

## Greece

Exchange rate: US\$1.00 = 0.73 euros (€).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1934.

**Current laws:** 1951 (social security), 1960 and 1978 (legislation and regulation), 1990 (regulation), 1991 (pensions), 1992 (social security), 2000 (financing and administration), 2002 (social security), 2004 (social security), 2008 (social security), 2010 (social security), 2011 (social security), 2012 (pensions), and 2012 (fiscal strategy).

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

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

#### Coverage

Employed persons 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 available.

Special systems for agricultural workers, public-sector employees, and other specified groups.

#### 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 if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

**Self-employed person:** 20% of monthly earnings according to one of 14 insurance categories.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

**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 if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

**Government:** Contributes as an employer; a guaranteed annual subsidy.

#### Qualifying Conditions

**Old-age pension:** If first insured before January 1, 1993, age 67 with at least 10,000 days (men) or at least 4,500 days (women) of contributions; age 62 with at least 12,000 days of contributions; age 61 and 6 months (rising to age 62 in 2015) with at least 10,500 days of contributions including at least 7,500 in arduous or unhealthy work. Women and widowers with dependent children may retire at age 67 with at least 5,500 days of contributions.

Reduced pension (if first insured before January 1, 1993): Age 62 with at least 10,000 days (men) or at least 4,500 days (women) of contributions; age 60 (women, gradually rising to age 61 and 6 months by 2017) with at least 12,000 days of contributions; age 59 and 6 months (rising to age 60 in 2015) with at least 10,500 days of contributions including at least 7,500 in arduous or unhealthy work. Women and widowers with dependent children may receive a reduced pension at age 62 with at least 5,500 days of contributions.

If first insured after December 31, 1992, age 67 with at least 4,500 days of contributions or age 62 with at least 12,000 days of contributions; age 62 with at least 4,500 days of contributions including at least 3,375 days in arduous or unhealthy work. Women and widowers with dependent children may retire at age 67 with at least 6,000 days of contributions.

Reduced pension (if first insured after December 31, 1992): Age 62 with at least 4,500 days of contributions. Women and widowers with dependent children may receive a reduced pension at age 62 with at least 6,000 days of contributions.

Deferred pension: The pension may be deferred.

Benefits are payable abroad under reciprocal agreement.

**Old-age social solidarity grant (income tested):** Age 65 and residing in Greece.

Income test: Maximum net annual income (salaries and pensions) €8,472.09; total annual personal income, €9,884.11; total annual family income, €15,380.90; and total monthly pension, €850.

There is no income test for persons assessed with at least an 80% degree of disability or for children receiving a survivor pension.

Benefits are payable abroad under reciprocal agreement.

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

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

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 two years.

Benefits are payable abroad under reciprocal agreement.

**Special disability allowance:** Paid to insured persons (or their family members) assessed with a disability of at least 67% who suffer from a disease specified by law. The insured must have at least 350 days of contributions in the last four calendar years before the disability began or a total of 1,000 days of contributions.

Benefits are payable abroad under reciprocal agreement.

**Disability social solidarity grant (income tested):** Assessed with a disability of at least 50% and residing in Greece.

Income test: Maximum net annual income (salaries and pensions) of €8,472.09, total annual personal income of €9,884.11, total annual family income of €15,380.90, and total monthly pension of €850.

**Survivor pension:** Normally, the number of contribution days is half that required for the disability pension.

Eligible survivors include a widow who was married to the deceased for at least three years (five years if the deceased was a pensioner; none if the spouse has a dependent child); a divorced spouse aged 67 or older with limited income who was married to the deceased for at least 15 years and was receiving alimony; dependent children and stepchildren up to age 18 (age 24 if a student, no limit if disabled) who are unmarried, not working, and not receiving a pension; and if first insured before January 1, 1993, unmarried dependent grandchildren up to age 18 (age 24 if a student, no limit if disabled) and dependent parents.

The pension ceases on remarriage.

Benefits are payable abroad under reciprocal agreement.

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

**Survivors social solidarity grant (income tested):** Aged 65 or older or a dependent child up to age 18 (age 24

if a student, no limit if disabled) and residing in Greece. A surviving divorced spouse who is eligible for a survivor pension is not eligible for the survivors social solidarity grant.

Income test: Maximum net annual income (salaries and pensions) of €8,472.09, total annual personal income of €9,884.11, total annual family income of €15,380.90, and total monthly pension of €850.

## Old-Age Benefits

**Old-age pension:** If first insured after December 31, 1992, the pension is based on the length of coverage and pensionable earnings in the last five years.

If first insured before January 1, 1993, the pension is based on the length of coverage and pensionable earnings in the last five years or the best five years of the last 10 years (whichever is greater), plus an additional 1% to 2.5% for each 300-day period of contributions exceeding 3,300 days, according to the insured's wage class and number of days of contributions.

