

## Greece

Exchange rate: US\$1.00 equals 0.80 euros (€).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1934.

**Current laws:** 1951, 1981 (special noncontributory old-age pension), 1990, 1992, 1996, 1999, 2000, and 2002.

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

#### Coverage

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

Exclusions: Employees affiliated with approved occupational and establishment funds providing equivalent benefits.

Voluntary coverage for Greeks living abroad.

Special systems for agricultural workers, public employees, tradesmen, and craftsmen.

#### Source of Funds

**Insured person:** 6.67% of earnings; 8.87% if in arduous or unhealthy employment.

**Employer:** 13.33% of payroll; 14.73% if in arduous or unhealthy employment.

**Government:** 10% of payroll.

The maximum earnings for contribution and benefit purposes are €78.41 a day or €1,960.25 a month. (There is no ceiling for persons who were first insured after January 1, 1993.)

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women) with 4,500 days of contributions. Age 62 (men) or age 57 (women) with 10,000 days of contributions. Age 58 (men and women) with 10,500 days of contributions. The full pension is also payable at any age to insured persons with 11,100 days of contributions and to insured persons with specified disabilities with 4,050 days of contributions.

Age 60 (men) or age 55 (women) with 4,500 days of contributions of which at least 3,600 days were in arduous or unhealthy employment, including at least 1,000 days in the last 10 years. Age 58 (men) or age 53 (women) with 4,500 days of contributions of which at least 3,600 days were in the construction or technical sector, including at least 1,000 days in the last 10 years. Age 58 (men) or age 53 (women) with 4,500 days of contributions in the construction or technical sector, including at least 500 days in the last 10 years. Age 55 (men and women) with 10,500 days of contributions, including at least 7,500 days in arduous or unhealthy employment.

Age 55 (women with dependent or disabled children) with 5,500 days of contributions.

Early pension: Age 60 (men) or age 55 (women) with 4,500 days of contributions.

The pension is suspended if the pensioner is younger than age 55 and working.

Pensions are payable abroad under reciprocal agreement.

**Pensioners' social solidarity grant (old age):** Age 60 or older. Overall net income from salaries and pensions must not exceed €6,340.89; total personal taxable income must not exceed €7,397.72; and total annual family taxable income must not exceed €11,511.75.

**Disability pension:** For the full pension, the insured must be at least 80% disabled with a maximum of 4,500 days of contributions (1,500 days if the insured began working after 1993); 300 days if younger than age 21 (from age 21, the number of required contribution days increases with age up to the maximum); or 1,500 contribution days, including 600 in the 5 years before the onset of disability. (For insured persons who began working after 1993, the contribution days in the 5 years before the onset of disability can include credited contribution days.)

Partial disability: The insured must be at least 50% disabled.

The Health Committee of the Social Insurance Institute assesses the degree of disability.

**Pensioners' social solidarity grant (disability):** There is no age requirement. Overall net income from salaries and pensions must not exceed €6,340.89; total personal taxable income must not exceed €7,397.72; and total annual family taxable income must not exceed €11,511.75.

**Survivor pension:** The qualifying conditions for the survivor pension vary according to the date the deceased entered the system. Normally, the number of contribution days is half that required for the disability pension (see above).

For persons insured before 1993, eligible survivors include a widow (or a disabled widower without means) whose marriage lasted at least 6 months (2 years if the spouse of a pensioner); dependent children under age 18 (age 24 if a student, disabled, or a full orphan); dependent grandchildren and stepchildren; and dependent parents.

For persons insured from January 1, 1993, eligible survivors include a widow(er) whose marriage lasted at least 1 year (2 years if the spouse of a pensioner; the marriage condition is waived if the spouse has a dependent child); and dependent children under age 18 (age 24 if a student, disabled, or a full orphan).

The following changes, effective January 5, 1999, cover all insured persons regardless of when the insured entered the system: The surviving spouse, irrespective of age, is entitled to the survivor pension for a period of 3 years beginning the month following the insured's death. Survivors older than age 40 when their spouse dies may receive benefits beyond 3 years provided they do not work or receive any other

pension or are assessed with a mental or physical disability of at least 67%. Survivor pensions that have been interrupted or reduced will be paid in full when the survivor reaches age 65.

**Pensioners' social solidarity grant (survivors):** Age 60 or older. Overall net income from salaries and pensions must not exceed €6,340.89; total personal taxable income must not exceed €7,397.72; and total annual family taxable income must not exceed €1,511.75.

