

*Guidance for updating*

# Social security agreement forms

Please carefully review the attached Excel form that summarizes social security agreements in force involving your country. Please note we **do not include payment agreements or memorandums of understanding**, but only agreements covering totalization and/or posted workers. In doing so, we would kindly ask you to:

1. **Add missing agreements on exemptions for posted workers or totalization** (or other measures to facilitate eligibility for benefits). To do so, add a line and fill out the respective columns following the detailed guidelines included in the Excel form. Please note we only publish information on agreements that have come into force.
2. **Correct and complete:** Please make corrections **directly in the concerned columns** of the table. Any additional comments can be added under "Additional information" on the right.
3. **Respond to targeted questions and comments:** The form has been filled out based on your previous input, the input of the other contracting countries, and a desk review for each case of conflicting information. Please review the question or suggested change and add your response in the space provided ("Your response / clarification").

The form is organized in a table format, as indicated in the example below. In the table, each row corresponds to a specific agreement, and each column to a characteristic of the agreement, divided as follows:

1. **Basic details**  
*The country with which the agreement was signed (the "contracting country"), and the original and most recent dates of entry-into-force (not date signed).*
2. **Part I: Exemption provisions for posted employees and posted self-employed**  
*Initial and maximum exemption periods for detached employees and self-employed workers, if applicable. Due to a wide variety in regulations, we do not include information on unlimited exceptions for the self-employed.*
3. **Part II: Branches covered for totalization (or other measures facilitating access to benefits)**  
*Information regarding provisions that facilitate access to benefits under each respective branch (in terms of eligibility and determination, not necessarily involving an actual payment from the other party) and whether the agreement allows for totalization of worked periods with a third country. Note: If the agreement only pertains to exemptions from double payment of contributions, please select "N" for all branches.*
4. **Links and additional information**  
*Links to the agreement text and related texts (e.g. administrative arrangements) and any additional comments.*

*Please refer to the detailed guidelines for the update that are provided as the worksheet "Instructions" in the attached Excel file.*

## Guidance for updating

# Country profiles

The country profiles were reformatted in 2020 from semi-structured text to prefilled tables in line with the ISSA's Programme of activities and budget. The profile structure is now as follows:

The profiles are organized in **six branches**:

- Old age, disability, and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

***Please review and edit the information to reflect any changes since the last update and correct any inaccuracies.***

If information is missing, please add a new row to the relevant tables and complete the information. When adding missing information, please only include programmes and benefits that fall in the scope of this publication: namely those with a **statutory** basis that are **mandatory** or quasi-mandatory (i.e. once enrolled no opt out), which **cover a segment of the private sector** (residents, employees, etc.) and are currently implemented (with either benefits having been paid or contributions collected).

**If your system has seen major reforms and the tables are too burdensome, please feel free to provide the information as free text (e.g. add a few paragraphs under the table).**

If you have any additional questions or concerns, please contact the country profiles team at [issaisd@ilo.org](mailto:issaisd@ilo.org) (Kelly Stetter +41 22 799 7099 or Harald Braumann +41 22 799 6429).

## Technical notes

You may notice that each table has several hidden columns to the left and to the right. Please do not edit these columns. They are used for internal reference. They assign each section, country, and programme a code so that we can import the information into our database.

## Reference values (e.g., minimum wages, etc.)

This section gathers all values that are used to peg social security benefits, contributions, insurable income brackets, and qualifying thresholds. These values may include minimum wages, subsistence levels, basic benefit levels, or official averages. They are gathered here so that the update can be done only in one place.

### Example of completed table

Full description	Periodicity (please select from list)	Type (please select from list)	Amount (on 1 January 2026)	Is there a legal obligation to review (and if necessary adjust) the amount within a defined period for inflation, cost of living, etc.?	Additional information (if needed)	Official sources regarding update
Legal daily minimum wage	Daily	Minimum wage	€35.50	Yes, annually.		<a href="http://www.government-website.org">www.government-website.org</a>
National average annual earnings	Annual	Average wage	45,000.60 zlotys	Yes, other.	Updated in February and October.	<a href="http://www.government-website.org">www.government-website.org</a>
Minimum monthly income guarantee level	Monthly	Social minimum	800 kuna	No, ad hoc.		<a href="http://www.government-website.org">www.government-website.org</a>
Monthly basic social benefit	Monthly	Base benefit level	€38	Yes, annually.		<a href="http://www.government-website.org">www.government-website.org</a>

When updating a value, adding information, or correcting an entry, in the following columns please indicate:

Full description	The name in full (e.g. "minimum monthly old-age pension"). Feel free to add local names if you think it would be useful. If the amount or coverage varies (e.g. a minimum wage that varies by region, sector, occupation, working time, etc.), please briefly describe the scope so a reader could understand (e.g. "average monthly guaranteed income for a full-time worker").
Periodicity	The period of time covered (e.g. an <b>hourly</b> minimum wage versus a <b>monthly</b> one). <i>Please select from the dropdown list as follows:</i> <ul style="list-style-type: none"> <li>• <b>Annual   Quarterly   Monthly   Weekly   Daily   Hourly</b></li> <li>• <b>Other</b>, if none of the suggested categories is appropriate. Please provide details in the "Additional information" column.</li> </ul>
Type	<i>Please select from the dropdown list, according to the definitions below.</i>
• Minimum wage	The <b>lowest wage</b> that employers are legally obliged to pay their employees during a particular period of time (i.e. per hour, week, month, etc.) In some countries, rather than a singular national minimum wage, there may be multiple minimum wages with different scope and/or coverage (e.g. regional, sectorial, occupational, etc.). If this is the case in your country, please ensure the scope is adequately described in the "Full Description" column.
• Average wage	The <b>officially-defined average earnings of workers</b> during a specific period of time, often the previous year. In some countries, rather than a single average wage, there may be multiple average wages with different scope and/or coverage (e.g. regional, sectorial, etc.). If this is the case in your country, please ensure the scope is adequately described in the "Full Description" column.
• Social minimum	An <b>officially-defined income threshold</b> , set at a level which aims to guarantee consumption to meet a person or household's minimum physical and social requirements. This may be called a minimum subsistence level, a living minimum, a guaranteed minimum income, etc.
• Base benefit level	An <b>officially-defined minimum or base amount</b> used specifically for the purposes of social security to set or peg the value of pensions or other benefits. This may be called a minimum pension, a base/basic pension or value, social pension or allowance, a social benefit rate, etc. It is often calculated with reference to social minima but used principally for the purposes of setting benefit or pension levels (rather than to define poverty or subsistence, or in national statistics.)

<ul style="list-style-type: none"> <li>• Other</li> </ul>	<p>If none of the suggested categories is appropriate, please select "Other" and provide details in the "Additional information" column.</p> <p>Note: We have tried to categorize the types of reference values based on what we observed commonly across countries. Nonetheless, there will likely be many cases where none of the suggested categories is appropriate.</p>
Amount (as of 1 January 2026)	<p>The amount, effective as of 1 January 2026.</p> <p>If the information for January 2026 is not yet known, please indicate the date the amount relates to in brackets (e.g. \$40 (as of October 2025)).</p>
Is there a legal obligation to review (and if necessary adjust) the benefit within a defined period (e.g. every year) for inflation, cost of living, etc.?	<p><i>Please select from the dropdown list, according to the definitions provided below.</i></p>
<ul style="list-style-type: none"> <li>• Yes, annually</li> </ul>	<p>If there is a legal obligation to <b>annually</b> review (and if necessary adjust) the reference value to reflect developments in prices, wages, cost of living, or other economic indicators.</p>
<ul style="list-style-type: none"> <li>• Yes, other</li> </ul>	<p>If there is a legal obligation to review (and if necessary adjust) the reference value, however the frequency of review or adjustment is not annual (e.g. every six months, quarterly, or every two years etc.).</p>
<ul style="list-style-type: none"> <li>• No, ad hoc</li> </ul>	<p>If there is no obligation to review or adjust the benefit or if adjustments are undertaken on an ad-hoc basis.</p> <p><i>Please feel free to provide details on ad-hoc adjustments (e.g. "adjusted by ministerial decree" or "last adjusted in 2012").</i></p>
Additional information (if needed)	Any further information that you wish to add.
Official sources regarding update	If possible, please provide a link to an official website/guide listing the new figure or a link to the law or regulation that introduced the modifications.