The minimum pension for an unmarried person, a married person whose spouse is working, or a pensioner is €486.84 a month; €523.37 for a married person with a nonworking spouse; €547.76, €571.99, or €596.31 for a married person with a nonworking spouse and one to three children, respectively; and €511.23, €535.46, or €559.78 for an unmarried person or a pensioner with one to three children, respectively.

The maximum monthly pension is €2,373.50.

Earnings test: The amount of the pension that exceeds €1,007.10 is reduced by 70% if the beneficiary is aged 55 or older, without dependents, and employed; the threshold of €1,007.10 increases by €204.42 for each dependent child up to age 18 (age 24 if a student, no limit if disabled).

Early pension: The pension is reduced by 0.5% for each month the insured is younger than the normal retirement age.

Deferred pension: A deferred pension is paid.

Schedule of payments: Twelve payments a year.

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

**Old-age social solidarity grant (income tested):** €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

The old-age social solidarity grant is reduced by 33.3% if an early pension is paid.

Schedule of payments: Twelve payments a year.

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

### **Permanent Disability Benefits**

**Disability pension:** The pension is based on the length of coverage and pensionable earnings in the last five years plus 1% to 2.5% of earnings for each 300-day period of contributions exceeding 3,300 days, according to the insured's wage class and number of contributions.

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 or 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 €495.74, €520.51 if the insured has one child, €550.25 with two children, €584.95 with three children, €619.66 with four children, and €654.37 with five children.

The maximum monthly pension is €2,773.40 if first insured after December 31, 1992; €2,373.57 if first insured before January 1, 1993.

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

**Disability social solidarity grant (income tested):** €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

The disability social solidarity grant is reduced according to the degree of disability.

Schedule of payments: Twelve payments a year.

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

### **Survivor Benefits**

**Spouse's pension:** 70% of the old-age pension the deceased received or was entitled to receive is paid if first insured before January 1, 1993; 50% if younger than age 65 or if first insured after December 31, 1992. The pension is paid for three years beginning the month following the death (no limit if assessed with a mental or physical disability of at least 67%).

The minimum survivor pension is €438.16 a month if first insured before January 1, 1993; €396.58 a month if first insured after December 31, 1992.

**Orphan's pension:** If the deceased was first insured before January 1, 1993, 20% of the old-age pension the deceased received or was entitled to receive is paid to each eligible orphan; 60% for a full orphan. If the deceased was first insured after December 31, 1992, 25% of the old-age pension the deceased received or was entitled to receive is paid to each eligible orphan; 50% for a full orphan.

**Grandchild's or parent's pension:** If there are no other survivors, 20% of the old-age pension the deceased received or was entitled to receive is paid for an eligible grandchild, a widowed mother, or a dependent father.

The minimum pension is €438.16 a month.

All survivor benefits combined must not exceed 100% of the old-age pension the deceased received or was entitled to receive.

Schedule of payments: Twelve payments a year.

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

**Survivors social solidarity grant (income tested):** €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

Schedule of payments: Twelve payments a year.

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

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.ypakp.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.

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### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1922.

**Current laws:** 1951 (social security), 1983 (health), 2011 (social security), 2012 (economic adjustment), 2012 (fiscal strategy), and 2012 (parental leave).

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

#### **Coverage**

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

Pensioners and their dependents 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, and other specified groups.

### 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 person's contributions also finance work injury benefits.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

**Self-employed person:** 1.2% of covered monthly earnings (cash benefits) and 6.45% of covered monthly earnings (medical benefits).

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

**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 if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

**Government:** A guaranteed annual subsidy.

### Qualifying Conditions

**Cash sickness benefits:** Must have at least 120 days of contributions in the calendar year before the incapacity began, 100 days of contributions in the last 15 months excluding the last quarter, or 200 days of contributions (100 if working in construction) in the last two years.

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

**Medical benefits:** Must have at least 100 days of contributions in the last year or last 15 months (excluding the last quarter) or must be a pensioner.

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

### Sickness and Maternity Benefits

**Sickness benefit:** 50% of daily earnings is paid after a three-day waiting period, according to wage class. The benefit is paid for 182 days to 720 days, according to the insured's contribution period.

Dependent's supplement: 10% of the benefit is paid for each dependent, up to 70%.

If the insured is hospitalized and there are no dependents, 35% of the benefit is paid.

**Funeral grant:** A lump sum of at least eight times the covered monthly earnings of the highest wage class is paid.

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

The minimum benefit is 66.7% of the insured's earnings. (The insured may also receive a maternity supplement of up to 50% of earnings.)

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

**Birth grant:** €1,007 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: Medical benefits provided in public facilities are free for all insured persons; copayments are required in private facilities.

There is no limit to duration.

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.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.

## Work Injury

### Regulatory Framework

**First law:** 1914.

**Current law:** 1951 (social security).

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

### Coverage

Employed persons in industry, commerce, and related occupations.