### Old-Age Benefits

**Old-age pension:** The basic pension is based on the length of the insurance period and pensionable earnings in the last 5 years. The basic pension is increased according to the classification of the insured in one of 28 wage classes. The increase is calculated as 1% of earnings for every 300 days of contributions between 3,300 days and 7,800 days and 1.5% to 2.5% (depending on wage class) for every 300 days beyond 7,800 days. (For persons who started working after 1993, the pension is calculated as 2% of adjusted average earnings during the last 5 years.)

**Early pension:** The pension is reduced by 1/267th for each month of early retirement.

The minimum pension for a single person is €392.16 a month; €421.01, with a spouse; €439.74, with a spouse and one child; €458.24, with a spouse and two children; €476.80, with a spouse and three children; €411.53, with one child; €430.45, with two children; or €448.99 with three children.

The maximum pension is €2,966.

Schedule of payments: Fourteen payments a year.

**Earnings-test:** The pension is reduced by 70% if the beneficiary is age 55 or older, without dependents, and earnings more than €733.78 from employment; a supplement equal to 20% of the pension is paid for each child under age 18 (aged 18 to 24 if a student, no limit if disabled).

**Benefit adjustment:** Pensions are indexed to the pensions of civil servants.

**Pensioners' social solidarity grant (old age):** €11.18 a month with net income up to €5,774.74; €83.39 a month with net income from €5,774.75 to €6,001.22; €55.59 a month with net income from €6,001.23 to €6,152.17; €27.80 a month with net income from €6,152.18 to €6,340.89.

### Permanent Disability Benefits

**Disability pension:** The basic pension is based on the length of the insurance period and pensionable earnings in the last 5 years. The basic pension is increased according to the classification of the insured in one of 28 wage classes. The increase is calculated as 1% of earnings for every 300 days of contributions between 3,300 days and 7,800 days and 1.5% to 2.5% (depending on wage class) for every 300 days beyond 7,800 days. (For persons who started working after 1993, the pension is calculated as 2% of adjusted average earnings during the last 5 years.)

Entitlement to the pension begins when the cash sickness benefit ends. For an assessed degree of disability of 80% or more (severe), 100% of the pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the pension is paid.

**Partial disability:** For an assessed degree of disability of 50% to 66.9%, 50% of the pension is paid.

The minimum pension is €392.16 a month, plus supplements for a dependent spouse and children.

Schedule of payments: Fourteen payments a year.

**Pensioners' social solidarity grant (disability):** €11.18 a month with net income up to €5,774.74; €83.39 a month with net income from €5,774.75 to €6,001.22; €55.59 a month with net income from €6,001.23 to €6,152.17; €27.80 a month with net income from €6,152.18 to €6,340.89.

### Survivor Benefits

**Survivor pension:** The survivor pension varies according to the date the deceased entered the system. The surviving spouse, irrespective of age, is entitled to the survivor's pension for a period of 3 years beginning the month following the insured's death. A surviving spouse who is younger than age 40 when his or her spouse dies receives the full pension provided that they do not work or receive any other pension; 70% of the insured's pension is paid if the spouse is working or receiving a pension. Survivors aged 40 or older when their spouse dies may receive benefits beyond 3 years; 50% of the insured's pension is paid if the spouse is working or receiving a pension; 70% if working or receiving a pension after age 65; the full pension is paid if the survivor has an assessed degree of disability of 67% or greater.

**Orphan's pension:** 20% of the insured's basic pension if under age 18 (age 24 if a student, no limit if disabled).

**Grandchild or parent (in absence of above):** 20% of the insured's pension; 40% if a widowed mother.

The minimum survivor pension is €52.93 a month.

The maximum survivor pension is 100% of the insured's pension.

Schedule of payments: Fourteen payments a year.

**Pensioners' social solidarity grant (survivors):** €11.18 a month with net income up to €5,774.74; €83.39 a month with net income from €5,774.75 to €6,001.22; €55.59 a month with net income from €6,001.23 to €6,152.17; €27.80 a month with net income from €6,152.18 to €6,340.89.

### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Managed by a governor and tripartite governing body, the Social Insurance Institute administers the program through branch offices for most covered workers.

Numerous special occupational and establishment funds administer programs for workers exempt from the general system.

## **Sickness and Maternity**

### **Regulatory Framework**

**First law:** 1922.

**Current laws:** 1951 and 1984 (national health service).

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

### **Coverage**

Employees in industry, commerce and related occupations, and certain urban self-employed workers. Pensioners are covered for medical benefits.

Exclusions: Employees affiliated with approved occupational and establishment funds with equivalent benefits.

