

Old Age, Disability, Death

First law: 1922.

Current laws: 1992, 1996 and 1998 (amendments).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 163 tolar.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives and self-employed workers including craftsmen, liberal professions, artists, and farmers.

Source of Funds

Insured person: Varying contribution rates, average about 15.50% of earnings. (Employee pays entire cost; employer reimburses employee for employer contribution.)

Employer: Varying contribution rates, average 8.85% of payroll.

Government: Covers cost for veterans and certain groups of insured (policemen, active army officers); and makes up any deficit caused by decline in contributions.

Qualifying Conditions

Old-age pension: Age 63 (men) and 58 (women) and 20 years of insurance or at age 58 (men) and 53 (women) after 40 years of insurance (men) or 35 (women) or at age 65 (men) or 60 (women) after 15 years of insurance; and at age 58 (men) and 53 (women) after 35 years of insurance (men) or 30 (women), if unemployed, disabled, made redundant. Lower requirements for arduous or unhealthy work.

Retirement from insured employment.

Payable abroad if reciprocal agreement.

Disability pension: Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20 (1/4 if under age 30).

Survivor pension: Deceased was pensioner or insured at time of death with 3.3 years of insurance in last 5 years, or 10 years of insurance if deceased was of pensionable age.

Old-Age Benefits

Old-age benefit: Minimum 35% (men) or 40% (women) of average earnings during 10 highest paid consecutive years in insured period from 1970. (Past earnings revalued for changes in average wages). Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 20 years.

Maximum pension: 85% of base earnings as set by insurance association.

Adjustment: Monthly adjustment of pensions for changes in average wages above 1.5%.

Permanent Disability Benefits

Disability pension: Minimum: Same as old-age pension, except that pensions of workers under age 63 (men) or 58 (women) increased by 10% to 20% of pension according to years of coverage. If disability before age 63 (men) or 58 (women) and less than 20 years of

insurance; coverage, minimum pension is 45% (men) or

55% (women).

Constant-attendance allowance provided where necessary.

Partial disability: 80% of earnings, or until suitable employment is found.

Adjustment: Monthly adjustment of pensions for changes in average wages above 1.5%.

Survivor Benefits

Survivor pension: Minimum: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%, 3 survivors, 90%, 4 or more survivors, 100%. Eligible survivors: Widow age 50 or widower age 55, disabled, or caring for child under age 15 (26 if student, no limit if disabled); dependent mother age 50 and father age 55, or disabled; dependent grandchildren, brothers, sisters.

Adjustment: Monthly adjustment of benefits for changes in average wages above 1.5%.

Administrative Organization

Institute for Pension and Disability Insurance, general supervision.

Sickness and Maternity

First laws: 1922 (sickness), 1949 (maternity).

Current law: 1992 (sickness), 1993 (maternity).

Type of program: Social insurance system.

Coverage

Sickness: Employed persons, liberal professions, artists, farmers, citizens with low income, pensioners, and unemployed.

Maternity: Employed persons, self-employed persons, farmers, and unemployed (under special conditions).

Source of Funds

Insured person: 6.36% (sickness) and 0.1% (maternity) of earnings.

Employer: Same as for insured plus 0.60% for work accidents and occupational illness (varies with risk factor).

Government: Sickness: Subsidy for low-income citizens, unemployed. Regional pension and disability associations and employment associations pay contributions for health coverage of their beneficiaries. Maternity: Subsidies.

Qualifying Conditions

Cash sickness and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 80%-100% of average wages in the previous year, depending on cause of absence. The benefit cannot be lower than the minimum wage in Slovenia. Paid by the employer for the first 30 days.

Maternity benefit: 100% of earnings. Payable for up to 365 days, may be extended another 3 months.

Maternity grant: Available for each newborn child of resident mothers who are Slovenian citizens and are ineligible for paid maternity leave. Payable for 12 months, 52% of minimum wage.

Workers' Medical Benefits

Medical benefits: Through public health facilities on basis of separate contracts between contractors and insurance institute. Insured contribute towards fees, which vary with type and complexity of service.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person. Wife or female dependant of insured person also receives maternity benefits on same basis as insured female.

Administrative Organization

Sickness: National Institute of Medical Insurance, with ten district units.

Maternity: Ministry of Labor, Family and Social Affairs. Benefits paid by social work centers.

Work Injury

First law: 1922.
Current law: 1992 and 1996 (amendments).
Type of program: Social insurance system.

Coverage

All full and part-time workers including participants of educational institutions.

Source of Funds

Insured person: Part of the pension and sickness contributions, above.

Employer: Same.

Government: Makes up any deficit caused by decline in contribution rates for permanent disability benefits.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings, according to wage class. Payable from 1st day of incapacity until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability benefit: Up to 85% of base earnings according to same schedule as for old-age pension, above.

Workers' Medical Benefits

Medical benefits: Provided under sickness insurance.

Survivor Benefits

Survivor pension: See Old age, Disability, Death, above.

Administrative Organization

Institute for Pension and Disability Insurance and General Health Insurance Association.

Unemployment

First law: 1927.
Current laws: 1991, 1992 and 1993.
Type of program: Unemployment assistance.

Coverage

Employed persons in industry, commerce and agriculture, public employees and members of handicraft and fishery cooperatives.

Source of Funds

Insured person: 0.06% of earnings.

Employer: 0.06% of earnings.

Government: Subsidies.

Qualifying Conditions

Unemployment benefit: Employment throughout past 9 months or 12 months in the past 18 months prior to becoming unemployed, and registered with the Employment Agency within 30 days.

Unemployment Benefits

Unemployment benefit: (after income test): 50% of average earnings in last 3 months.

Period of payment dependent on length of contributions:

- 1 3 months if insured at least 9 consecutive months or 12 months in past 18 months;
- 2 6 months if insured at least 30 consecutive months or 50 months in past 5 years;
- 3 9 months if insured 5 years or more and less than 10 years;
- 4 12 months if insured 10 years or more and less than 15 years;
- 5 18 months if insured 15 years or more and less than 20 years;
- 6 24 months if insured 20 years or more.

Administrative Organization

Employment Agencies.

Family Allowances

First law: 1949.
Current law: 1993.
Type of program: Universal system.

Coverage

Families with children permanently residing in Slovenia.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student, 18 if disabled). Taxable income of household must be below specified monthly amount.

Family Allowance Benefits

Family allowances: Rates according to income test. Minimum rate is 7%, maximum rate is 22% of minimum wage.

Child care allowance (for families with severely sick or disabled children): 20% of minimum wage if child is in free daily care; 30% if child is not in such care.

Adjustment: Periodically, according to increase in guaranteed income in the Republic of Slovenia.

Administrative Organization

Ministry of Labor, Family and Social Affairs. Benefits paid by social work centers.