## Branch overview

This section lists all programmes under a given branch, and their basic attributes.

Below the main table, please add any additional notes on the branch and specify if special systems or separate programmes covering the self employed or informal workers exist.

### Example of completed tables

Table 1: Programme information

Type of programme (please select from list)	Programme name in English	Programme name in French/Spanish	Local name and acronym (if different from English)	Type of contributions <sup>1</sup> ? (please select from list)	Are contributions necessary for benefit entitlement? (please select from list)	Additional information	Programme website or links to information brochures
Universal system				None	No	Some benefits are means-tested. See benefit tables.	
NDC				Mandatory	Yes		
Social insurance	Old-age and survivor insurance			Mandatory	Yes		

Table 2: Branch notes

Concise description of how multiple programmes work together	In January 1999, the social insurance system was closed to new entrants and replaced by an NDC system. Social insurance pensions have been phased out and are only paid to persons with accrued rights as of 2017.
Concise description of <b>special systems</b> and their coverage	A mandatory occupational pension exists for public-sector workers.
Concise description of any significant, stand-alone <b>programmes for informal workers or self-employed persons</b> with a legal basis, not covered below. Please note if the programme is voluntary or mandatory.	A voluntary subsidized individual account programme exists for informal workers.
Other branch notes	On 1 July 2026, Law No. 25 of 11 November 2025 on the NDC pension system will enter into force. It provides for a gradual increase in the statutory retirement age to 65 by 2030 and introduces changes to early retirement eligibility as well as to the old-age pension benefit formula.

Table 1: When updating a value, adding information, or correcting an entry, please indicate:

Type of programme	<i>Please select from the dropdown lists, according to the definitions below.</i>
• Social insurance	<p><b>A contributory social protection</b> scheme that guarantees protection through an insurance mechanism, based on: (1) the prior payment of contributions, i.e. before the occurrence of the insured contingency; (2) contributions which are not based on individually-calculated risk premiums as they would be in commercial insurance; (3) the notion of a guarantee; and (4) risk- sharing or “pooling” – the contributions paid by (or for) insured persons are pooled together and the resulting fund is used to cover the expenses incurred by those persons affected by the occurrence of the relevant (clearly defined) contingency or contingencies.</p> <p>In most cases, these programmes are managed by public or semi-public organizations, however, they can also be administered by private for-profit or non-profit organizations that meet the above conditions and operate within a clearly defined policy framework, with government outlining the terms and conditions of insurance.</p>

<ul style="list-style-type: none"> <li>Notionally defined-contribution (NDC) system</li> </ul>	<p>A variant of social insurance. Contributions (from both employee and employer) are used to finance current pensions, but they are also credited to notional accounts which build up over time to finance the future pensions of current workers. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors.</p>
<ul style="list-style-type: none"> <li>Provident fund</li> </ul>	<p>A savings programme based on employee and employer contributions, which are usually set aside for each employee in a single, publicly managed fund. Benefits are generally paid as a lump sum with accrued interest, although some programmes permit the payment of periodic benefits.</p>
<ul style="list-style-type: none"> <li>Occupational pension</li> </ul>	<p>An occupational pension scheme provided and financed by the employer, and in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.</p> <p>Note: We only collect information on <b>statutory</b> occupational pensions that are <b>mandatory or quasi-mandatory</b> and apply to a large section of the private sector (rather than voluntary systems or special systems for civil servants, for instance).</p>
<ul style="list-style-type: none"> <li>Individual account</li> </ul>	<p>A programme under which covered persons and/or employers regularly contribute a fixed percentage of earnings or a flat-rate amount to an individual account that is managed by a contracted public or private fund manager chosen by the employee.</p> <p>Note: We only collect information on <b>statutory</b> programmes that are <b>mandatory or quasi-mandatory</b> for at least one group of individuals in the private sector (rather than voluntary systems).</p>
<ul style="list-style-type: none"> <li>Employer-liability system</li> </ul>	<p>A system under which employers are required to provide cash and/or in-kind benefits to employees, typically established under the labour code. Employers may voluntarily insure or be mandated by law to insure themselves against liability with a private or public carrier.</p> <p>Note: Under "Additional information", please note whether <b>employers must enrol in mandatory insurance</b> or if they pay benefits directly (e.g. for sick leave) and/or are free to insure.</p>
<ul style="list-style-type: none"> <li>Private insurance</li> </ul>	<p>An arrangement under which <b>individuals</b> purchase insurance directly from a private insurance company based on <b>individually-calculated risk premiums</b>. Premiums are not related to ability to pay but are risk-related (or "actuarial"): people who are in high-risk groups pay more, and those in low-risk groups pay less. For insurance targeted at employers, please select "Employer-liability system" and add a note under "Additional information".</p> <p>Note: We only collect information on <b>mandatory</b> private insurance or <b>voluntary insurance subsidized by the government</b>, either in general or for certain groups of people, such as unemployed or low-income persons.</p>
<ul style="list-style-type: none"> <li>Universal system</li> </ul>	<p>Schemes that provide benefits to broad categories of the population <b>without a means or income test, and regardless of contribution history</b> (e.g. affiliation, paid or credited contributions). Often these schemes have a residence or citizenship test. Examples of covered groups could include all residents or citizens of a country, all older persons above a certain age, all persons with disabilities, all pregnant women, all children below a certain age, etc. Some categorical schemes also target certain household structures (e.g. single-parent households) or occupational groups (such as rural workers).</p> <p>These programmes are usually financed by government from general taxation revenues, or with earmarked taxes, and usually do not involve contributions from the covered person. When they are financed from contributions, residents are still entitled to a benefit regardless of their contribution history.</p>
<ul style="list-style-type: none"> <li>Social assistance</li> </ul>	<p>A programme providing benefits to a certain category of persons or households with income, assets, or other means below a prescribed level. Eligibility may also be benefit-tested – namely, targeting individuals not covered by other programmes (e.g. those without social insurance coverage). Eligibility may also depend on behavioural conditions, such as school attendance, regular health check-ups, or evidence of a job search. Examples of covered groups could include low-income job seekers, low-income households with children, or low-income retirees.</p> <p>These programmes are usually financed by government and usually do not involve contributions from covered groups. However in several countries, social security contributions may subsidize social assistance programmes. In some countries, benefits may be provided through the income tax system (e.g. tax credits).</p>
<ul style="list-style-type: none"> <li>Near universal (affluence-tested scheme)</li> </ul>	<p>A variant of social assistance, where the means test is set only to exclude or limit benefits to the "wealthy", rather than to target the poor. In these systems, higher-income groups are either: (1) ineligible for the benefit, or (2) face a deduction or "claw back" of the benefit related to income or another indicator of means, where at high enough levels the benefit goes to zero.</p>