Special systems operate for agricultural workers (noncontributory old-age pensioners are covered for medical benefits) and public employees.

### **Source of Funds**

**Insured person:** 0.4% of earnings (cash benefits) and 2.15% of earnings (medical benefits). Pensioners contribute 4% of the pension.

**Employer:** 0.8% of payroll (cash benefits) and 4.3% of payroll (medical benefits).

**Government:** Subsidy to cover any deficit.

The maximum monthly earnings for contribution and benefit purposes are €1,960.25. (There is no earnings ceiling for those who start working after January 1, 1993.)

### **Qualifying Conditions**

**Cash sickness benefit:** At least 100 days of contributions in the calendar year preceding illness or 100 days of contributions in the last 15 months excluding the last quarter. The benefit is payable for 182 days to 720 days, according to the length of the contribution period.

**Cash maternity benefit:** Insured women must have 200 days of contributions in the last 2 years.

**Medical benefits:** Has 50 days of contributions in the last year or last 15 months (excluding the last quarter) or is a pensioner.

**Maternity medical benefits:** Insured women and the dependent wife of an insured man or pensioner.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 50% of daily earnings, according to one of 28 insurance classes. (If the insured has worked for the

employer for at least 1 year, the employer must pay the difference between the cash benefit and the employee's earnings for 1 month; if the employment period is less than 1 year, the employer pays the difference for 2 weeks.)

**Dependent supplement:** 10% of the benefit for each dependent.

The maximum daily benefit, including dependent supplements, for the first 15 days must not exceed €12.89; from the 16th day to the 30th day, €23.69; after the 30th day, the maximum must not exceed 70% of the daily wage of the insurance class in which the worker is classified.

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

**Funeral grant:** A lump sum of €12.08.

**Maternity benefit:** 50% of earnings, plus 10% of benefit for each of the first four dependents. The benefit is payable for up to 56 days before and 63 days after childbirth.

The minimum benefit is €8.91 a day.

**Birth grant:** €98.70 for each child.

### **Workers' Medical Benefits**

Medical services are ordinarily provided directly to patients through the facilities of the Social Insurance Institute. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicines; maternity care; dental care; appliances; and transportation.

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

There is no limit to duration.

### **Dependents' Medical Benefits**

Same as for the insured worker.

### **Administrative Organization**

Ministry of Labor and Social Security provides general supervision.

Managed by a governor and tripartite governing body, the Social Insurance Institute administers the program through branch offices for most covered workers.

Institute operates own dispensaries, clinics, and hospitals and also uses other public and private facilities.

Numerous special occupational and establishment funds administer programs for workers exempt from the general system.

## Work Injury

### Regulatory Framework

**First law:** 1914.

**Current law:** 1951.

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

### Coverage

Employees in industry, commerce, and related occupations are covered.

Exclusions: Employees affiliated with approved occupational and establishment funds with equivalent benefits.

### Source of Funds

**Insured person:** None.

**Employer:** 1% of payroll.

**Government:** None.

### Qualifying Conditions

#### Work injury benefits

**Work injury:** Benefit is payable after a 1-day waiting period.

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

#### Temporary Disability Benefits

50% of daily earnings, according to one of 28 insurance classes. (If the insured has worked for the employer for at least 1 year, the employer must pay the difference between the cash benefit and the employee's earnings for 1 month; if the employment period is less than 1 year, the employer pays the difference for 2 weeks.)

Dependent supplement: 10% of the benefit for each dependent.

The maximum daily benefit, including dependent supplements, for the first 15 days must not exceed €12.89; from the 16th day to the 30th day, €23.69; after the 30th day, the maximum must not exceed 70% of the daily wage of the insurance class in which the worker is classified.

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

#### Permanent Disability Benefits

**Permanent disability pension:** For an assessed degree of disability of 80% or over (severe), 100% of the pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the pension is paid.

**Partial disability:** For an assessed degree of disability of 50% to 66.9%, 50% of the pension is paid.

The minimum pension is €92.16 a month, plus supplements for a dependent spouse and children.

Schedule of payments: Fourteen payments a year.

**Pensioners' social solidarity grant (disability):** €11.18 a month with net income up to €5,774.74; €3.39 a month with net income from €5,774.75 to €6,001.22; €5.59 a month with net income from €6,001.23 to €6,152.17; €7.80 a month with net income from €6,152.18 to €6,340.89.

### Workers' Medical Benefits

Medical services are ordinarily provided directly to patients through the facilities of the Social Insurance Institute. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicines; maternity care; dental care; appliances; and transportation.

