

## Poland

Exchange rate: US\$1.00 = 3.92 zlotys.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1927 (salaried employees) and 1933 (wage earners).

**Current laws:** 1990 (farmers); 1997 (pension funds); 1998 (social insurance system), implemented in 1999; 1998 (social insurance fund); 2003 (social pension); 2004 (individual accounts); and 2008 (old-age pension).

**Type of program:** Social insurance, notional defined contribution (NDC), and individual account systems (old-age benefits); social insurance system (disability and survivor benefits).

Note: In 1999, the social insurance pay-as-you-go system was replaced by a notional defined contribution (NDC) system. Insured persons born before January 1, 1949, are still covered under the social insurance pay-as-you-go system. Insured persons born from January 1, 1949, to December 31, 1968, could choose the new NDC system only or the NDC and individual account system for old-age benefits. Until December 31, 2013, membership in the individual account system was mandatory for insured persons born after December 31, 1968. As of February 1, 2014, membership in the individual account system is voluntary for all insured persons.

#### Coverage

Economically active persons.

Voluntary coverage is available.

Special systems for individual farmers, military personnel, and police personnel.

#### Source of Funds

##### Insured person

**Social insurance:** 9.76% of covered earnings (old age) and 1.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

**NDC only:** 9.76% of covered earnings (old age) and 1.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

##### NDC and individual account:

**NDC:** 6.84% of covered earnings (old age) and 1.5% (disability and survivors).

**Individual account:** 2.92% of covered earnings (old age) and up to 1.75% of contributions (annual administrative fees).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

##### Self-employed person

**Social insurance:** 19.52% of declared income (old age) and 1.5% (disability and survivors).

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

**NDC only:** 19.52% of declared income (old age) and 1.5% (disability and survivors).

##### NDC and individual account:

**NDC:** 16.6% of declared income (old age) and 1.5% (disability and survivors).

**Individual account:** 2.92% of declared income (old age) and up to 1.75% of contributions (annual administrative fees).

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

##### Employer

**Social insurance:** 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

*NDC only:* 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

*NDC and individual account:*

NDC: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

Individual account: None.

The minimum earnings used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

### Government

The total cost of the guaranteed minimum pension; pays pension contributions for insured persons taking child care leave or receiving maternity allowances, for persons receiving unemployment benefits, and for unemployed graduates.

### Qualifying Conditions

**Old-age pension (social insurance):** Age 65 (gradually rising by one month in January, May, and September each year until reaching age 67 in 2020) with at least 25 years of coverage (men) or age 60 (gradually rising by one month in January, May, and September each year until reaching age 67 in 2040) with at least 21 years of coverage (women, gradually rising to 25 years by 2022). Noncontributory years (for example, years spent raising children or while receiving certain benefits) must not exceed 33.3% of contributory years. The age requirement is reduced for workers in certain hazardous occupations.

**Early pension:** The normal retirement age is reduced by five years with at least 35 years of coverage (men; 25 years if incapable of any work) or at least 30 years of coverage (women; 20 years if incapable of any work).

**Reduced pension:** Paid with at least 20 years of coverage (men) or at least 15 years of coverage (women).

**Guaranteed minimum pension:** Paid if the old-age pension is less than the minimum monthly old-age pension with at least 25 years of coverage (men) or at least 21 years (women, gradually rising to 25 years by 2022).

The minimum monthly old-age pension is 882.56 zlotys (as of March 1, 2016).

**Nursing allowance:** Aged 75 or older or assessed with a total incapacity for work and dependent on others.

**Old-age pension (NDC only):** Age 65 (men, gradually rising by one month in January, May, and September each year until reaching age 67 in 2020) or age 60 (women, gradually rising by one month in January, May, and September each year until reaching age 67 in 2040).

**Guaranteed minimum pension:** Paid with at least 25 years of coverage (men) or at least 21 years of coverage (women,

gradually rising to 25 years by 2022) if the NDC old-age benefit is insufficient to finance the minimum monthly old-age pension.