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

Voluntary coverage is not available.

### 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:** A guaranteed annual subsidy.

### Qualifying Conditions

#### Work injury benefits

**Work injuries:** The injury must be reported in the five 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:** 50% of daily earnings is paid, according to wage class. The benefit is paid after a three-day waiting period for 182 days to 720 days, according to the insured's contribution period.

**Dependent's supplement:** 10% of the benefit is paid for each dependent, up to 70%.

If the insured is hospitalized and there are no dependents, 35% of the benefit is paid.

#### Permanent Disability Benefits

**Permanent disability pension:** For an assessed degree of disability of 80% or more (severe), 100% of the old-age pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the old-age pension is paid

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

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

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

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

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

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

The legal monthly minimum wage is €683.80.

**Schedule of payments:** Twelve payments a year.

**Constant-attendance allowance:** Paid if the insured requires the constant attendance of others to perform daily functions.

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

### 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.

There is no cost sharing.

There is no limit to duration.

### Survivor Benefits

**Spouse's pension:** 70% of the permanent disability pension the deceased received or was entitled to receive is paid if first insured before January 1, 1993; 50% if younger than age 65 or if first insured after December 31, 1992. The pension is paid for three years beginning the month following the death (no limit if assessed with a mental or physical disability of at least 67%).

The minimum survivor pension is €438.16 a month if first insured before January 1, 1993; €396.58 a month if first insured after December 31, 1992.

**Orphan's pension:** If the deceased was first insured before January 1, 1993, 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 60% for a full orphan. If the deceased was first insured after December 31, 1992, 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 50% for a full orphan.

**Grandchild's or parent's pension:** If there are no other survivors, 20% of the permanent disability pension the deceased received or was entitled to receive is paid for an eligible grandchild, a widowed mother, or a dependent father.

The minimum pension is €438.16 a month.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Schedule of payments: Twelve payments a year.

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

**Survivors social solidarity grant (income tested):** €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

Schedule of payments: Twelve payments a year.

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

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.ypakp.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.

## **Unemployment**

### **Regulatory Framework**

**First law:** 1954.

**Current laws:** 1985 (unemployment benefit), 1989, 1990, and 2012 (fiscal strategy).

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

### **Coverage**

Employed persons 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:** 1.83% of covered or gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured before January 1, 1993, are €80.10 a day (€2,432.25 a month); €184.78 a day (€5,543.55 a month) if first insured after December 31, 1992.

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

**Employer:** 3.17% of covered or gross earnings for employees.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured before January 1, 1993, are €80.10 a day (€2,432.25 a month); €184.78 a day (€5,543.55 a month) if first insured after December 31, 1992.

**Government:** A guaranteed annual subsidy.

### **Qualifying Conditions**

**Unemployment benefit:** Must have at least 125 days of contributions in the last 14 months, excluding working days in the last two months; 200 days in the last two years (for a first-time beneficiary, at least 80 days in each of the last two 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, be unemployed, and have been registered at an employment office for at least one year.

**Special unemployment benefit (means tested):** Paid to unemployed persons with children if ineligible for the unemployment benefit or if the insured is no longer entitled to the unemployment benefit. Must be unemployed, have been registered at an unemployment office for at least one year, and have annual income up to €9,977.99.

**Special seasonal allowance:** Paid to workers in seasonal work.

### **Unemployment Benefits**

**Unemployment benefit:** 55% of daily wages is paid after a six-day waiting period for up to five months if the insured has at least 125 days of work, up to eight months with at least 180 days, up to 10 months with at least 220 days, and up to 12 months with at least 250 days and aged 49 or older.

Dependent's allowance: 10% of the insured's earnings is paid for each dependent, up to 70%.

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

**Special unemployment benefit (means tested):** €588.06 a year is paid for each child.

**Special seasonal allowance:** Paid annually, the amount of the allowance 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.ypakp.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**

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#### **Regulatory Framework**

**First and current laws:** 1958 and 1999.

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

#### **Coverage**

Employed persons in industry, commerce, and related occupations.

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

Voluntary coverage is not available.

#### **Source of Funds**

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

There are no minimum or maximum earnings used to calculate contributions.

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

**Employer:** 1% of covered or gross earnings.

There are no minimum or maximum earnings used to calculate contributions.

**Government:** A guaranteed annual 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. The parent must have had at least 50 days of work in the preceding year, have received unemployment benefits for at least two months, be unable to work for a continuous period of at least two months, or have been on maternity leave for two months.

#### **Family Allowance Benefits**

**Family allowances:** €98.64 a year is paid for one child, €295.80 for two, €665.64 for three, €808.56 for four, and €135.48 for each additional child.

Single parent supplement (means tested): An additional €3.67 a month may be paid for each child 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.ypakp.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.