There is no cost sharing.

There is no limit to duration.

### Survivor Benefits

**Survivor pension:** The survivor pension varies according to the date the deceased entered the system. The surviving spouse, irrespective of age, is entitled to the survivor's pension for a period of 3 years beginning the month following the insured's death. A surviving spouse who is younger than age 40 when his or her spouse dies receives the full pension provided that they do not work or receive any other pension; 70% of the insured's pension is paid if the spouse is working or receiving a pension. Survivors aged 40 or older when their spouse dies may receive benefits beyond 3 years; 50% of the insured's pension is paid if the spouse is working or receiving a pension; 70% if working or receiving a pension after age 65; the full pension is paid if the survivor has an assessed degree of disability of 67% or greater.

**Orphan's pension:** 20% of the insured's basic pension if under age 18 (age 24 if a student, no limit if disabled).

**Grandchild or parent (in absence of above):** 20% of the insured's pension; 40% if a widowed mother.

The minimum survivor pension is €52.93 a month.

The maximum survivor pension is 100% of the insured's pension.

Schedule of payments: Fourteen payments a year.

**Pensioners' social solidarity grant (survivors):** €11.18 a month with net income up to €5,774.74; €3.39 a month with net income from €5,774.75 to €6,001.22; €5.59 a month with net income from €6,001.23 to €6,152.17; €7.80 a month with net income from €6,152.18 to €6,340.89.

### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Social Insurance Institute administers the program through branch offices for most covered workers.

Numerous special occupational and establishment funds administer programs for workers exempt from the general system.

## Unemployment

### Regulatory Framework

**First law:** 1954.

**Current laws:** 1985, 1989, and 1990.

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

### Coverage

Employees in industry, commerce, and related occupations.

Exclusions: Self-employed persons.

Special systems for seamen and printing workers.

### Source of Funds

**Insured person:** 1.33% of earnings.

**Employer:** 3.67% of payroll.

**Government:** None.

### Qualifying Conditions

**Unemployment benefit:** 125 days of contributions in the last 14 months, excluding working days in the last 2 months; 200 days in the last 2 years, excluding working days in the last 2 months (for a first-time beneficiary, also 80 days in each of the last 2 years). The insured must be capable of, and available for, work and registered at an employment office.

Unemployment must be involuntary. The insured must be younger than age 65 and not receiving a disability pension.

Young persons' benefit: Aged 20 to 29 and has never worked.

**Special unemployment benefit (means-tested):** Awarded in cases in which the person does not qualify for unemployment benefit or where entitlement is exhausted.

**Special seasonal allowance:** Paid to workers in seasonal employment (including builders, tobacco workers, and actors) who worked during the preceding year.

### Unemployment Benefits

40% of wages (blue-collar workers) or 50% of salary (white-collar workers). The benefit is payable after a 6-day waiting period. The duration of entitlement, up to a maximum of 1 year, depends on the length of the contribution period.

The minimum benefit is 66.6% of the daily minimum wage.

Dependents' allowance: 10% of earnings for each dependent.

Young persons' benefit: Payable for 5 months at the single-person rate, plus a supplement for each child.

**Special unemployment benefit (means-tested):** A lump sum is payable.

**Special seasonal allowance:** Paid once a year, the lump sum varies according to the nature of employment of the entitled person.

## Administrative Organization

Ministry of Labor provides general supervision.

Managed by a tripartite board, the Manpower Employment Organization administers benefits and employment services through local employment offices.

Social Insurance Institute collects contributions.

## Family Allowances

### Regulatory Framework

**First and current law:** 1958.

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

### Coverage

Employees in industry, commerce, and related occupations, with one or more children.

Exclusions: Employees receiving equivalent allowances from their employer.

### Source of Funds

**Insured person:** 1% of earnings.

**Employer:** 1% of payroll.

**Government:** None.

### Qualifying Conditions

**Family allowances:** The child must be under age 18 (no limit if disabled, age 22 if a student), single, and living in Greece or another EU member country. For full allowances, the parent must have had 50 days of employment in the preceding year.

### Family Allowance Benefits

**Family allowances:** The allowance for one child is €8.87 a month; two children, €18 a month; three children, €40 a month; four children, €48 a month; and for each additional child, €8.07 a month. An additional €3.67 a month for each child may be paid to widows, widowers, and soldiers.

## Administrative Organization

Ministry of Labor provides general supervision.

Managed by a tripartite board, the Manpower Employment Organization administers allowances through local offices.

Social Insurance Institute collects contributions.