<ul style="list-style-type: none"> <li>Employment-related programme (non-contributory)</li> <li>Other (see note)</li> </ul>	<p><b>Non-contributory</b> benefit schemes that <b>only cover employed persons</b> (and occasionally self-employed persons and certain social security beneficiaries). Eligibility for pensions and other periodic payments is based on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. However, unlike social insurance or employer-liability schemes, <b>the full cost of benefits is borne by government</b>; the insured and their employer do not need to have made prior payment of contributions before the occurrence of the insured contingency.</p> <p>If none of the suggested categories fits your system or if it is a hybrid programme, please select "Other" and provide details in the "Additional information" column.</p>
<b>Programme name in English</b>	The English name in full. If there is no distinct programme name, please leave this field blank and we will refer to the programme by its type (e.g. social insurance).  Note: For our current purposes, we have categorized different components of programmes, e.g. social assistance elements, universal elements, etc., as separate entries. Eventually, we would like to gather information and present them in a way that is consistent with national definitions of programmes, which may combine several programme types and cover additional branches. If you have observations regarding the mixed character of your system, please include these under the "Additional information" column.
<b>Local name and acronym</b>	The local name in full and acronym if applicable. No need to repeat if English, French or Spanish is the local language. If there is no distinct programme name, please leave this field blank and we will refer to the programme by its type (e.g. social insurance, etc.)
<b>Type of contributions</b>	<ul style="list-style-type: none"> <li>None</li> <li>Mandatory contributions</li> <li>Quasi-mandatory contributions</li> <li>Other</li> </ul> <p>Programme is financed through general or earmarked tax revenues rather than contributions from the insured person and/or employer.</p> <p>Enrolment and contributions to the programme are <b>mandatory for at least one group of individuals</b> in the private sector (e.g. all employees, all residents, all self-employed, all non-agricultural workers, etc.). These systems may have exclusions or exemptions for certain groups or offer voluntary coverage for those not mandatorily covered.</p> <p>Note: These schemes may be wholly financed through contributions or, as often is the case, be partly financed from taxation or other state revenues. Governments may contribute to: (1) cover the deficit; (2) supplement regular contributions; (3) subsidize the cost of contributions for certain periods (such as caregiving or receiving social security benefits) or (4) subsidize the cost of contributions for certain groups (such as low-income contributors or children).</p> <p>Enrolment and contributions to the programme are <b>initially voluntary for all workers, but once enrolled, members are no longer able to opt out</b>. If workers are automatically enrolled in the programme but are still able to opt out at any time, please choose voluntary and make a note in the "Additional information" column.</p> <p>If none of the suggested categories fits your system, please select "Other" and provide details in the "Additional information" column.</p>
Skip if you have selected "None" above  Are contributions necessary for benefit entitlement?	<p><i>Please select from the dropdown lists, according to the definitions below.</i></p> <p>Here we are looking at <b>whether an individual's entitlement to benefits depends on his or her contribution history</b>, as opposed to the scheme's financing principle.</p>
<ul style="list-style-type: none"> <li>Yes</li> <li>No</li> <li>Other</li> </ul>	<p>A system in which an individual's entitlement to benefits <b>depends on his or her (paid or credited) contribution history</b>. This may also give acquired rights to the individual's dependents.</p> <p>A system in which an individual's entitlement to benefits <b>does not depend on his or her (paid or credited) contribution history</b>. Please include programmes with no contributions here.</p> <p>Note: These schemes are usually financed from taxation or other state revenues, but may also rely on contributions, based on the principle of solidarity where those who can contribute subsidize the benefits of those who cannot. That said, in these systems everyone is entitled to a benefit regardless of their contribution history.</p> <p>Neither of the suggested options are applicable. If possible, please provide details in the "Notes" column.</p>
Additional information	Any further information about the programme that you wish to clarify or add, such as comments on a system reform and the status of a transition.
Programme website or	If possible, please provide a link to an official website/brochure presenting the essential features of the programme.

links to information brochures	
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Table 2: The below provides overall information on the branch as a whole.

Concise description of how <b>multiple programmes</b> work together	If there are multiple programmes, please provide a brief explanation of how they complement each other. For example, they may cover different groups or provide cumulative benefits for the same group. Here you can also note if one programme is being phased out and replaced by another.
Concise description of special systems and their coverage	<p>Please list groups that are covered through a special system<sup>1</sup> (or "No special systems".) Assuming that the programme does not apply to a large share of the private sector (residents, employees, self-employed, etc.), we will include a short note on its coverage here and no further details in the profile.</p> <p>Note: Regarding self-employed persons, if the special system has similar rules regarding qualifying conditions and benefit calculation, please include the self-employed in mandatory coverage and note the different administrative organization or financing in the appropriate section.</p> <p><sup>1</sup> We define a special system as a separate programme that operates in place of the general scheme, which has different rules (e.g. qualifying conditions or benefit calculation). Typically, special systems cover groups like military personnel, civil servants, agricultural workers, or self-employed persons, and are administered by a separate organization.</p>
Concise description of any significant, stand-alone programmes for informal workers or self-employed persons with a legal basis, not covered below. Please note if the programme is voluntary or mandatory.	Please briefly describe any significant, stand-alone programmes for informal workers or self-employed persons with a legal basis. For example, 'A voluntary subsidized individual account programme exists for informal workers' or 'A voluntary social insurance programme exists for self-employed agricultural workers'. As the country profiles focus on mandatory programmes, please do not include further descriptions of stand-alone voluntary programmes in the main profile text below. Nevertheless, coverage of informal workers and self-employed persons is a priority area for many ISSA members and we are making note of stand-alone programmes for these groups, where they exist. Please be sure to indicate whether coverage is mandatory or voluntary under any programmes that you add.
Other branch notes	These are notes that relate to the branch that are not otherwise covered above. If the notes relate to one of the existing programmes, please add to the "Additional information" column under Type of programme.

## Regulatory framework

Under the regulatory framework we include laws which are currently in force that govern the benefits and programmes under the given branch(es).

Note: If a law listed here has been repealed, please note this under additional information. If a law has been passed but is not yet in force or is partially in force/gradually being rolled out, please include the law and provide details on the implementation status under "Additional information".

### ***Example of completed table***

Law name and number	Year passed	Year implemented	Year(s) of important amendments	Additional information	Link to copy of the law?
Employees' Old-Age Benefits Act No. 14	1976	Same as year passed	1981, 1993, 2001, and 2006.		
Sindh Employees Old-Age Benefits Act X	2014	Same as year passed	2016.		

When adding information or correcting an entry, in the following columns please indicate:

<b>Law name and number</b>	The full legislative name/number of the given law.
<b>Year passed</b>	The year in which the law was passed.
<b>Year implemented</b>	The year in which the law entered into force (only if different from the year it was passed).
<b>Year(s) of important amendments</b>	The years of amendments, which introduced significant changes or reforms. Please provide one or two words about what the amendment changed (e.g. 2019 [retirement ages]). Please only include the most important amendments.
<b>Additional information</b>	Any further information that you wish to add.
<b>Link to copy of the law and new amendments?</b>	A link to the law or regulation if readily available, with preference given to versions including new amendments or changes. If no links exist but a pdf copy of the law or amendment is readily available, we would be grateful if you could share this with us.

## Coverage

*Example of completed table*

Programme name	Description of mandatory coverage	Description of voluntary coverage	Description of Exclusions	Coverage of specific groups	
				Is coverage restricted to citizens? (please select from list)	Coverage of self-employed persons (please select from list)
Social Security	Private-sector employees.	Self-employed persons; persons younger than age 18 working less than 30 hours a week.		No, all legal residents are covered	Voluntary coverage
Superannuation	Employed persons with before-tax earnings greater than \$200 a month.	Employed persons with before-tax earnings of \$200 a month or less.		Yes, citizens only	Mandatory coverage (general scheme)

When adding information or correcting an entry, in the following columns please indicate:

Programme name	The name of the programme or, in the absence of a programme name, the type of programme, as completed in the "Branch overview" tables above.		
	<i>Please provide a concise description of the following. Details (e.g. income thresholds) can be reported under the qualifying conditions in the benefit tables.</i>		
Description of mandatory coverage	<b>Contributory systems</b>	Groups who <b>must</b> enrol (e.g. employees, self-employed, workers in firms with 5 or more employees, etc.)	<b>Non-contributory systems</b>
Description of voluntary coverage		Groups that can <b>opt into</b> the programme voluntarily or groups that can <b>opt out</b> of the programme (or "No possibility of voluntary coverage".)	Leave blank.
Description of exclusions		Groups that are <b>excluded</b> from the programme (or "No exclusions".)  Note: Please report persons who are excluded but covered by a special system are reported in a note at the beginning of the branch.	Leave blank.
Is coverage restricted to citizens?	<i>Please select from the dropdown list, according to the definitions below.</i>		
• Yes, citizens only	<b>Contributory systems</b>	<b>Only citizens</b> are mandatorily covered. Noncitizen residents are not obliged to enrol. If noncitizens can voluntarily enrol, please indicate this in "Description of voluntary coverage".	Only citizens are eligible for benefits. Noncitizen residents are not eligible for benefits.
• No, all legal residents are covered (employment conditions may apply)		There are <b>no citizenship restrictions</b> for mandatory coverage. All legal residents <b>must</b> enrol assuming they meet the same conditions as citizens (e.g. are earning income at insurable levels, are studying, meet age thresholds, etc.). For countries that make a distinction between temporary and permanent residents (see definition below), temporary residents are also mandatorily covered. Frontier workers who are employed in the country but reside in a neighboring country or territory may also be covered.  Note: Please also select this option if it is true in general but certain exceptions apply (e.g. if posted workers are exempted from the legislation of the host country under bilateral or multilateral agreements).	There is no citizenship requirement. All legal residents are eligible for benefits.