The minimum monthly old-age pension is 882.56 zlotys (as of March 1, 2016).

**Old-age pension (NDC and individual account):** Age 65 (men, gradually rising by one month in January, May, and September each year until reaching age 67 in 2020) or age 60 (women, gradually rising by one month in January, May, and September each year until reaching age 67 in 2040).

**Guaranteed minimum pension:** Paid if the total monthly amount of the NDC old-age pension and the annuity from the individual account is less than the minimum monthly old-age pension.

The minimum monthly old-age pension is 882.56 zlotys (as of March 1, 2016).

**Disability pension:** Paid for a total disability (incapacity for any work) or partial disability (greatly impaired earning capacity or total incapacity for usual work) with at least five years of coverage (one to four years if younger than age 30) during the last 10 years, or a total of 25 years (men) or 21 years (women, gradually rising to 25 years by 2022) of coverage. Noncontributory years (for example, years spent raising children or while receiving certain benefits) must not exceed 33.3% of contributory years. The disability must have begun during the coverage period or within 18 months of the cessation of contributions.

**Nursing allowance:** Assessed with a total incapacity for work and dependent on others.

**Training pension:** No longer capable of work in his or her usual job and is in vocational retraining.

**Disability social pension (social assistance):** Aged 18 or older and assessed with a total incapacity for all work that began before age 18 or while a full-time student.

**Survivors' pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 50 or older at the time of the insured's death, incapable of work, raising a child younger than age 16 (age 18 if a student), or caring for a child with a disability that began before age 16 (age 25 if a student); a divorced spouse entitled to alimony who meets the requirements for a widow(er); dependent children younger than age 16 (age 25 if a student, no limit if disabled before age 16 or age 25 if a student); and dependent parents who meet the requirements for a widow(er).

**Funeral grant:** Paid when the insured, a pensioner, or a member of his or her family dies.

Benefits are only payable abroad within the countries of the European Union, European Economic Area, or in countries with bilateral agreements with Poland.

## Old-Age Benefits

**Old-age pension (social insurance):** The pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, and 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years.

The insured's earnings used to calculate the pension are either those in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period.

The maximum earnings used to calculate benefits for each contributory year are 250% of the base amount in the previous calendar year.

The base amount is 3,408.62 zlotys (as of March 1, 2016).

The minimum monthly old-age pension is 882.56 zlotys (as of March 1, 2016).

Nursing allowance: 208.67 zlotys a month is paid (as of March 1, 2016).

Earnings test: For pensioners younger than the normal retirement age, the monthly pension is reduced if income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings.

The national average monthly earnings are 3,899.78 zlotys (2015).

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage in the preceding calendar year.

**Old-age pension (NDC):** The pension is based on the total value of collected and indexed pension contributions and the indexed initial capital, divided by average life expectancy at the insured's retirement.

The indexed initial capital is based on contributions made to the social insurance system before January 1, 1999.

**Old-age pension (individual account):** The pension is based on the individual account balance divided by average life expectancy at retirement.

## Permanent Disability Benefits

**Disability pension:** For a total disability, the pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent raising children or while receiving certain benefits), and 0.7% of the insured's earnings multiplied by the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60.

The insured's earnings used to calculate the pension are either those in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period.

The maximum earnings used to calculate benefits for each contributory year are 250% of the base amount.

The base amount is 3,408.62 zlotys (as of March 1, 2016).

Earnings test: The pension is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings. There is no earnings test after reaching the normal retirement age.

The national average monthly earnings are 3,899.78 zlotys (2015).

The disability pension is replaced by an old-age pension at the normal retirement age.

The minimum monthly pension for a total disability is 882.56 zlotys (as of March 1, 2016).

Partial disability pension: 75% of the disability pension is paid.

Nursing allowance: 208.67 zlotys a month is paid (as of March 1, 2016).

Training pension: 75% of the earnings used to calculate the insured's disability pension is paid for up to six months; up to 30 months in certain cases.

