# Greece

Exchange rate: US\$1.00 equals 0.70 euros (€).

# Old Age, Disability, and Survivors

# Regulatory Framework

**First law: 1934.** 

Current laws: 1951 (social security), 1960, 1978 (legislation and regulation), 1981 (noncontributory old-age pension), 1988 (noninsured persons), 1990 (regulation), 1991 (pensions), 1992 (social security), 1997 (contributions), 2000 (financing and administration), 2002 (social security), 2004 (social security), and 2008 (social security reform).

Type of program: Social insurance system.

Note: Noncontributory pensions are paid to eligible persons not covered by the social insurance system.

## Coverage

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

Exclusions: Employed and self-employed persons covered by approved occupational and public-sector funds providing equivalent benefits.

Voluntary coverage is possible, subject to conditions.

Special systems for agricultural workers, public-sector employees, doctors and dentists, architects, notaries, commercial motor vehicle operators, shipping agents, tradesmen, and craftsmen.

#### Source of Funds

**Insured person:** 6.67% of covered monthly earnings; 8.87% for arduous or unhealthy work.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992, are  $\[ \in \]$  73,913.98 a year (or 14 monthly salaries of  $\[ \in \]$  5,279.57).

**Self-employed person:** 6.67% of covered monthly earnings; 8.87% for arduous or unhealthy work.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992, are  $\[mathcarce{}\]$  are  $\[mathcarce{}\]$  473,913.98 a year (or 14 monthly salaries of  $\[mathcarce{}\]$ 55,279.57).

**Employer:** 13.33% of covered monthly payroll; 14.73% for arduous or unhealthy work.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992, are  $\[ \in \]$  73,913.98 a year (or 14 monthly salaries of  $\[ \in \]$  5,279.57).

**Government:** 10% of annual payroll as an employer and a guaranteed annual state.

# **Qualifying Conditions**

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

Age 60 (men) or age 55 (women) with at least 4,500 days of contributions including 3,600 in arduous or unhealthy work and 1,000 in the last 13 years; age 55 (men and women) with at least 10,500 days of contributions including 7,500 in arduous or unhealthy work. Age 58 (men) or age 53 (women) with at least 4,500 days of contributions including 3,600 in the construction or technical sector and 1,000 in the last 13 years, or at least 4,500 days of contributions in the construction or technical sector, including 500 in the last 13 years. Age 55 (women with dependent or disabled children) with at least 5,500 days of contributions; any age for mothers with disabled children and spouses of disabled persons with at least 7,500 days of contributions.

Pensioners younger than age 55 are not permitted to work and receive a pension at the same time. Pensioners age 55 or over may work but their pension is earnings-tested.

Early pension: First insured before January 1, 1993, age 60 (men) or age 55 (women) with at least 4,500 days of contributions, including 100 days of work in the last 5 years; age 60 (men) or age 55 (women) with at least 10,000 days of contributions, including 100 days of work in the last 5 years.

Deferred pension: The pension may be deferred.

Benefits are payable abroad under a reciprocal agreement.

**Old-age social solidarity grant (income-tested):** Age 60 or older and residing in Greece.

Income test: Limit on overall net annual income (salaries and pensions) of  $\[ \epsilon 6,824.45 \]$ ; total annual personal taxable income,  $\[ \epsilon 7,961.87 \]$ ; and total annual family taxable income,  $\[ \epsilon 12,389.65 \]$ .

**Disability pension:** Assessed with a severe disability (80% to 100%) or an ordinary disability (67% to 79.9%) with 300 to 4,500 days of contributions (up to 1,500 days if the insured began working after 1993), depending on age, or 1,500 days of contributions, including 600 days in the

5 years before the disability began. (For insured persons who began working after 1993, the contribution days in the 5 years before the disability began may include credited days of contributions.)

Constant-attendance allowance: Paid with an assessed degree of disability of at least 67%.

Partial disability: Assessed with a disability of 50% to 66.9%.

The Health Committee of the Social Insurance Institute normally assesses the degree of disability every 2 years.

Benefits are payable abroad under a reciprocal agreement.

**Special disability pension:** Paid if the insured is assessed as totally blind and has at least 4,050 days of contributions. There is no age requirement.

Benefits are payable abroad under a reciprocal agreement.

**Special disability allowance:** Paid to insured persons (or their family members) who have a severe and permanent disability. The insured must have at least 350 days of contributions in the last 4 calendar years before the disability began, including 50 days in the last 12 or 15 months, or a total of 1,000 days of contributions.

Benefits are payable abroad under a reciprocal agreement.

