if a student) who need special medical care.

The special child care allowance may be combined with the parent income supplement.

Parent income supplement (delno plachilo za izgubljeni dohodek): 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 parent income supplement may be combined with the special child care allowance.

Family Allowance Benefits

Child benefit (otroshki dodatek): The monthly benefit is paid based on eight income categories and the number of children in the family.

The minimum monthly child benefit is paid for children in households with earnings from €844.74 to €1,019.86 per family member in the calendar year before the benefit is claimed. The minimum monthly child benefit for one child living with both parents is €19.88.

The maximum monthly child benefit is paid for children in households with earnings up to €185.43 per family member in the calendar year before the benefit is claimed. The maximum monthly child benefit for one child living with both parents is €114.31.

Higher rates are paid for the second and third child, depending on family income.

Single-parent supplement: The benefit is increased by 30%.

Child care supplement: The benefit is increased by 20%.

Birth grant (pomoc ob rojstvu otroka, income tested): A lump sum of €280 is paid.

Large family allowance (dodatek za veliko druzhino, income tested): €395 (for three children) and €480 (for four or more children) a year is paid.

Special child care allowance (dodatek za nego otroka): €100 a month is paid; €200 a month is paid for a child in need of constant care.

Parent income supplement (delno plachilo za izgubljeni dohodek): €734.15 a month is paid.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the prices of basic necessities.

Administrative Organization

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