

Belgium

Exchange rate: US\$1.00 = 0.77 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1900 (old age) and 1944 (disability).

Current laws: 1967 (old age and survivors), 1994, and 2001 (guaranteed income).

Type of program: Social insurance system.

Coverage

Employed persons; special provisions for miners and seamen.

Special systems for self-employed persons and civil servants.

Source of Funds

Insured person: 7.5% of reference earnings (old age and survivors). Pensioners and pre-pensioners contribute from 0.5% to 2% of the pension or pre-pension. (See Unemployment.)

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

See Sickness and Maternity for disability pensions and funeral grants.

Self-employed person: Not applicable.

Employer: 8.86% of reference earnings (old age and survivors).

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

See Sickness and Maternity for disability pensions and funeral grants.

Government: Annual subsidies.

Qualifying Conditions

Old-age pension: Age 65 with at least 45 years of coverage.

Minimum guaranteed pension: At least 66.7% of a career based on the equivalent of 208 days of full-time work.

Partial pension: Age 65 if less than 45 years of coverage.

Early pension: Age 60 with at least 35 years of coverage (rising gradually to age 62 with 40 years of coverage from 2013 to 2016).

Vacation allowance: Paid to pensioners.

Special old-age pension (means-tested): Paid at age 60 to the divorced spouse of a pensioner.

Means test: The income and individual pension of the divorced spouse is taken into consideration.

Guaranteed income for the elderly (means-tested): Paid to low-income elderly persons aged 65 or older.

Means test: Monthly income must not exceed €1,000 for a single person; €625 if cohabiting (family allowances, alimony, and certain other benefits are excluded).

Disability pension: Paid for the loss of at least 66.7% of earning capacity in the usual occupation for at least 12 months. The insured must have been covered during the two quarters before the quarter in which the disability began, have completed 120 days of actual or credited work (or 400 hours for part-time workers), and met the legal requirements for a regular worker (during the last 30 days before the disability began).

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

Survivor pension: Paid to a widow(er) aged 45 or older (any age if disabled or caring for a child) who was married to the deceased for at least one year; conditions are waived if a child was born during the marriage or if the death was the result of an accident.

The widow(er)'s pension ceases on remarriage.

Funeral grant: Paid on the insured's death.

Old-Age Benefits

Old-age pension: 60% of average lifetime earnings is paid (75% for a married couple if the spouse has no income). Past earnings are adjusted to reflect wage and price changes.

For each year of the insured's career, the minimum adjusted earnings used to calculate benefits are €21,326.67.

For each year of the insured's career, the maximum adjusted earnings used to calculate benefits are €47,960.29.

The minimum annual pension is €12,796 for a single person; €15,989.96 a year for a married couple.

Minimum guaranteed pension: The minimum pension is proportionately reduced according to the number of years of coverage. The minimum guaranteed pension may be paid if the amount of the partial pension is less than the minimum guaranteed pension.

Partial pension: A reduced pension is paid according to the number of years of coverage less than that required for a full career record.

Early pension: Calculated in the same way as the old-age pension.

Vacation allowance: €591.75 is paid annually in May to a single person; €739.70 to a couple.

Special old-age pension (means-tested): 50% of the former spouse's pension is paid (based on 75% of average lifetime earnings minus any pension income earned by the divorced person in his or her own right).

Means test: Income must not exceed €1,000 a month for a single person; €625 a month if cohabiting (family allowances, alimony, and certain other benefits are excluded).

Guaranteed income for the elderly (means-tested): €953.30 a year is paid for a single person; €635.53 a year if cohabiting.

Means test: Income must not exceed €1,000 a month for a single person; €625 a month if cohabiting (family allowances, alimony, and certain other benefits are excluded).

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Permanent Disability Benefits

Disability pension: 65% of reference earnings is paid with dependents; 40% if the insured cohabits but has no dependents; 55% if the insured lives alone. The pension is paid after one year of incapacity.

Reference earnings are the salary the insured would have received on the date the disability began.

The maximum daily earnings used to calculate benefits depends on the date the disability began: before January 1, 2005, €118.58 from January 1, 2005 to December 31, 2006, €120.95; from January 1, 2007 to December 31, 2008, €122.16; €123.14 from January 1, 2009 to December 31, 2010, €123.14; on or after January 1, 2011, €124.

The minimum daily pension for a regular worker is €51.25 with dependents; €35.17 if the insured cohabits but has no dependents; €41.01 if the insured lives alone. If the insured does not meet the legal requirements for a regular worker, the minimum daily pension is €39.50 with no dependents; €29.62 with dependents.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

The maximum daily pension depends on the date the disability began.