**Disability social solidarity grant (income-tested):** No age requirement and assessed with a disability of at least 50% and a resident of Greece.

Income test: Maximum net annual income from salary and pensions of  $\epsilon$ 6,824.45; total annual personal taxable income,  $\epsilon$ 7,961.87; and total annual family taxable income,  $\epsilon$ 12,389.65.

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

For persons first insured before January 1, 1993, eligible survivors include: a widow (or a disabled widower without means) who was married to the deceased for at least 6 months (2 years if the deceased was a pensioner); a divorced spouse with limited income who was married to the deceased for at least 15 years and was receiving alimony; dependent children, grandchildren and stepchildren up to age 18 (age 24 if a student or a full orphan, no limit if disabled) who are unmarried, not working, and not receiving a pension; and dependent parents.

For persons first insured after December 31, 1992, eligible survivors include: a widow(er) who was married to the deceased for at least 1 year (2 years if the deceased was a pensioner; none if the spouse has a dependent child); a divorced spouse with limited income who was married to the deceased for at least 15 years and was receiving alimony; and dependent children up to age 18 (age 24 if a student or a full orphan, no limit if disabled) who are unmarried, not working, and not receiving a pension.

The pension ceases on remarriage.

A pension that has ceased or is less than 100% of the pension the deceased received or would have been entitled to receive is reinstated and paid in full when the survivor reaches age 65.

Benefits are payable abroad under a reciprocal agreement.

Funeral grant: Paid for the death of an insured person with at least 120 days of coverage (100 days if in construction) in the last calendar year or for an old-age or disability pensioner.

# **Survivors social solidarity grant (income-tested):** Aged 60 or older and residing in Greece.

Income test: Maximum net annual income from salary and pensions of  $\[mathcarce{}\]$ 7,452.32; total annual personal taxable income,  $\[mathcarce{}\]$ 8,694.38; and total annual family taxable income,  $\[mathcarce{}\]$ 13,529.54.

A surviving divorced spouse who is eligible for a survivor pension is not eligible for the survivors social solidarity grant.

# **Old-Age Benefits**

Old-age pension: The pension is based on length of the coverage and pensionable earnings in the last 5 years; if first insured after December 31, 1992), the last 5 years or the best 5 years of the last 10 years (whichever is greater). An additional 1% of earnings for every 300 days of contributions between 3,300 days and 7,800 days plus 1.5% to 2.5% (depending on the insured's wage class) for every 300 days exceeding 7,800 days.

The minimum pension for an unmarried person is €486.84 a month; €523.37 with a spouse; €547.76, €571.99, or €592.80 with a spouse and one to three children; and €511.23, €535.46, or €559.78 with no spouse and one to three children.

The total maximum monthly pension is  $\in 3,547.77$ .

Earnings test: The pension is reduced by 70% if the beneficiary is aged 55 or older, without dependents, works and earns more than  $\mbox{\ensuremath{\ensuremath{6}}}$  a supplement of 20% of the pension is paid for each child up to age 18 (age 24 if a student, no limit if disabled).

Early pension: The pension is reduced by 0.37% for each month of early retirement.

Deferred pension: A deferred pension is paid.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Pensions are indexed to changes in the civil service pension.

Old age social solidarity grant:  $\[ \]$  195.15 a month is paid with net income up to  $\[ \]$  6,786.93;  $\[ \]$  146.36 with net income from  $\[ \]$  6,786.94 to  $\[ \]$  7,053.12;  $\[ \]$  97.58 with net income from  $\[ \]$  7,053.13 to  $\[ \]$  7,230.51;  $\[ \]$  48.79 with net income from  $\[ \]$  7,230.52 to  $\[ \]$  7,452.32.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

# Permanent Disability Benefits

**Disability pension:** The pension is based on the length of coverage and pensionable earnings in the last 5 years plus 1% of earnings for every 300 days of contributions from 3,300 to 7,800 days plus 1.5% to 2.5% (depending on the insured's wage class) for every 300 days exceeding 7,800 days. An increase is also calculated for insured persons who paid contributions while employed in arduous and unhealthy work.

For a severe disability, 100% of the pension is paid; for an ordinary disability, 75% of the pension is paid (100% if the insured has 6,000 days of coverage and the disability is the result of a psychiatric condition).

Constant-attendance allowance: A monthly allowance is paid.

Partial disability: 50% of the pension is paid (75% for a psychiatric condition).

For persons who were first insured before January 1, 1993, the minimum monthly pension is €486.84 plus supplements for a dependent spouse and children.

For persons who were first insured after December 31, 1992, the minimum monthly pension is €481.48; €505.55 if the insured has one child; €534.43 with two children; €568.14 with three children; €601.85 with four children; €635.77 with five children.

