

Belgium

Exchange rate: US\$1.00 = 0.73 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 systems for self-employed persons and civil servants.

Source of Funds

Insured person: 7.5% of reference earnings (old age and survivors). Pensioners and prepensioners contribute from 0.5% to 2% of the pension or employment with a company supplement. (Formerly prepension, 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; certain workers such as miners, seafarers and civil aviation flight crews can retire earlier under certain conditions.

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

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

Early pension: Age 61 with at least 39 years of coverage (gradually rising to age 62 with 40 years of coverage by

2016). The age requirement is reduced for certain workers with longer careers.

Pension bonus: Paid to insured persons who continue to work upon reaching early retirement age or who have at least 44 years of coverage.

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 if the insured lives alone; €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, 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.

Spouse's pension: Paid to a widow(er) aged 45 or older (any age if at least 66% permanently disabled or caring for a child) who was married to the deceased for at least one year (periods of legal cohabitation immediately preceding the marriage is taken into account); conditions are waived if a child was born during the marriage (or within 300 days following the insured's death) or if the insured's death was the result of an accident that occurred or an occupational disease that began after the date of marriage.

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

Old-Age Benefits

Old-age pension: 60% of the insured's 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 €22,466.73.

For each year of the insured's career, the maximum adjusted earnings used to calculate benefits are €52,760.95.

Minimum guaranteed pension: €13,480.03 is paid for a single person; €16,844.72 a year for a married couple. The pension is proportionally reduced according to the number of years of contributions. 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 contributions less than that required for a full career record.

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

Pension bonus: The bonus is €2.2524 multiplied by the number of days of work performed from January 1, in the year in which the insured reaches age 62 (or of the year in which the insured starts their 44th year of work) and the last day of the month preceding the retirement, or the final day of the month in which the insured reaches 65 years of age.

Vacation allowance: €646.48 is paid annually in May to a single person; €808.10 to a couple.

Special old-age pension (means tested): 50% of the insured'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).

Guaranteed income for the elderly (means tested): €1,011.70 a month is paid if the insured lives alone, is residing with children receiving certain child benefits, or meeting other specific conditions; €674.46 a month if cohabiting.

Means test: Income must not exceed €1,000 a month if the insured lives alone; €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 a one-year waiting period.

Reference earnings are the earnings 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, 2009, €130.69; on or after January 1, 2009, €131.74.

The minimum daily pension for a regular worker is €53.99 with dependents; €37.05 if the insured cohabits but has no dependents; €43.21 if the insured lives alone. If the insured does not meet the legal requirements for a regular worker, the minimum daily pension is €41.92 with no dependents; €31.44 with dependents.

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

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

Survivor Benefits

Spouse's pension: 80% of the pension the deceased received or was entitled to receive is paid to a widow(er).

The minimum annual pension is €13,268.09. For the spouse of an insured persons with at least 66.7% of the full contribution record, a proportionately reduced minimum pension is paid.

The maximum survivor pension plus the widow(er)'s own pension entitlement is 110% of the value of his or her own full pension entitlement.

An ineligible widow(er) receives a survivor pension for 12 months.

Vacation allowance: €646.48 a year is paid in May.

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

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 sickness benefits and disability pensions).

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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 sickness benefits and disability 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 benefits: 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 €131.60.

Cash maternity benefit: 82% of total insured's earnings is paid to employees for the first 30 days; 75% (up to a maximum) is paid to all eligible persons from the 31st day up to 15 weeks (19 weeks for multiple births), including from one week 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 €131.60. (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 cash and medical benefits program.

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 annual earnings for the year before the accident or the interruption 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 €6,439.20.

The maximum annual earnings used to calculate benefits are €40,927.18.

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 €6,439.20.

The maximum annual earnings used to calculate benefits are €40,927.18.

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 €1,541.67.

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 for 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

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

The pension does not cease on remarriage.

The minimum annual earnings used to calculate benefits are €6,439.20.

The maximum annual earnings used to calculate benefits are €40,927.18.

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 (if there are no 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 the deceased's earnings is paid. Transportation costs (including abroad), are also provided.

The minimum grant is the same as the sickness benefit.

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.