• No, permanent residents are also covered (employment conditions may apply)	<p>This category applies to countries that make a distinction between temporary and permanent residents.<sup>2</sup> Citizens and permanent residents <b>must</b> enrol, assuming they meet the conditions (e.g. are earning income at insurable levels, are studying, meet age thresholds, etc.).</p> <p>Noncitizen temporary residents are not obliged to enrol. Note: If noncitizen temporary residents can voluntarily enrol in a contributory system, please indicate this in "Description of voluntary coverage" ..</p> <p><sup>2</sup> Here we define temporary residence as residence granted for a specific purpose (such as study, work, family reunion, etc.) and limited in time (though often renewable). Permanent residence on the other hand is granted for an unlimited or long-term period of time and is not dependent on a specific purpose (such as study, work, etc.). Temporary travel abroad for purposes of recreation, holiday, business, medical treatment or religious pilgrimage would not be included in either definition.</p>	<p>This category applies to countries that make a distinction between temporary and permanent residents.<sup>2</sup></p> <p>Citizens and permanent residents are eligible for benefits. Noncitizen temporary residents are not eligible for benefits.</p>
• Other	None of the suggested options are applicable. Please provide details in the columns to the left.	
• No information	This information is not possible to provide at this time.	
Coverage of self-employed persons	<p><i>Please select from the dropdown list, according to the definitions below.</i></p> <p>Note: If certain categories of self-employed persons are covered in one way and others in another (e.g. agricultural self-employed excluded), please choose "Other; see text to the left" and provide details in the relevant columns.</p>	
	<b>Contributory systems</b>	<b>Non-contributory systems</b>
• Mandatory coverage (general scheme)	All self-employed persons <b>must enrol</b> in the general programme (i.e. the same programme as employees), assuming they meet the insurable income and age thresholds if these exist and any residency requirements. If the insurable income threshold is different from employees, please note the differences under Source of Funds.	Leave blank.
• Mandatory coverage (special scheme)	All self-employed persons are covered by a special system. We define a special system as a separate programme in place of the general scheme for which different regulations apply (e.g. regarding benefit calculation and/or qualifying periods).	Leave blank.
• Voluntary coverage	Self-employed persons are <b>not obliged</b> to enrol in the programme. Nonetheless, voluntary coverage is available to all self-employed persons, assuming they meet the insurable income and age thresholds if these exist and any residency requirements.	Leave blank.
• Excluded	Self-employed persons are <b>not able</b> to enrol in the programme.	Leave blank.
• Other	None of the suggested options are applicable. Please provide details in the columns to the left.	
• No information	This information is not possible to provide at this time.	

## Source of funds

We have separated out information into two tables as follows:

- Programmes partially or wholly funded by contributions and
- Programmes with no contributions (government pays the total cost).

**Example of completed Table 1: Programmes partially or wholly funded by contributions**

Programme name and persons covered (please select from list)	Contributions		Income base used to calculate contributions			Government contributions	Additional information (including cross-branch financing)	Official sources regarding update
	Covered person	Employer	Concise description	Minimum	Maximum			
Social insurance								
Employees (+)	6.5%	11%	Gross monthly covered earnings.	The national monthly minimum wage.	\$3,000 a month.	Finances any deficit; contributes as an employer.		
Self-employed persons	7.5%.	n/a	Gross monthly covered earnings.	12 times the national monthly minimum wage a year.	\$36,000 a year.	10% of covered earnings.		

**Example of completed Table 2: Programmes with no contributions (government pays the total cost)**

Programme name	Persons covered	Additional information (if necessary)
Social Security	All covered persons	50% by state governments; 50% by the federal government.
Social assistance	All covered persons	

When adding information or correcting an entry, in the following columns please indicate:

Programme name	The name of the programme or, in the absence of a programme name, the type of programme, as completed in the "Branch overview" tables above.
Persons covered	<i>Please select from the dropdown list, according to the definitions below.</i>
• Employees (+)	Persons who are not self-employed (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)
• Self-employed person	Self-employed persons (e.g. own-account workers and entrepreneurs),
• All covered persons	All persons, without distinction regarding employment status (including self-employed persons and employees.)
Contributions	<p>The amount or contribution rate paid by the respective group. If there is no contribution, please state "None". For earmarked payroll taxes that <b>do not confer entitlement to social benefits</b>, please provide details in the "Additional information" column.</p> <p>Note: If there are multiple rates, please describe the rate and the associated group, for example: "2% (employees); 3% (pensioners)" or "10% (private sector); 12% (public sector)." Where applicable, we may adapt the wording so that the rate for the main group appears first, followed by any smaller groups in a note, for example: "5% (in general). Note: 7% (workers in extractive industries)."</p>
• Covered person	Amount paid by the employee, self-employed, pensioner, etc. for themselves, their dependents or on the behalf of other beneficiaries (solidarity contributions)
• Employer	Amount paid by the employer.

Income base used to calculate contributions	Only for programmes with earnings-based contributions.
• Concise description	A concise description of the income base on which contributions are levied (e.g. "any income", "gross earnings excluding bonuses", etc.). If there are multiple definitions, please describe them for each associated group: for example, "gross earnings (employees); pension (pensioners)."
• Minimum	The minimum amount used to calculate contributions (or "no minimum"). If there are multiple minimums, please describe them and the associated group: for example, "\$1,000 a month (employees); no minimum (employers)"
• Maximum	The maximum amount used to calculate contributions (or "no maximum"). If there are multiple maximums, please describe them and the associated group: for example, "5 times the monthly minimum wage (employees); no maximum (employers)"
Government contributions	The contribution paid by government under the programme. This may be:  (1) a specified percentage of earnings; (2) the total cost of a specific benefit; (3) paying or subsidizing contributions on behalf of certain groups (such as those currently receiving sickness benefits, low-income contributors, children, etc.); or (4) financing of any deficit.  If the government makes no contribution, please state "None". If it only contributes as an employer: "None; contributes as an employer").
Additional information (including cross-branch financing, for contributory programmes)	Any further information that you wish to add.  Note: if the programme is completely or partially funded from contributions already reported in the profile (namely, under a different branch or programme), please note this here and provide details as necessary. For instance "Financing is reported under Old Age, invalidity, and survivors".
Official sources regarding update	If possible, please provide a link to an official website/guide listing the new figure or a link to the law or regulation that introduced the modifications.