The maximum monthly pension is €2,362.24.

**Special disability pension:** The pension is calculated as if the insured had at least 10,500 days of paid contributions.

**Special disability allowance:** The allowance is 20 times the minimum wage of an unskilled worker.

**Disability social solidarity grant:** €195.15 a month is paid with net income up to €6,786.93; €146.36 with net income from €6,786.94 to €7,053.12; €97.58 with net income from €7,053.13 to €7,230.51; €48.79 with net income from €7,230.52 to €7,452.32.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

#### Survivor Benefits

Survivor pension: The pension varies according to the date the deceased first entered the system and is paid for 3 years beginning the month following the death (may be extended for those who receive the full pension). The full pension the deceased received or would have been entitled to receive is paid if a surviving spouse does not work or receive any other pension or has an assessed mental or

physical disability of at least 67%; 70% is paid if the spouse is within 3 years of age 65 and working or receiving a pension; 50% if the spouse is younger than age 65 and working or receiving a pension; 70% if the spouse is aged 65 or older and working or receiving a pension.

The minimum survivor pension is €438.78 a month for persons first insured before January 1, 1993; €397.34 a month for persons first insured after December 31, 1992.

A surviving divorced spouse aged 65 or older or with an assessed disability of at least 67% may receive a pension of 30% of the survivor pension if he or she was married to the deceased for at least 15 years; 40% if married for at least 25 years. An eligible surviving divorced spouse is not entitled to receive the minimum survivor pension or the survivors social solidarity grant.

Orphan's pension: If the deceased was first insured before January 1, 1993, each eligible orphan receives 20% of the insured's basic pension; 50% for a full orphan. If the deceased was first insured after December 31, 1992, each eligible orphan receives 20% of the insured's basic pension; 60% for a full orphan.

The minimum orphan's pension is €438.78 a month for persons first insured before January 1, 1993; €397.34 a month for persons first insured after December 31, 1992.

Grandchild's or parent's pension (in the absence of other eligible survivors): 20% of the deceased's pension is paid for an eligible grandchild; 40% for a widowed mother; 40% for a dependent father. (The deceased must have been first insured before January 1, 1993.)

The minimum pension is €438.78 a month.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

#### Survivors social solidarity grant (income-tested):

€195.15 a month is paid with net income up to €6,786.93; €146.36 with net income from €6,786.94 to €7,053.12; €97.58 with net income from €7,053.13 to €7,230.51; €48.79 with net income from €7,230.52 to €7,452.32.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

# Administrative Organization

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, 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 (social security) and 1983 (health).

Type of program: Social insurance system.

# Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed persons (including actors, newspaper vendors, and chartered accountants). Pensioners and noncontributory old-age pensioners are covered for medical benefits.

Exclusions: Employed and self-employed persons covered by approved occupational and public-sector funds providing equivalent benefits.

Special systems for agricultural workers, public-sector employees, doctors and dentists, architects, notaries, commercial motor vehicle operators, shipping agents, tradesmen, and craftsmen.

#### Source of Funds

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

The insured's contributions also finance work injury benefits.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992, are  $\[ \in \]$  73,913.98 a year (or 14 monthly salaries of  $\[ \in \]$  5,279.57).

**Self-employed person:** 0.4% of covered monthly earnings (cash benefits) and 2.15% of covered monthly earnings (medical benefits).

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992, are  $\[mathcarce{}\]$  are  $\[mathcarce{}\]$  avear (or 14 monthly salaries of  $\[mathcarce{}\]$ 5,279.57).

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

The employer's contributions also finance work injury benefits.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992, are  $\[ \in \]$  73,913.98 a year (or 14 monthly salaries of  $\[ \in \]$  5,279.57).

Government: A guaranteed annual state subsidy.

# **Qualifying Conditions**

Cash sickness benefits: The insured must have at least 120 days of contributions (100 if working in construction) in the calendar year before the incapacity began or 100 days of contributions in the last 15 months excluding the last quarter. The benefit is paid for 182 days to 720 days, according to the insured's contribution period.

**Cash maternity benefits:** The insured woman must have at least 200 days of contributions in the last 2 years.

**Medical benefits:** The insured must have at least 50 days of contributions in the last year or last 15 months (excluding the last quarter) or must be a pensioner.

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

# Sickness and Maternity Benefits

Sickness benefit: 50% of daily earnings is paid, according to wage class. There is a 3-day waiting period. (If the insured has worked for the same employer for at least a year, the employer must pay the difference between the cash benefit and the employee's earnings for a month; if the employment period is less than a year, the employer pays the difference for 2 weeks.)