The minimum monthly training pension is 100% of the minimum monthly pension for a partial disability.

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage of the preceding year.

**Disability social pension (social assistance):** 741.35 zlotys a month (84% of the minimum monthly pension for a total disability) is paid for the duration of the disability.

## Survivor Benefits

**Survivor pension:** 85% of the old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 90% is split equally between two survivors; and 95% for three or more.

Earnings test: The pension is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings.

The national average monthly earnings are 3,899.78 zlotys (2015).

The minimum monthly survivor pension is 882.56 zlotys (as of March 1, 2016).

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**Benefit adjustment:** Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage of the preceding year.

**Funeral grant:** A lump sum of up to 4,000 zlotys is paid.

### **Administrative Organization**

Ministry of Family, Labor, and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Social Insurance Institution (<http://www.zus.pl>) administers the social insurance and NDC programs.

Polish Financial Supervision Authority (<http://www.knf.gov.pl>) supervises pension fund management companies.

Individual pension fund management companies administer individual accounts.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1920.

**Current laws:** 1997 (rehabilitation), 1999 (sickness and maternity), 2003 (health fund), 2004 (health care benefits), and 2013 (maternity and parental leave).

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

#### **Coverage**

**Cash sickness and maternity benefits:** Employed persons.

Voluntary coverage for self-employed persons.

**Medical benefits:** Employed and self-employed persons, pensioners, unemployment allowance beneficiaries, persons undergoing professional rehabilitation, students, and the insured's dependent family members.

Voluntary coverage is available.

Special systems for individual farmers, military personnel, and police personnel.

#### **Source of Funds**

##### **Insured person**

**Cash benefits:** 2.45% of gross earnings.

**Medical benefits:** 9% of gross earnings.

There are no maximum earnings used to calculate contributions.

##### **Self-employed person**

**Cash benefits:** 2.45% of declared income.

**Medical benefits:** 9% of declared income.

The minimum base amount used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,899.78 zlotys (2015).

For the voluntarily insured, the maximum basis for assessment is 250% of the insured's average monthly income from the preceding quarter.

**Employer:** None.

**Government:** Subsidies for medical benefits.

#### **Qualifying Conditions**

**Cash sickness benefit, rehabilitation benefit, compensatory allowance, and care allowance:** Currently in insured employment with at least 30 days of continuous coverage; 90 days of continuous coverage for the voluntarily insured.

Accidents that occur while commuting to and from work are covered.

**Cash maternity benefits:** There is no minimum qualifying period.

**Medical benefits:** Must be currently insured or receiving social benefits.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 80% of the insured's average earnings (70% for hospitalization unless older than age 50) in the 12 months before the incapacity began is paid. 100% of earnings if the incapacity began during pregnancy, was the result of an accident while commuting to or from work, or was related to blood, tissue, or organ donation.

The benefit is paid from the 34th day of incapacity (15th day if older than age 50) for up to 182 days (may be extended to 270 days if recovery is likely or for tuberculosis). The employer pays the benefit for the first 33 days (14 days if older than age 50).

**Rehabilitation allowance:** May be paid if recovery is likely when the insured is no longer eligible for a sickness benefit. 90% of the sickness benefit is paid for the first 90 days and 75% thereafter; 100% if the incapacity for work began during pregnancy. The benefit is paid for up to 12 months.

**Compensatory allowance:** Paid to compensate for lost earnings resulting from a loss in working capacity. The insured must undergo vocational rehabilitation for up to 24 months. The benefit is the difference between the insured's average earnings during the last 12 months and the earnings received during vocational rehabilitation.

**Care allowance:** 80% of the insured's average earnings in the last 12 months is paid for up to 60 days each calendar year if the insured takes leave from work to care for a healthy child younger than age 8 or a sick child younger

than age 14. The allowance may be paid for up to 14 days to care for any other sick family member.