## Administrative organization

**Example of completed table**

Organization name	Type of organization (Please select from list)	Related programmes (Y/N)		Role in relation to programme (Y/N)					Additional information	Website
		Social insurance	Employer liability	General supervision	Regulatory functions	Programme administration	Payment/delivery of benefits	Collection of contributions		
Ministry of Labour	Public (part of government)	Y	Y	Y	Y	N	N	N		<a href="http://www.mol.gov.xx/">http://www.mol.gov.xx/</a>
Social Security Corporation	Public (independent agency)	Y	N	N	N	Y	Y	Y		<a href="https://www.ssc.gov.xx/">https://www.ssc.gov.xx/</a>
Provincial Occupational Safety Boards	Public (independent agency)	Y	Y	N	Y	N	N	N		<a href="https://province1.com;">https://province1.com;</a> <a href="https://province2.com">http://province2.com</a>

When adding information or correcting an entry, in the following columns please indicate:

Organization name	The name of the organization in English and, if it exists, the official abbreviation in the original language.
Type of organization	<i>Please select from the dropdown list, according to the definitions below.</i>
• Public (part of government)	A core government body, such as a ministry, department, or departmental branches or unit at different levels (federal, provincial, etc.)
• Public (independent agency)	Part of the public administration, but exists as a separate entity from government and operates autonomously.
• Private sector (non-profit)	A not-for-profit organization which is not owned or operated by government. Examples include sectorial pension funds and certain health care providers. Note that mutual societies, a subtype, are captured in a category of their own (see next entry).
• Mutual society	A private not-for-profit organization that is based on a mutual model, i.e. that is governed by and to the benefit of its members.
• Private sector (for profit)	A for-profit organization which is not owned or operated by government.
• Multiple types of organizations	Multiple organizations that <b>belong to a different organization type</b> . This would be the case, for instance, if one of the given organizations is an independent agency and the other is part of the private sector. Note: If they belong to the same type of organization, please choose one of the above. (e.g. provincial ministries of labour would all be part of government).
• Other (please specify)	None of the suggested options are applicable (e.g. individual employers pay the benefit). Please provide details under "Additional information".
Related programme(s) (Y/N)	"Y" for each programme the organization has a role with (whether it be administering, supervisory, regulatory, contribution collection, etc.); otherwise "N".
Role in relation to the programme	<i>Please clarify the role of the organization in relation to all listed programmes. For each relevant function, please ensure that the organization responsible appears somewhere in the table and is noted with a "Y".</i> Note: If the role of an organization only relates to certain benefits or programmes, please clarify this in the next column, "Other notes on role".
• General supervision (Y/N)	"Y" if the institution provides general oversight for the programme; otherwise "N". This role is usually performed by a core government body – namely, a ministry, a department, or a departmental branch or unit.

	<p>In many cases, this organization would also be directly responsible for developing and enforcing financial, administrative, or operative regulations. In this case, please enter "Y" also in the following column. If a separate organization or set of organizations plays this role, please ensure it is listed in the table.</p>
• Regulatory functions (Y/N)	<p>"Y" if the institution is in charge of developing and enforcing financial, administrative, or operative regulations for the programme; otherwise "N". This is often the same organization that provides general supervision, but it may be an independent body such as a superintendent, health regulator, financial regulator, or pension regulator.</p>
• Administration of programme (Y/N)	<p>"Y" if the organization administers benefits under the programme; otherwise "N". In most cases, this organization would also be directly responsible for paying benefits. In this case, please enter "Y" also in the following column.</p> <p>If a separate organization or set of organizations pays benefits, please ensure it is listed in the table, and enter "N" in the following column.</p>
• Payment/delivery of benefits (Y/N)	<p>"Y" if the organization delivers or pays benefits; otherwise "N".</p> <p>If a separate organization or set of organizations pays benefits, please ensure it is listed in the table.</p>
• Collection of contributions (Y/N)	<p>"Y" if the organization collects contributions for the programme; otherwise "N".</p> <p>If a separate organization or set of organizations collects contributions, please ensure it is listed in the table.</p>
Other notes on role	<p>Any further information regarding the role of the programme that you wish to specify. If the organizational role could not be assigned to any of the five functions described above (general supervision, regulatory functions, administration, payment/delivery of benefits, contribution collection), please clarify their role in this cell.</p>
Additional information	<p>Any further information that you wish to add. If you selected "Other" in the previous column, please elaborate.</p> <p>Often profiles contain information about the internal governance of an organization (e.g. "managed by elected representatives of insured persons and employers") or about supervision from other ministries.</p>
Website	<p>The link to the official website.</p>

## Benefit tables

We summarize provisions regarding benefits into separate tables, with one table per benefit. For each benefit, the information is divided into the following sections:

1. Benefit name and associated programme
2. Qualifying conditions: The conditions that apply to qualify for the receipt of benefits and for supplements, where they exist;
3. Details regarding (a) cash benefits and (b) in-kind benefits;
4. Where applicable, other sub-benefits, supplements, or withdrawals (such as early pensions, supplements for low-income recipients, etc.); and
5. Any additional information.

**Note:** Please note that there may be several blank fields in a given benefit table, reflecting details that we do not have for your profile. To reduce the length of the country profile we are not prompting for most of the above information. Please feel free to any missing information. In case you would like to add information that does not fit into our fields, please use the section "additional information" at the bottom of all benefit tables.

When adding information to the benefit table or correcting an entry, in the following columns please indicate:

### Benefit name and associated programme

Benefit name (English)	The name of the benefit in English. If necessary, please also note here if the benefit will soon be phased out or is only a component of a larger benefit  Note: While coding the 2019 profiles, if we did not have a distinct benefit name, we used standardized names, such as "temporary work injury benefit" or "cash maternity benefit". Feel free to correct these names as appropriate.
Local name	The local name of the benefit in the original language (if different from English). If there is no distinct benefit name, please leave this field blank.
Name of related programme	The name of the programme or, in the absence of a programme name, the type of programme, as completed in the "Branch overview" tables above.  If the benefit is already reported under another branch, please cross-reference the branch and programme name, e.g. "See Family and household benefits (social assistance)".

### Qualifying conditions

Qualifying conditions (or other qualifying conditions)	A summary of the conditions under which individuals are entitled to the benefit. Often this includes a minimum qualifying period (i.e. minimum periods of insurance, residence, employment, citizenship, etc.) that may need to be met within a certain period of time (e.g. "Must have at least 180 days of contributions in the last five years."). If there is no minimum qualifying period, but the individual must be insured or registered with the programme, please state "Must be insured (or registered); no minimum qualifying period."  Depending on the branch, conditions could also include age requirements, degree of disability or loss of earnings capacity, partial or full withdrawal from the labour market, rules governing the simultaneous payment of benefits, or behavioural conditions, such as regular medical exams, school attendance, or proactive job search.  Note: Where certain conditions are listed in a separate cell (e.g. means test, age requirements, etc.), there is no need to repeat the information here.
Type of means test	<i>Please select from the dropdown list, according to the definitions below.</i>  • None