Survivor Benefits

Survivor pension: The widow(er) receives 80% of the pension the deceased received or would have been entitled to receive.

The minimum annual pension is €12,594.81. For survivors of insured persons with at least 66.7% of the full contribution record, a proportionately reduced minimum pension is awarded.

The survivor pension plus the widow(er)'s own pension entitlement must not exceed 110% of the value of his or her own pension entitlement.

A noneligible widow(er) receives a survivor pension for 12 months.

Vacation allowance: €591.75 is paid annually in May.

Funeral grant: A lump sum of €148.74 is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index (except for the funeral grant).

Administrative Organization

Social Security Federal Public Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects and administers contributions.

National Pensions Office (<http://www.onprvp.fgov.be>) administers old-age and survivor pensions and is responsible for the financial management of the program.

National Sickness and Invalidity Insurance Institute (<http://www.inami.fgov.be>) administers disability benefits.

Sickness and Maternity

Regulatory Framework

First law: 1894 (mutual benefit societies).

Current law: 1994 (mandatory health insurance and benefits).

Type of program: Social insurance system.

Coverage

Employed persons who are members of a mutual benefit society or an auxiliary sickness and disability insurance fund.

Pensioners and other social security beneficiaries are covered for medical benefits.

Voluntary coverage is available.

Special systems for self-employed persons and seamen.

Source of Funds

Insured person: 3.55% of reference earnings (medical benefits) and 1.15% of reference earnings (cash benefits and disability pensions).

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Self-employed person: Not applicable.

Employer: 3.8% of reference earnings (medical benefits), 2.2% of reference earnings (cash benefits and disability

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pensions), and 0.15% of reference earnings (maternity benefits).

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: Subsidies; earmarked taxes and surcharges.

Qualifying Conditions

Sickness and maternity cash benefits: The insured must have been covered during the two quarters before the quarter in which the sickness or maternity leave period started, have completed 120 days of actual or credited work (400 hours for part-time workers), and met the legal requirements for a regular worker during the last 30 days before the incapacity began.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

Medical benefits: There is no minimum qualifying period (six months of contributions are required in certain cases).

Sickness and Maternity Benefits

Cash sickness benefit: 60% of the insured's earnings is paid. No benefits are paid if the employer provides a guaranteed salary.

The maximum daily earnings used to calculate benefits are €124 (January 2011).

Cash maternity benefit: 82% of total earnings is paid to employees. The benefit for all eligible persons from the 31st day is 75% of daily earnings (up to a maximum).

The benefit is paid for up to 15 weeks (19 weeks for multiple births), including at least one week up to six weeks (eight weeks for multiple births) before the expected date of childbirth and at least nine weeks after childbirth.

The maximum daily earnings used to calculate benefits are €124 (January 2011). (Not all earnings are subject to a maximum).

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, medicine, laboratory services, maternity care, dental care, nursing, rehabilitation, transportation, and appliances.

Copayments vary according to the insured's income and status.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Social Security Public Federal Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects contributions.

National Sickness and Invalidity Insurance Institute (<http://www.inami.fgov.be>) and various management committees coordinate the program for cash and medical benefits.

Local agencies, (including about 65 approved mutual benefit societies represented by five national unions) and a separate fund for railway employees, pay benefits. Public auxiliary fund district offices pay benefits for persons not belonging to a mutual society.

Work Injury

Regulatory Framework

First laws: 1903 (work accidents) and 1927 (occupational diseases).

Current laws: 1970 (occupational diseases) and 1971 (work accidents).

Type of program: Social insurance system.

Coverage

Employed persons, including casual labor.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer

Work injury: 0.32% of reference earnings plus an insurance premium that varies according to the assessed degree of risk.

Occupational disease: 1% of reference earnings plus 0.01% for asbestos-related illnesses.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

90% of the insured's reference earnings is paid until recovery or certification of permanent disability.

Daily reference earnings are 0.27% of the full-year earnings for the year before the accident or the cessation of work because of an occupational disease. For a temporary disability benefit for an occupational disease, the disability must last at least 15 days.

The minimum annual earnings used to calculate benefits are €6,188.85.

The maximum annual earnings used to calculate benefits are €38,564.92.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Permanent Disability Benefits

Permanent disability pension: 100% of the insured's reference earnings is paid if the insured is assessed with a total disability.

Reference earnings are total earnings in the year before the accident or the cessation of work because of an occupational disease.

The minimum annual earnings used to calculate benefits are €6,188.85.

The maximum annual earnings used to calculate benefits are €38,564.92.