**Maternity benefit:** 100% of the insured's average earnings in the last 12 months is paid for 20 weeks (31 to 37 weeks for multiple births, depending on the number of children born).

**Parental leave:** 100% of the insured's average earnings in the last 12 months is paid to either parent for the first six weeks of parental leave (eight weeks for multiple births) following the end of maternity leave, then 60% of the insured's average earnings in the last 12 months to either parent for 26 weeks following the end of the maternity leave. The mother may choose to receive 80% of average earnings in the last 12 months for the full 52 weeks (including paid maternity leave, extended maternity leave, and parental leave). Part-time workers are entitled to 64 weeks (68 weeks for multiple births) of total maternity and parental leave.

### **Workers' Medical Benefits**

**Medical benefits:** Private health care providers under contract with the National Health Fund provide services directly to patients. Benefits include general and specialist care; hospitalization; surgeries specified by the Ministry of Health; laboratory services; dental care, including dental prostheses; ophthalmology and optician services; functional and vocational rehabilitation; free transportation; and basic prescription drugs.

Patients may choose the doctor and hospital.

There is no limit to duration if employed; if employment ceases, coverage continues for 30 days.

Cost sharing: There is no cost sharing for basic health care. The government provides a partial subsidy for basic prescription drugs.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Family, Labor, and Social Policy (<http://www.mpips.gov.pl>) supervises cash benefits.

Social Insurance Institution (<http://www.zus.pl>) administers cash benefits.

Ministry of Health (<http://www.mz.gov.pl>) supervises medical benefits.

National Health Fund (<http://www.nfz.gov.pl>) administers public health funds and contracts out medical services.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1984.

**Current laws:** 2002 (cash benefits) and 2004 (health care benefits).

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

### **Coverage**

Economically active persons, including self-employed persons.

Special systems for individual farmers, military personnel, and police personnel.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 1.8% of declared earnings.

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by the budget law.

The national average monthly earnings are 3,899.78 zlotys (2015).

**Employer:** From 0.4% to 3.6% of payroll, according to the assessed degree of risk and the number of employees.

**Government:** The cost of specialized procedures promoting good public health practices.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

**Temporary disability benefit:** 100% of the insured's average earnings in the 12 months before the disability began is paid from the first day for up to 182 days (may be extended to 270 days).

**Rehabilitation allowance:** May be paid if recovery is likely when the insured is no longer eligible for a temporary disability benefit. The allowance is 100% of earnings and is paid for up to 12 months.

### **Permanent Disability Benefits**

**Permanent disability benefit:** For a total disability, the pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent raising children or while receiving certain benefits), and 0.7% of the insured's earnings multiplied by

the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60.

The base amount is 3,408.62 zlotys (as of March 1, 2016).

The benefit is paid with at least five years of coverage (one to four years if younger than age 30) during the last 10 years, or a total of 25 years (men) or 20 years (women) of coverage. Noncontributory years must not exceed 33.3% of contributory years. The disability must have begun during the coverage period or within 18 months of the cessation of contributions.

The minimum benefit is 120% of the minimum monthly old-age pension. The minimum monthly old-age pension is 882.56 zlotys (as of March 1, 2016).

Earnings test: The benefit is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The benefit is suspended if the insured's income exceeds 130% of the national average monthly earnings. There is no earnings test after reaching the normal retirement age.

The national average monthly earnings are 3,899.78 zlotys (2015).

Nursing allowance: 208.67 zlotys a month is paid (as of March 1, 2016).

Partial disability pension: At least 60% of the insured's earnings is paid.

The minimum monthly disability pension is 882.56 zlotys (as of March 1, 2016).

**Training benefit:** 100% of the earnings used for calculating the disability pension is paid to a person who is no longer capable of work in his or her usual job and is undergoing vocational retraining. The pension is paid for six months; up to 36 months in certain cases.

The minimum training benefit is 120% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 882.56 zlotys (as of March 1, 2016).