Dependent's supplement: 10% of the benefit is paid for each dependent, up to 40%.

The daily benefit (including the dependents' supplements) for the first 15 days is up to €15.22; from the 16th day to the 30th day, up to €27.97; after the 30th day, up to 70% of the daily wage of the worker's wage class.

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

**Funeral grant:** A lump sum of at least 8 times the insured earnings in the lowest of wage class is paid.

**Maternity benefit:** 50% of daily earnings is paid for up to 56 days before and 63 days after childbirth.

Dependent's supplement: 10% of the benefit is paid for each dependent, up to 40%.

The minimum benefit is 66.7% of the insured's earnings. (The insured may also receive a maternity supplement of up to 33.3% of earnings.)

The maximum daily benefit is €45.19 with no dependents; €63.27 a day with dependents.

Birth grant: €928.10 is paid for each child.

#### Workers' Medical Benefits

The facilities of the Social Insurance Institute normally provide medical services directly to patients. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicine; 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 pay 10% of costs.

There is no limit to duration.

# Dependents' Medical Benefits

The facilities of the Social Insurance Institute normally provide medical services directly to patients. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicine; 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 pay 10% of costs.

There is no limit to duration.

# Administrative Organization

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, administers the program through branch offices for most covered workers.

Social Insurance Institute operates its own dispensaries, clinics, and hospitals and 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 (social security).

Type of program: Social insurance system.

# Coverage

Employees in industry, commerce, and related occupations.

Exclusions: Employed persons covered by approved occupational and public-sector funds providing equivalent benefits and all self-employed persons.

Voluntary coverage is not possible.

#### Source of Funds

**Insured person:** See source of funds under Sickness and Maternity.

Self-employed person: Not applicable.

**Employer:** See source of funds under Sickness and Maternity; plus 1% of monthly payroll, depending on the reported accident rate.

Government: Guaranteed annual state subsidy.

# **Qualifying Conditions**

#### Work injury benefits

*Work injuries:* The injury must be reported in the 5 days following the accident. Accidents that occur while commuting to and from work are covered.

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

# Temporary Disability Benefits

Temporary disability benefit: The benefit is 50% of daily earnings, according to wage class. There is a 3-day waiting period. (If the insured has worked for the same employer for at least a year, the employer must pay the difference between the cash benefit and the employee's earnings for a month; if the employment period is shorter than a year, the employer pays the difference for 2 weeks.)

Dependent's supplement: 10% of the benefit is paid for each dependent, up to 40%.

The daily benefit (including dependents' supplements) for the first 15 days is up to €16.02; from the 16th day to the 30th day, up to €29.44; after the 30th day, up to 70% of the daily wage of the worker's insurance class.

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

#### Permanent Disability Benefits

Permanent disability pension: 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 (100% if the insured has at least 6,000 days of coverage and the disability is the result of a psychiatric condition).

The pension is calculated using the insured's average wage in the last 5 years (if first insured after December 31, 1992).

Partial disability: For an assessed degree of disability of 50% to 66.9%, 50% of the pension is paid (75% for a psychiatric condition).

The insured can request that the degree of disability be assessed every 6 months.

#### Greece

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

The minimum pension is 70% of the minimum wage plus supplements for a dependent spouse and children.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Constant-attendance allowance: Paid with an assessed degree of disability of at least 67%.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

#### 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; medicine; 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 first entered the system and is paid for 3 years beginning the month following the death.

If the deceased was first insured before January 1, 1993, the widow(er)'s pension is 70% of the insured's pension. If the deceased was first insured after 1 January, 1993, the widow(er)'s pension is 50% of the insured's pension.

The pension ceases on remarriage.

A surviving divorced spouse may receive a pension of 30% of the survivor pension if he or she was married to the deceased for at least 15 years; 40% if married for at least 25 years. An eligible surviving divorced spouse is not entitled to receive the minimum survivor pension or the survivors social solidarity grant.

The minimum survivor pension is €438.78 a month for persons first insured before January 1, 1993; €397.34 a month for persons first insured after December 31, 1992.

Orphan's pension: If the deceased was first insured before January 1, 1993, each orphan up to age 18 (age 24 if a student, no limit if disabled) receives 20% of the insured's basic pension; 60% for a full orphan. If the deceased was first insured after December 31, 1992, each orphan up to age 18 (age 24 if a student, no limit if disabled) receives 25% of the insured's basic pension; 50% for a full orphan.

The minimum orphan's pension is  $\in$ 438.78 a month for persons first insured before January 1, 1993;  $\in$ 397.34 a month for persons first insured after December 31, 1992.