Constant-attendance supplement: Varies according to the assessed degree of need for assistance, up to 12 times the average monthly guaranteed income for a full-time worker. The supplement ceases on the 91st day of hospitalization.

The average monthly guaranteed income for a full-time worker is €1,511.48.

Partial disability: A percentage of reference earnings is paid according to the assessed degree of permanent disability of more than 10%. The percentage paid is reduced by half for an assessed disability of less than 5% and by a quarter if from 5% to 10%.

The benefit is payable abroad.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index (except benefits paid for an assessed degree of disability of less than 16%).

Workers' Medical Benefits

Benefits include medical treatment, surgery, dental treatment, hospitalization, medicine, appliances, and transportation. Reimbursements are made according to a schedule in law.

Survivor Benefits

Survivor pension: 30% of the deceased's covered earnings is paid to a widow(er).

The pension does not cease on remarriage.

The minimum full-year earnings used to calculate benefits are €5,948.76.

The maximum full-year earnings used to calculate benefits are €36,809.73.

Orphan's pension: 15% of the deceased's covered earnings (20% for a full orphan) is paid to each orphan younger than age 18 (aged 18 or older if entitled to family allowances).

All orphans' pensions combined must not exceed 45% of the deceased's covered earnings; 60% for full orphans.

Other eligible survivors (in the absence of orphans): A pension is paid to parents, grandchildren, and brothers or sisters younger than age 18.

All survivor benefits combined must not exceed 75% of the deceased's covered earnings.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Funeral grant: A lump sum of 30 days of earnings is paid; the minimum grant is the sickness benefit. Transportation costs, including administrative costs and the cost of transporting the body to the place of burial (including abroad), are also provided.

Administrative Organization

Social Security Federal Public Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

Work injury: Work Injury Fund (<http://www.faofat.fgov.be>), administers the program and supervises the disbursement of benefits paid by private companies.

Occupational disease: Occupational Diseases Fund (<http://www.fmp.fgov.be>), is responsible for paying benefits.

Unemployment

Regulatory Framework

First law: 1920.

Current laws: 1944 (social security) and 1991 (unemployment regulation).

Type of program: Social insurance system.

Coverage

Employed persons.

Coverage is also possible for first-time job seekers, for certain categories of students, and workers with disabilities.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.87% of reference earnings.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Self-employed person: Not applicable.

Employer: 1.46% of reference earnings. In certain cases, an additional 1.6% of reference earnings is paid by employers with more than 10 employees.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: Covers any deficit.

Qualifying Conditions

Unemployment benefit: The minimum coverage period varies according to age. If younger than age 36, at least 312 days of covered employment or deemed employment in the 18 months before the date of the claim for benefits; if aged 36 to 50, 468 days in 27 months; if older than age 50, 624 days in 36 months. The insured must register at an unemployment office and be capable of and available for work. Unemployment must be involuntary; if voluntary, the insured is either disqualified for four to 52 weeks or is not eligible for benefits.

Job search benefit: The insured must be younger than age 30, must not meet the qualifying condition for the unemployment benefit, and must register at an unemployment office and be capable of and available for work.

Prepension supplement: Aged 60 or older with at least 35 years (men) or 28 years (women) of employment.

Aged unemployed person's supplement: Aged 50 or older with at least 20 years of employment, unemployed for at least 12 months, and not entitled to the prepension supplement.

Unemployment Benefits

Unemployment benefit: The benefit depends on the insured's family status and the period of unemployment. If the insured is cohabiting or has dependents (a spouse, partner, or another person with no individual income or for whom alimony is paid), the benefit is 60% of earnings for the entire period of unemployment. For a single person living alone, 60% of earnings is paid for the first year; thereafter, 55%. If the insured is cohabiting with a person who has income, 60% of earnings is paid for the first year; 40% for a second period (the minimum duration of the second period is three months, and the total duration depends on the person's professional career record); thereafter, a flat-rate monthly benefit of €483.86 is paid.

The benefit is calculated on average daily earnings. The average daily earnings are based on the last monthly earnings, up to €2,370.76 for the first six months of benefit; €2,209.59 for the next six months; €2,064.81 after the first 12 months.

If the insured is older than age 21 and has not worked in the last six months before applying for benefits, the benefit is based on flat-rate monthly earnings of €1,528.84.

Job search benefit: The benefit depends on the insured's age and family status. For a single person younger than age 18 living alone, €302.12 is paid; if aged 18 to 20, €474.50; if aged 21 or older, €785.98. If the insured is cohabiting or has dependents (a spouse, partner, or another person with no individual income or for whom alimony is paid), €1,062.88 is paid regardless of age. For an insured person younger than age 18 cohabiting with persons with an income, €256.36 is paid; otherwise, €408.98.