Employed persons, first-time job seekers, 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 21 months before the date of the claim for benefits; if aged 36 to 50, 468 days in 33 months; if older than age 50, 624 days in 42 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 ineligible for benefits.

Job search benefit: Must be younger than age 30, must not qualify for the unemployment benefit, and must register at an unemployment office and be capable of and available for work.

Employment with a company supplement (formerly prepension): Aged 60 or older with at least 35 years of employment (men, rising to 40 years by 2015), or 28 years (women, rising to 31 years by 2015, gradually rising by one year every year until reaching 40 years by 2024).

Aged unemployed person's supplement: Aged 55 or older with at least 20 years of employment, unemployed for at least 12 months, and not entitled to the employment with a company supplement (formerly prepension).

Unemployment Benefits

Unemployment benefit: The benefit depends on the insured's family status and the period of unemployment. For the first three-month period of unemployment, the benefit is 65% of the insured's last earnings; for the next nine-month period, 60% of earnings is paid. An additional two-month period based on each year of salaried employment is paid for up to 36 months. For the first 12 months of

the additional period, the benefit is 60% of earnings if the insured is cohabiting or has dependents (a spouse, partner, or another person with no individual income or for whom alimony is paid); 55%, if the insured lives alone; or 40%, for an insured cohabiting with a person with income. For the rest of the additional period, the benefit is gradually reduced up to a flat-rate monthly benefit calculated according to the insured's family status.

The benefit is calculated on the insured's average daily earnings. The average daily earnings are based on the last monthly earnings, up to €2,466.59 for the first six months of benefit; €2,298.90 for the next six months; €2,148.27 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 monthly earnings of €1,501.82.

Job search benefit: The benefit depends on the insured's age and family status. For a single person younger than age 18 living alone, €314.34 is paid; if aged 18 to 20, €493.74; if aged 21 or older, €817.96. If the insured is cohabiting or has dependents (a spouse, partner, or another person with no individual income or for whom alimony is paid), €1,105.78 is paid regardless of age. For an insured person younger than age 18 cohabiting with persons with an income, €266.50 is paid; otherwise, €425.36.

Employment with a company supplement (formerly prepension): 50% of the difference between the monthly benefit (calculated as 60% of the insured's last gross earnings and net earnings (gross earnings up to €3,780.69, reduced by social contributions and certain other deductions) is paid. The supplement may be paid until the insured reaches retirement age.

The maximum monthly earnings used to calculate benefits are €1,248.

Aged unemployed person's supplement: A monthly supplement is paid according to age and family status.

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, sick, disabled, or deceased workers).

Children not covered under any statutory or bilateral system are 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 360 days and not receiving earnings or social benefits of more than €520.08).

Eligible children include 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

Basic family allowance: €90.28 a month is paid for the first child; €167.05 for the second child; €249.41 for the third and each subsequent child. Each orphan receives €346.82 a month.

Social supplement: €45.96 a month is paid for the first child of a pensioner, a single parent, or a person unemployed for longer than six months, and €98.88 is paid for the first child of a worker with a disability; €28.49 for the second child of a pensioner, a single parent, a person unemployed for longer than six months, or a worker with a disability; €5 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 €22.97 a month under certain conditions).

Age supplement: For a healthy first child not entitled to the social supplement, the monthly benefit is €15.73 if aged 6 to 11; €23.95 if aged 12 to 17; €27.60 if aged 18 to 24. For other children or for any sick child, the monthly benefit is €31.36 if aged 6 to 11; €47.92 if aged 12 to 17; €60.93 if aged 18 to 24.

Annual supplement: An annual supplement of €22 is paid in August for children up to age 5; €50 if aged 6 to 11; €70 if aged 12 to 17; €95 if aged 18 to 24. For children receiving the social supplement, the annual supplement is €27.60 for children up to age 5; €58.59 if aged 6 to 11; €82.02 if aged 12 to 17; €110.42 if aged 18 to 24.

Sick or disabled child supplement: 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 €79.17 to €527.80.

Birth grant: €1,223.11 is paid for the first birth (or each child for multiple births); €920.25 for the second and each subsequent birth.

Adoption allowance: €1,223.11 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.