Grandchild's or parent's pension (in the absence of other eligible survivors): 20% of the deceased's pension

is paid for a grandchild up to age 18 (age 24 if a student, no limit if disabled); 40% for a widowed mother; 40% for a dependent father. (The deceased must have been first insured before January 1, 1993.)

The minimum survivor pension is €438.78 a month.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

Funeral grant: A lump sum of  $\in$ 760 is paid to the person who paid for the funeral.

# **Administrative Organization**

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, 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 (unemployment benefit), 1989, and

1990.

Type of program: Social insurance system.

# Coverage

Employees in industry, commerce, and related occupations and persons aged 20 to 29 who have never worked.

Exclusions: Self-employed persons.

Special systems for seamen and workers in the printing industry.

## Source of Funds

**Insured person:** 1.33% of covered or gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are  $\[ \in \]$  78.41 a day ( $\[ \in \]$  2,058.25 a month). (There are no maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992.)

Self-employed person: Not applicable.

**Employer:** 2.67% of covered or gross earnings for employees.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are €78.41 a day (€2,058.25 a month). (There are no maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992.)

**Government:** A guaranteed annual state subsidy.

# **Qualifying Conditions**

Unemployment benefit: The insured must have at least 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, at least 80 days in each of the last 2 years). The insured must be capable of and available for work and be registered at an employment office. Unemployment must be involuntary. The insured must be younger than age 65 and not receiving a disability pension.

Young person's benefit: Must be aged 20 to 29 and have never worked.

**Special unemployment benefit (means-tested):** Paid if not eligible for the unemployment benefit or if the insured is no longer entitled to the unemployment benefit. Must be unemployed and income must not exceed  $\[ \in \]$  7,923.70.

**Special seasonal allowance:** Paid to workers in seasonal work (including tourist-sector employees, builders, tobacco workers, actors, and musicians).

# **Unemployment Benefits**

Unemployment benefit: 40% of daily wages (blue-collar workers) or 50% of monthly salary (white-collar workers) is paid. The benefit is paid after a 6-day waiting period for up to 5 months if the insured has at least 125 days of work; up to 8 months with at least 180 days; up to 10 months with at least 220 days; up to 12 months with at least 250 days and aged 49 or older.

The minimum daily benefit is €12.45.

Dependent's allowance: Each dependent receives 10% of the insured's earnings, up to 40%.

Young person's benefit: Paid for 5 months at the single-person rate plus a supplement for each child.

**Special unemployment benefit (means-tested):** €16.72 a day is paid for at least 13 days plus a 10% supplement for each dependent.

**Special seasonal allowance:** Paid annually, the lump sum varies according to type of work.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

# Administrative Organization

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Manpower Employment Organization (http://www.oaed .gr), managed by a tripartite board, administers benefits and employment services through local employment offices.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, collects contributions.

# Family Allowances

# Regulatory Framework

First and current laws: 1958 and 1999.

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

# Coverage

Employees in industry, commerce, and related occupations.

Exclusions: Employed persons covered by approved occupational and public-sector funds providing equivalent benefits and self-employed persons.

#### Source of Funds

**Insured person:** 1% of covered or gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are €78.41 a day (€2,058.25 a month). (There are no maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992.)

Self-employed person: Not applicable.

**Employer:** 1% of covered or gross earnings. There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are €78.41 a day (€2,058.25 a month). (There are no maximum earnings used to calculate contributions for persons who were first insured after December 31, 1992.)

**Government:** A guaranteed annual state subsidy.

#### **Qualifying Conditions**

Family allowances: The child must be younger than age 18 (age 22 if a student, no limit if disabled), unmarried, and living in Greece or another European Union member country. For full allowances, the parent must have had at least 50 days of work in the preceding year, must have received unemployment benefits for at least 2 months, is unable to work for a continuous period of at least 2 months, or has been on maternity leave for 2 months.

# Family Allowance Benefits

**Family allowances:** €8.22 a month is paid for one child, €24.65 for two, €55.47 for three, €67.38 for four, and €11.29 for each additional child.

Single parent supplement (means-tested): An additional €3.67 a month per child may be paid if the parent is a widow(er), disabled, or a soldier.

Disabled child supplement: An additional €3.67 a month is paid for each child with a disability.

# **Administrative Organization**

Ministry of Labor and Social Security (http://www.ggka.gr) provides general supervision.

Manpower Employment Organization (http://www.oaed .gr), managed by a tripartite board, administers benefits and employment services through local employment offices.

Social Insurance Institute (http://www.ika.gr), managed by a governor and tripartite governing body, collects contributions.