Prepension supplement: 50% of the difference between the monthly benefit (calculated as 60% of last gross earnings) and net earnings (gross earnings up to €3,697.61, reduced by social contributions and certain other deductions) is paid. The supplement may be paid until the insured reaches retirement age.

Aged unemployed person's supplement: A monthly supplement is paid according to age (50 or older) and family status. Single persons aged 55 or older are guaranteed 60% of their last earnings.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Administrative Organization

Employment, Labor, and Social Dialogue Federal Public Service (<http://www.emploi.belgique.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects contributions.

National Employment Office (<http://www.onem.be>) adjudicates claims, supervises the agencies that pay benefits, and oversees employment policies through 30 regional offices.

Public payment offices, or trade unions for their own members, pay benefits at the local level.

Family Allowances

Regulatory Framework

First law: 1930.

Current laws: 1939 (salaried workers), 1965 (civil servants), 1971 (guaranteed family allowances), and 1976 (self-employed persons).

Type of program: Social insurance and social assistance (guaranteed family allowances) system.

Coverage

Children of salaried workers (including, unemployed, retired, disabled, or deceased workers).

Children not covered under any statutory system are eligible for guaranteed family allowances, subject to an income test.

Special systems for civil servants and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of reference earnings.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: Certain subsidies.

Qualifying Conditions

Family allowances: Paid without conditions until the last day of August of the calendar year in which the child reaches age 18 (age 21 if disabled or no limit for a disabled person who was aged 21 or older before July 1, 1987; age 25 if a student, an apprentice, or a job seeker registered for less than 270 days and not receiving earnings or social benefits of more than €499.86).

Eligible children are the insured's children, the children of the insured's partner, children adopted under certain conditions, dependent brothers and sisters, and any other children in the insured's household.

Family Allowance Benefits

Note: The benefit amounts are as of February 1, 2012.

Basic family allowance: €88.51 a month is paid for the first child; €163.77 for the second child; €244.52 for the third and each subsequent child. Each orphan receives €340.01 a month.

Social supplement: €45.06 a month is paid for the first child of a pensioner, a single parent, or a person unemployed for longer than six months, and €96.94 is paid for the first child of a worker with a disability; €27.93 for the second child of a pensioner, a single parent, a person unemployed for longer than six months, or a worker with a disability; €4.90 for the third and each subsequent child of a pensioner, a person unemployed for longer than six months, or a worker with a disability (the third child in a single-parent family receives €22.52 a month under certain conditions).

Age supplement (children born after December 31, 1990): For a healthy first child not entitled to social supplement, the monthly supplement is €15.42 if aged 6 to 11; €23.48 if aged 12 to 17; €27.06 if aged 18 to 24. For other children or for any sick child, the monthly supplement is €30.75 if aged 6 to 11; €46.98 if aged 12 to 17; €59.74 if aged 18 to 24.

Age supplement (children born before January 1, 1991): For a healthy first child not entitled to a social supplement and born from January 1, 1985, to December 31, 1990, the monthly supplement is €33.03 if aged 18 to 24 (if disabled €59.74).

Annual age supplement: An annual supplement of €27.06 is paid in September for children up to age 5; €57.44 if aged 6 to 11; €80.41 if aged 12 to 17; €108.25 if aged 18 to 24.

Sick or disabled child supplement (new claims from May 1, 2009): For a child with a disability born after December 31, 1992, supplements are awarded according to the impact of the illness on the physical and mental capacity of the child, and the implications for the child's next of kin. The monthly supplement varies from €77.62 to €517.44.

Sick or disabled child supplement (children born before January 1, 1993): For a child with an assessed degree of disability of at least 66%, the monthly supplement varies from €398.18 to €465.94. The child's degree of disability is calculated according to a schedule of 0 to nine points.

Birth grant: €1,199.10 is paid for the first birth (or each child for multiple births); €902.18 for the second and each subsequent birth.

Adoption allowance: €1,199.10 is paid for each adopted child.

Benefit adjustment: Benefits are adjusted periodically for wage and price changes and other economic factors.

Administrative Organization

Social Security Public Federal Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects and administers contributions.

National Family Allowances Office (<http://www.onafts.fgov.be>) and 16 approved private occupational, regional, and specialist funds pay benefits.

National Family Allowances Office (<http://www.onafts.fgov.be>) supervises private funds and administers allowances to families not covered by a private fund.