• Income test	Individual or household income (or earnings) must fall below a certain threshold to <b>receive any benefit</b> . The benefit may be reduced or subject to recovery based on income or assets, and is eventually <b>completely eliminated</b> (if it is not eliminated but only reduced, please select "Reduction based on income or assets" below). The definition of income may be limited, e.g. income from work (i.e. earnings) or broad, e.g. any income, including non-work income and/or other benefit payments, etc. In these cases, the benefit is eliminated (i.e. the benefit goes to zero) if income exceeds the established threshold. <i>Note: If assets are also considered, please select "Asset and income test" below.</i>
• Asset test only	Individual or household assets must fall below a certain threshold. The definition of assets may vary by country, e.g., cash savings, investments, value of physical property, etc. <i>If income is also considered, please select "Asset and income test" below.</i>
• Reduction based on income or assets	The benefit is reduced or subject to recovery based on income or assets, but is not completely eliminated (if it is completely eliminated, please select income or asset test as appropriate). Please provide information on how the benefit is reduced under "Benefit amount".
• Asset and income test	A combination of asset and income is used to demonstrate need.
• Affluence test	A sub-type of the above, which includes all but the most affluent individuals, i.e. income or assets fall above a certain threshold.
• Benefit test (as proxy for income)	To be eligible, individuals must <b>not</b> qualify for or receive a benefit that would suggest sufficient means (e.g. "does not qualify for the social insurance pension"). In cases where individuals must qualify for or receive a means-tested benefit (e.g. "must be a social assistance recipient"), please select the type of test for the related benefit (e.g. if an income test is required to be eligible for 'social assistance', then select 'income test' from the dropdown). If eligibility is determined based on both an income and/or asset test and a benefit test, please select income test or asset and income test from the dropdown, as appropriate. Please provide the description of the income and/or asset test in the free text field. This is followed by information on the benefit test, for example: "Income must not exceed twice the national monthly minimum wage. Additional benefit test: must not receive any other pension benefit." <i>Please do not include rules that do not relate to proof of need but rather only govern the simultaneous payment of benefits. These can be reported under qualifying conditions (e.g. "Cannot receive an unemployment allowance and a family benefit at the same time").</i>
• Means test (unspecified)	Benefits are granted only upon proof of need (at the individual or household level), but exact details are not available at this time. <i>If the test falls into one of the above categories, please adjust as necessary.</i>
• Other (please specify)	If the test is a combination of the above or cannot be categorized within one of the options suggested, please select "Other".
Test details (if applicable)	If you have selected one of the above (other than 'none'), please provide a brief description of the test, and how the benefit is reduced or eliminated when approaching or reaching limits. For example, "(1) Income test: Monthly household income must be less than the social cohesion threshold. The social cohesion threshold (LECS) is 120% of the legal monthly minimum wage for a single-parent family (170% for a couple) plus 50% for each dependent child younger than age 14 (70% if age 14 or older). (2) Asset test: Assets must not exceed \$334,000 (if single) or \$506,000 (if married)".

## For specific tables

Old age, invalidity and survivors benefits only Are individuals eligible for the benefit if residing abroad in a country <i>without</i> a reciprocal agreement? (Y/N)	<ul style="list-style-type: none"> <li>“Yes” if individuals living abroad in a country <i>without</i> a reciprocal agreement are eligible.</li> <li>“Other” if only under certain conditions (e.g. for a limited time period).</li> <li>“No” otherwise.</li> </ul> <i>If "Other", please specify.</i>
For Old age, Invalidity, and permanent disability under Work Injury only	<ul style="list-style-type: none"> <li>“Yes” if it is possible to combine receipt of an old-age or invalidity benefit with earnings from work. If there are no limits to earnings or hours, please state “No work or earnings limits”. If conditions or limits exist, please specify these as indicated below.</li> </ul>

Can a pensioner continue or resume work and receive a pension? (Y/N)	<ul style="list-style-type: none"> <li>• "Other" if special conditions apply. For instance, in some cases, employment must cease immediately before retirement, but may continue thereafter, or only employment in certain sectors may continue.</li> <li>• "No" otherwise.</li> </ul> <p><i>If "Yes" or "Other", please indicate if any conditions or limits exist (e.g. maximum amount earned or number of hours) and whether the benefit is reduced or eliminated upon reaching these limits. If a specific partial pension is available (i.e. where persons reduce their working hours to less than fulltime before reaching retirement age and receive at the same time a "partial" pension), please provide details on qualifying conditions and benefits here. If the earnings test is already described above, please state "Employment may continue, subject to the means test listed above."</i></p>
Old age, invalidity and survivors section only Details on credited or purchasable periods	<p>A brief description of credited (or purchasable) periods that can be used to qualify. For example "Contributions may be credited under certain conditions, such as for periods spent caregiving, in military service, or receiving sickness, maternity, or unemployment benefits"</p> <ul style="list-style-type: none"> <li>• <b>Credited periods</b> are periods of absence from work during which no contributions were paid by the insured person or their employer but which are taken into account for the purpose of entitlement to and/or calculation of benefits (e.g. periods of maternity/paternity/parental leave, caring for children or an adult in need of care, military service, unemployment or sickness).</li> <li>• <b>Purchased periods</b> are periods of absence from work during which no contributions were paid by the insured person or their employer but for which contributions may be retroactively purchased to qualify for (or receive an increased) benefit.</li> </ul>
Old-age benefits only Age requirements	
<ul style="list-style-type: none"> <li>• Men</li> <li>• Women</li> <li>• Legislated increases</li> </ul>	<p>The legal age at which the standard* old-age pension may be paid to men (*or early or deferred pensions for the respective sections). If there are varying retirement ages, e.g. depending on the year of enrolment in the programme or the economic sector, please indicate each retirement age and the group to which it applies, e.g. "67 (private-sector employees) or 65 (public-sector employees)" or "67 if born in 1962 or before; 65 if both in 1963 or after".</p> <p>If the contribution or coverage history also varies, please separate the ages with letters e.g. (A) 65; (B) 64; etc., and use the corresponding letters in the next section on contribution or coverage history.</p> <p>As above for women. If the retirement age for women does not differ, please state "Same age as men".</p> <p>Any changes to the retirement age that have been enacted and are currently being implemented or will be implemented in the future. Please indicate the period over which the increase (decrease) is taking place and its interval, as well as the final retirement age and the date it will be reached, e.g. "increasing by six months every year to reach age 67 in January 2024". If there are no changes legislated, please state "None."</p>
Old-age benefits only Minimum qualifying period	<ul style="list-style-type: none"> <li>• Men</li> <li>• Women</li> <li>• Legislated increases</li> </ul> <p>The minimum qualifying period in months/years/etc. The period may be based on contributions, coverage, employment (or self-employment), residency, citizenship, etc. If the minimum contribution or coverage history varies with age, please separate the required periods with letters e.g. (A) 10 years of contributions; (B) 15 years of contributions; etc., that correspond to those used above.</p> <p>As above, for women. If the contribution/coverage requirement for women does not differ, please state "Same requirements as men".</p> <p>Any changes to the minimum qualifying period that have been enacted and are currently being implemented or will be implemented in the future. Please indicate the period over which the increase (decrease) is taking place and its interval, as well as the final qualifying period and the date it will be reached, e.g. "increasing by 1 month a year to reach 150 months in February 2027". If there are no changes legislated, please state "None."</p>
Old-age benefits only Details on reduced requirements or credits for childrearing periods	Details on reduced retirement age, minimum qualifying period, or credits for periods of childrearing or women/adults with children.