**Lump-sum benefit:** Paid for permanent or long-term health damage as the result of a work injury or an occupational disease. The benefit is 780 zlotys for each percentage of assessed permanent or long-term health damage. If the insured is assessed as fully incapable of work, a lump sum of 13,649 zlotys is paid (as of April 1, 2016).

### **Workers' Medical Benefits**

All necessary medical care is provided.

The National Health Fund pays the total cost of medical services.

There is no limit to duration.

### **Survivor Benefits**

**Survivor pension:** 85% of the old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 90% is split equally between two survivors; and 95% for three or more.

The minimum benefit is 120% of the minimum monthly survivors' pension paid under Old Age, Disability, and Survivors.

Eligible survivors include a widow(er) aged 50 or older at the time of the insured's death, incapable of work, raising a child younger than age 16 (age 18 if a student), or caring for a child with a disability that began before age 16 (age 25 if a student); a divorced spouse entitled to alimony who meets the requirements for a widow(er); dependent children younger than age 16 (age 25 if a student, no limit if disabled before age 16 or age 25 if a student); and dependent parents who meet the requirements for a widow(er).

### **Administrative Organization**

Ministry of Family, Labor, and Social Policy (<http://www.mpips.gov.pl>) provides general supervision of cash benefits.

Social Insurance Institution (<http://www.zus.pl>) administers cash benefits.

Ministry of Health (<http://www.mz.gov.pl>) provides general supervision of medical benefits.

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### **Unemployment**

#### **Regulatory Framework**

**First law:** 1924.

**Current laws:** 2004 (employment promotion) and 2004 (early retirement).

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

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 2.45% of gross payroll.

There are no maximum earnings used to calculate contributions.

**Government:** Any deficit.

#### **Qualifying Conditions**

**Unemployment benefit:** Must be older than age 18, registered with the employment bureau, able and ready to work,

and involuntarily unemployed with no redundancy pay or compensation. The insured's earnings must have been at least equal to the minimum wage during at least 365 days in the 18-month period before unemployment (periods of military service, parental leave, and receipt of allowances are credited toward the 365-day period).

**Preretirement benefit:** Age 61 with at least 25 years of coverage (men) or age 56 with at least 20 years of coverage (women) with at least six years of service with the same employer and unemployed due to employer insolvency; age 60 with at least 35 years of coverage (men) or age 55 with at least 30 years of coverage (women) with at least six months of service with the same employer and involuntarily unemployed; or any age and involuntarily unemployed with at least 40 contributory or noncontributory years (for example, years spent raising children or while receiving certain benefits) of coverage (men) or at least 35 contributory or noncontributory years of coverage (women).

Age 60 with at least 25 years of contributions (men) or age 55 with at least 20 years of contributions (women) and has received the disability pension for at least five years.

The benefit is paid after receiving the unemployment benefit for six months. During this time, the insured person must be registered as unemployed and not refuse any suitable offer of employment.

### Unemployment Benefits

**Unemployment benefit:** A flat-rate base amount is paid for those with five to 20 years of employment; 80% of the base amount with less than five years; and 120% of the base amount with more than 20 years. The flat-rate base amount is 831.10 zlotys a month for the first three months; thereafter, 652.60 zlotys a month. The benefit is paid for six to 18 months, depending on the unemployment rate in the region.

**Preretirement benefit:** 1,029.86 zlotys is paid (as of March 1, 2016).

### Administrative Organization

Ministry of Family, Labor, and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Voivodships (provinces) and local labor bureaus pay benefits and maintain registries of unemployed persons and job vacancies.

Social Insurance Institution (<http://www.zus.pl>) collects payroll contributions from enterprises.

### Family Allowances

#### Regulatory Framework

**First law:** 1947.

**Current law:** 2003 (family benefits) and 2016 (child-raising benefit).

**Type of program:** Universal system.

### Coverage

Residents of Poland.

### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### Qualifying Conditions

**Family allowances (means tested):** Paid to a mother, father, or guardian for a child younger than age 18 (age 21 if a full-time secondary school student, age 24 if a full-time university student, disabled, or a student living alone). The family's average per capita monthly income in the previous calendar year must not exceed 674 zlotys (rising to 754 zlotys in November 2017); 764 zlotys (rising to 844 zlotys in November 2017) for families with a child with a disability.

**Childbirth lump-sum aid: (means tested):** Paid to a mother, father, or guardian for each child born after April 30, 2004. The family must be eligible for family allowances. Monthly family income must not exceed 1,922 zlotys. The mother must have attended regular medical checkups from the 10th week of pregnancy.

**Childbirth lump-sum supplement:** Paid to a mother, father, or guardian for each child.

**Parental leave supplement (means tested):** Paid to a mother, father, or guardian for the care of a child younger than age 4 (age 18 if disabled). The family must be eligible for family allowances.

**Single parent's child supplement (means tested):** Paid to a single parent or guardian who is eligible for family allowances and meets the income test (alimony is excluded). The child must be younger than age 18 (age 21 if a student, age 24 with a learning disability).

**Multiple children family supplement (means tested):** Paid to a mother, father, or guardian for the third and each subsequent child in the family entitled to family allowance.

**Education and rehabilitation supplement (means tested):** Paid to a mother, father, or guardian for up to 12 months to cover part of the cost of the rehabilitation or education of a child younger than age 16 with a disability (age 24 if moderately or severely disabled).

**Beginning of school year supplement (means tested):** Paid to a mother, father, or guardian in September each year for children entitled to family allowances.

**School travel and board supplement (means tested):** Paid to a mother, father, or guardian for 10 months (from September to June) for children entitled to family allowances.

**Nursing allowance (means tested):** Paid to persons incapable of living independently, children younger than age 16 with a disability (aged 16 or older if severely disabled), adults with a moderate degree of disability whose disability began before age 21, and persons aged 75 or older. Must not be living in a care institution.

**Nursing benefit (means tested):** Paid to a mother, father, or guardian who ceases work to care for a child younger than age 16 with a disability or for an older person with a severe disability.

**Child-raising benefit (Rodzina 500 plus):** Paid for the second and each subsequent child younger than age 18 (age 25 if disabled or still living at home and with siblings younger than age 18); paid from the first child if family per capita income is less than 800 zlotys (1,200 zlotys with a disabled child).

### **Family Allowance Benefits**

**Family allowances (means tested):** The amount paid depends on the child's age: up to 89 zlotys for a child up to age 5; up to 118 zlotys if aged 6 to 18; up to 129 zlotys if aged 19 to 24.

Childbirth lump-sum aid (means tested): 1,000 zlotys is paid for each child. Municipalities provide additional financial support, depending on their rules and regulations.

Childbirth lump-sum supplement: 1,000 zlotys is paid for each child.

Parental leave supplement (means tested): 400 zlotys a month is paid for up to 24 months for one child; 36 months for multiple births; and 72 months for a child with a disability.

Single parent's child supplement (means tested): 185 zlotys a month is paid for each child (265 zlotys a month for each child with a disability), up to 370 zlotys for each family.

Multiple children family supplement (means tested): 90 zlotys a month is paid for the third and each subsequent child.

Education and rehabilitation supplement (means tested): 80 zlotys a month is paid for a child younger than age 5; 100 zlotys if aged 5 to 24.

Beginning of school year supplement (means tested): A lump sum of 100 zlotys is paid.

School travel and board supplement (means tested): 105 zlotys a month is paid from September to June each year (63 zlotys for children who commute). If the child's home is far from school, the supplement covers part of the travel or boarding costs necessary to attend school.

**Nursing allowance (means tested):** 153 zlotys a month is paid.

**Nursing benefit (means tested):** 520 zlotys a month is paid.

**Child-raising benefit (Rodzina 500 plus):** 500 zlotys a month is paid for each eligible child.

### **Administrative Organization**

Ministry of Family, Labor, and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Municipal authorities administer benefits.