Details on reduced requirements for specific groups (i.e. persons in hazardous work, persons with disabilities, etc.)	Details on reduced retirement age, minimum qualifying period, or credits for specific groups such as persons in hazardous work, persons with disabilities, persons who are prematurely aged, etc., e.g. "The retirement age is lower for those working under hazardous, dangerous, or unhealthy conditions; and for persons with assessed disabilities of at least 65% (45% if the assessed disability is expected to reduce life expectancy).
Long-term care benefits only Restrictions related to age	Any lower or upper age conditions applied for entitlement to benefits. If there are none, please state "No age conditions".
Survivors only Eligible survivors	The survivors eligible to receive the benefit. Commonly this includes a widow(er), partner, a child of the deceased, or another dependent (e.g. dependent sibling, parent, grandparent, etc.). We use "orphan" for a child who has lost one parent and "full orphan" for a child who has lost both parents.  Note: When describing survivors, please give detailed information about those concerned: e.g. "spouse or registered partner; and children up to the age of 18 (age 25 if studying; no limit if disabled)" rather than "family members".
Survivors benefits only Payment of the spouse's pension ceases upon remarriage, civil partnership, or cohabitation? (Y/N)	<ul style="list-style-type: none"> <li>• "Yes" if survivors' benefits cease to be paid or if the amount is reduced or converted into a lump-sum if the surviving spouse or partner remarries, enters into a new civil partnership, or cohabits with a new partner for a specified period of time.</li> <li>• "Other" if only under certain conditions.</li> <li>• "No" otherwise.</li> </ul> <p><i>If "Yes" or "Other" please specify under which conditions, and describe whether survivors' benefits cease to be paid or if the amount is reduced or converted into a lump-sum if the surviving spouse or partner remarries or enters into a new partnership. If no settlement is paid, please state "No settlement".</i></p>
Medical benefits only Approved service providers and service conditions	Which doctors and/or hospitals, under which conditions, can provide services that are paid or subsidized by the social security system (e.g. upon referral, public versus private setting, number of patients per room, fee schedules, etc.).
Medical benefits only Are dependents covered?	<ul style="list-style-type: none"> <li>• "Yes" if dependent family members of a covered person are also covered, either automatically or by choice, where the insured opts to pay an additional contribution to secure coverage for their dependents.</li> <li>• "No" otherwise.</li> </ul> <p><i>If "Yes" please provide details on the eligible dependents, e.g. "spouse and orphans up to the age of 18", as well as any additional conditions that may apply, such as contribution requirements. Please also specify the range of medical services covered for dependent family members, if they differ from those covered for the primary beneficiary.</i></p>
Long-term care benefits only Dependency requirements (and if applicable details on evaluation and review)	The dependency requirements (e.g. "Must require the constant attendance of others to perform daily functions.") and the evaluation of dependency, for example, indicators and categories of need, and frequency of review.
Long-term care benefits only Approval of care providers and institutions	Which caregivers and institutions are allowed to provide services that are paid for or subsidised by the social security system. For caregivers, this may include requirements regarding qualifications, accreditation, or employment conditions. For care settings, this may include requirements regarding public versus private, number of patients per room, etc.
Long-term care benefits only Are informal caregivers eligible for compensation or support under this benefit? (Y/N)	<ul style="list-style-type: none"> <li>• "Yes" if informal caregivers who work without a contract providing long-term care are entitled to receive compensation or support linked to this benefit. If there is a separate cash or in-kind benefit is available to informal carers, please add a new table (if doing so is too burdensome, please feel free to provide the information as free text).</li> <li>• "Other" if only under certain conditions.</li> <li>• "No" otherwise.</li> </ul> <p><i>If "Yes" or "Other", please specify who is entitled to receive compensation or other forms of support for providing long-term care on an informal basis and what form of support is available. For instance, recipients may include friends, family, neighbours, or others who provide care without a contract and support may be provided in the form of paid or unpaid leave, cash, access to training, credited social contributions, respite care, etc.</i></p>

Work injury benefits only Are accidents while commuting to and/or from work covered? (Y/N)	<ul style="list-style-type: none"><li>• "Yes" if work injury benefits are also paid for the period of commuting to or from work.</li><li>• "Other" if only under certain conditions (e.g. if the employer provides the transportation.)</li><li>• "No" otherwise.</li></ul> <p><i>If "Yes" or "Other", please provide further details on the coverage of accidents that occur while commuting to or from work, if necessary.</i></p>

## Details regarding (a) cash benefits

Benefit calculation rules	<p><i>Please select from the dropdown list, according to the definitions provided below.</i></p>
• Wage replacement	<p>The benefit amount is calculated based on the covered person's previous level of income or earnings or wage bracket. This may be a periodic benefit (e.g. 70% of the reference earnings) or a lump sum benefit (e.g. a lump sum of five times the reference earnings).</p> <p>Please include a definition of the reference earnings in "Definition of reference earnings" below.</p> <p>If the amount is based on pension points, please select DB Points scheme below.</p>
• Flat-rate amount	<p>Benefit amounts are the same regardless of income or other means tests.</p> <p>Note: Amounts <b>may vary</b> depending on characteristics like household size, number of children, degree of disability, age, etc. This type of benefit calculation is typical of non-contributory schemes. Flat-rate amounts may take into consideration the length of contribution history but not insurable income (i.e. a universal pension, where all covered persons receive the same amount, assuming they have the same number of years of residence or contributions).</p>
• Progressive amount (income-related)	<p>Benefit amounts increase as income (or means) decrease. For instance, the benefit level may be based on a comparison of an individual's or household's income against a locally defined minimum threshold or there is a clawback of benefits after a given threshold. This type of benefit calculation is typical of non-contributory schemes.</p>
• Defined-contribution (DC) benefit	<p>The benefit depends on the amount of contributions and the performance of the fund into which they are paid.</p>
• Notionally defined-contribution (NDC) benefit	<p>See definition provided for "Type of programme" in the "Branch overview" tables above.</p>
• DB Points scheme	<p>The amount of pension payable is based on points earned by workers based on their earnings and years of contributions. At retirement, the sum of pension points is multiplied by the value of a pension-point to determine the amount payable.</p>
• Other	<p>If none of the suggested categories fits your system, please select "Other" and provide details in the "Additional information" row.</p>
Benefit amount	<p>A concise description of how the benefit amount is calculated. If a formula is used, please indicate the main elements included; if benefits are a flat-rate amount, please indicate that amount.</p>
• Minimum benefit	<p>The minimum amount payable to those whose pension/benefit would fall below this amount if calculated according to the pension formula. Under flat-rate systems, the "basic pension" represents the <i>de facto</i> minimum pension.</p> <p>The minimum benefit is usually for a given period of time (e.g. per week, month, year, etc.) and may be (1) a flat-rate amount, such as \$50 a month, (2) a reference value or a multiple thereof, such as the legal monthly minimum wage; or (3) a percentage of earnings or income, e.g. 20% of insurable monthly income.</p> <p>If no minimum exists, please state "No minimum". If the minimum is set via the reference earnings, please state 'As calculated based on reference earnings.' If there is only a combined minimum (for instance for survivors' benefits), please state "See minimum combined amount."</p>
• Maximum benefit	<p>The maximum amount payable, even in cases where the pension/benefit would exceed this amount if calculated according to the pension formula.</p> <p>The maximum benefit is usually for a given period of time (e.g. per week, month, year, etc.) and may be (1) a flat-rate amount, such as \$100 a month, (2) a reference value or a multiple thereof, such as five times the minimum wage; or (3) a percentage of earnings or income, e.g. up to 70% of insurable income.</p> <p>If no maximum exists, please state "No maximum". If the maximum is set via the reference earnings, please state 'As calculated based on reference earnings.' If there is only a combined maximum (for instance for survivors' benefits), please state "See maximum combined amount."</p>
For Survivors benefits only	<p>• Combined minimum and maximum for all survivors (e.g. spouse, orphans, &amp; other dependents)</p> <p>The maximum total survivor benefit for a given period payable to all eligible survivors (i.e. the sum of all pensions or benefits paid to eligible survivors including the spouse or partner, orphan(s), and other eligible persons), if applicable.</p>

Is there a legal obligation to review (and if necessary adjust) the benefit within a defined period (e.g. every year) for inflation, cost of living, etc.?	<ul style="list-style-type: none"> <li>Please select from the dropdown list, according to the definitions provided below.</li> </ul>
Yes, annually	<ul style="list-style-type: none"> <li>If there is a legal obligation to <b>annually</b> review (and if necessary adjust) the benefit to reflect developments in prices, wages, cost of living, or other economic indicators; in some cases this may be through linking the benefit to a legally-defined value that is itself regularly adjusted (e.g. a minimum wage or a poverty threshold). In many cases, the implementation of adjustments will be subject to legislative approval and available funds.</li> </ul> <p><i>Please describe the basis of the adjustments (e.g. "pegged to a reference value (e.g. minimum wage/national poverty line etc.)"; adjusted according to changes in the consumer price index/average national wage/cost of living etc.; regular review by an administrative body subject to legislative approval and available funds).</i></p>
Yes, other	<ul style="list-style-type: none"> <li>If there is a legal obligation to review (and if necessary adjust) the benefit, however the frequency of review or adjustment is not annual (e.g. every six months, quarterly, or every two years etc.).</li> </ul> <p><i>Please describe the basis of the adjustments (e.g. "pegged to a reference value (e.g. minimum wage/national poverty line etc.)"; adjusted according to changes in the consumer price index/average national wage/cost of living etc.; regular review by an administrative body subject to legislative approval and available funds), and the frequency of review or adjustment (e.g. every two years).</i></p>
No, ad hoc	<ul style="list-style-type: none"> <li>If there is no obligation to review or adjust the benefit or if adjustments are undertaken on an ad-hoc basis.</li> </ul> <p><i>Please feel free to provide details on ad-hoc adjustments (e.g. "adjusted by ministerial decree" or "last adjusted in 2012").</i></p>
Definition of reference earnings (or points) used in benefit calculation	<p>Only relevant if the benefit amount is calculated based on: the covered person's previous level of income or earnings, or pension points, which in turn are based on earnings and/or period of contribution.</p> <p><i>In the following columns please provide:</i></p>
• Definition of reference earnings	A concise definition of the income or earnings and the period taken into account to determine benefit amounts. Examples include an insured's "average monthly earnings in the 12 months before his or her disability began", "average weekly earnings in the three calendar months before his or her incapacity began", and "earnings in the month before unemployment".
• Minimum reference earnings	The minimum earnings threshold used to calculate the benefit, if applicable. If this is the same as the minimum income base for contributions, please state "See minimum covered earnings under Source of funds." If no minimum exists, please state "No minimum".
• Maximum reference earnings	The maximum earnings threshold used to calculate the benefit, if applicable. If this is the same as the maximum income base for contributions, please state "See maximum covered earnings under Source of funds." If no maximum exists, please state "No maximum".
Periodicity of benefit payment	<p><i>Please select from the dropdown list, according to the definitions provided below.</i></p>
• Periodic	Payment is made at regular intervals over a defined period. Typical examples include monthly pensions or annuities, and short-term payments for sickness, maternity, unemployment, etc.
• Lump sum	Payment is made in a single disbursement or in a determined number of instalments (usually a small number, such as two or three).

	Typical examples include funeral grants, birth grants, or lump-sum disbursements of the accumulated fund balance at retirement in provident fund systems. For multiple instalments, the payment of each instalment may be subject to further conditions, such as attendance of birth by a medical practitioner, medical exams or immunization in the case of birth grants, for example.
• Choice or combination of periodic and lump sum	Payment combines a lump-sum element and periodic element or is chosen by the beneficiary. Usually, the beneficiary can opt for either receiving a lump-sum settlement or periodic payments/programmed withdrawals; occasionally a combination of both is also possible.
• Other	If none of the suggested categories is appropriate, please select "Other". If you select other, please describe how payments are scheduled in the cell below.
For periodic benefits Benefit duration	A description of the benefit duration, including longer periods for specific circumstances (e.g. multiple births or complications). If there is no limit, but eligibility depends on meeting certain conditions such as children's age or household income, please state "As long as conditions are fulfilled." If an invalidity or survivor's pension is replaced with an old-age pension at the retirement age, please state, "Up to the standard retirement age." If there is no limit, please state "No limit" or, in the case of invalidity pensions, "Until rehabilitation or death." If the duration is expressed in days, please specify whether they are calendar or working days (and clarify whether Saturdays and/or Sundays are treated as working days).
Only appears if this information was in the 2019 profile Schedule of payments	Details on the payment schedule or frequency, e.g. <i>daily, weekly, every 14 days, monthly, quarterly, twice a year, annually</i> . Please indicate if an additional payment is made and when these extra payments are made, e.g. "13 payments a year, with an extra payment in December" if a 13 <sup>th</sup> payment is received at the end of the year in addition to the 12 monthly payments.
Only appears if this information was in the 2019 profile Description of extensions	Details if the benefit can be extended under certain conditions, for instance, sick pay may be extended if recovery is likely; family caregiving leave if the child has a specific disease; etc. Please describe the possible extension period and any conditions that apply.
Only appears if this information was in the 2019 profile Description of waiting period	Details if a beneficiary must wait a certain period between the occurrence of the risk/event and the payment of benefit (e.g. the number of days/weeks/etc. and any other conditions). If employers are legally obliged to continue to pay wage/salaries or a percentage thereof during the waiting period, please note this, describing the benefit level (e.g. 100% of the employee's last wage) and the payment duration (i.e. number of days/weeks/etc.).
Maternity/paternity benefits only Details on how parents share or split parental leave	Details on how leave periods can be shared or transferred between parents, or if there are incentives (e.g. extra weeks or increased payments) to encourage both parents to take up their leave entitlement. Please specify if certain periods are reserved for use by one or the other parent. For example "The father can receive the benefit from the sixth week after childbirth instead of the mother."

## Details regarding (b) in-kind benefits

Services covered	A concise description of the range of medical services covered. This may include primary or specialist care; inpatient or outpatient services; approved medicines and appliances; maternity care; emergency and rescue services; dental care; psychiatry or psychologist services; nursing services; rehabilitation; and transportation, e.g. "Preventive care, generalist and specialist services, and hospitalization."
Long-term care benefits only Benefits and services provided (including cash benefits)	A concise description of the range of long-term care benefits distinct from the general health care system, namely cash or in-kind benefits for people who, due to frailty, disability or old age, need permanent nursing care or help with daily living activities. Benefits often aim to support home care, residential care, semi-residential care, or other forms of care.
Approved service providers and service conditions	A concise description of which doctors and/or hospitals, under which conditions, can provide services that are paid or subsidized by the social security system (e.g. upon referral, public versus private setting, number of patients per room, etc.) As we serve a wide audience, please limit your description to general principles rather than details: for example, 'Specialist care on referral' rather than detailing the referral process or 'Only care in public hospitals is subsidized.'
Cost sharing	Please describe the contribution individuals are required to pay to help cover the costs of the services or benefits, and any conditions if applicable. For example "From 35% to 100% of the cost of various essential medications" or "No patient charges at public hospitals and clinics. Private hospitals and clinics provide services on a fee-for-service basis." If there is no contribution, please state "No cost sharing."

Benefit duration (for the insured or dependents)	A description of the benefit duration for dependents (or "The same duration as the primary beneficiary.") If there is no limit, please state "No limit." If an invalidity or survivor's pension is replaced with an old-age pension at the retirement age, please state, "Up to the standard retirement age."
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## Other sub-benefits, supplements, or withdrawals

By the following, we mean:

Benefit supplements or sub-benefits	Additional payments on top of the main benefit such as supplements for dependents, supplements for low-income individuals, or holiday bonuses. Sub-benefits may include small variations of the main benefit (e.g. unemployment benefits for long-term unemployed) or alternate benefits for different sub-groups.
Partial withdrawals or loans	Partial withdrawals from a provident fund or individual account for specified purposes (housing loans, medical expenses, etc.)
Invalidity and permanent disability benefits Constant-attendance allowance	A supplement to an invalidity or permanent disability pension to cover the costs of the constant care and attention of another person.
Old age, invalidity and survivors benefits only Reduced benefit for Insufficient contributions (or coverage period)	A reduced or proportional pension or lump-sum settlement for those who do not meet the minimum qualifying period for a full benefit or pension. A 'full' pension is typically payable after a certain number of years of membership of a social insurance scheme, residence or employment, which is regarded as corresponding to a full working career.
Old-age benefits only Early pension	A pension is payable to someone who retires before the standard retirement age.
Old-age benefits only Deferred retirement	A pension paid for persons older the standard retirement age at an increased (or actuarially increased) benefit. If it is possible to delay claiming an old-age pension beyond the standard retirement age and continue to work while building up additional pension rights, please provide details here.
Invalidity and permanent disability benefits Reduced benefit for a Partial disability	A benefit for those with a disability or loss of earnings capacity below the defined threshold.

When adding information or correcting an entry, in the following columns please indicate:

Name	The name in English, e.g. "Caregiver supplement" or "Partial withdrawal for medical expenses".
Local name	The local name of the benefit in the original language (if different from English). If there is no distinct benefit name, please leave this field blank.
Qualifying conditions	A summary of the conditions under which individuals are entitled to a supplement.
Amount	A concise description of how the benefit amount is calculated. If a formula is used, please indicate the main elements included; if benefits are a flat-rate amount, please indicate that amount.

## Additional information

Any further information that you wish to add.