

Greece

Exchange rate: US\$1.00 = 0.92 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), 2012 (fiscal strategy), 2015 (pensions), and 2016 (pension reform).

Type of program: Social insurance system.

Note: The national pension (old-age and disability) was implemented in May 2016.

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 are €5,543.55 a month if first insured after December 31, 1992; €221.742 a day if first insured before January 1, 1993; or €266.09 a day for arduous or unhealthy work.

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 are €5,543.55 a month if first insured after December 31, 1992; €221.742 a day if first insured before January 1, 1993; or €266.09 a day for arduous or unhealthy work.

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

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

The maximum earnings used to calculate contributions are €5,543.55 a month if first insured after December 31, 1992; €221.742 a day if first insured before January 1, 1993; or €266.09 a day for arduous or unhealthy work.

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

Qualifying Conditions

National old-age pension: Age 67 (men) or age 62 (women) with at least 15 years of residence in Greece and 20 years of contributions since age 15.

Contributory old-age pension: The retirement age varies according to the insured's age when he or she reaches a given contribution threshold. If first insured before January 1, 1993, the age for a full pension is gradually rising to age 67 by 2022 for persons with at least 4,500 days of contributions (at least 5,500 days of contributions for mothers and widowers with a dependent child); to age 62 by 2022 for persons with at least 10,500 days (rising to 12,000 days in 2022) of contributions (at least 7,500 days if caring for a dependent, disabled child, spouse, or sibling). Special conditions apply for persons employed in arduous or unhealthy professions, including construction.

Reduced pension (if first insured before January 1, 1993): By 2022, age 62 with at least 4,500 days of contributions, including at least 100 days a year in the last five years. Special conditions apply for persons employed in arduous or unhealthy professions, including construction.

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, including at least 750 days in the last five years. 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.

Social solidarity allowance (income tested): Age 65, assessed with a disability of at least 80%, or a full orphan receiving an orphan's pension. Must permanently reside in Greece.

Income test: Maximum net annual income (salaries and pensions) must not exceed €7,972; total annual family income must not exceed €11,000; and the total monthly gross pension must not exceed €664.

Benefits are payable abroad under reciprocal agreement.

National disability pension: The insured meets the qualifying conditions for the contributory disability pension.

Contributory 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 first insured after December 31, 1992), depending on age, or 1,500 days of contributions, including 600 days in the five years before the disability began. (If first insured after December 31, 1992, 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 is assessed with a severe disability and requires the constant attendance of others to perform daily functions.

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

The Disability Certification Center 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 and pensioners (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, including at least 50 days in the last year or 15 months before the disability began, or a total of 1,000 days of contributions.

Benefits are payable abroad under reciprocal agreement.

Survivor pension: The number of contribution days is the same as those required for a contributory disability pension if the death was caused by a common illness; half those required for a contributory disability pension if the death was caused by a nonwork-related accident.

Eligible survivors include a widow(er) who was married to the deceased for at least three years at the time of death (certain exceptions apply); a divorced spouse aged 67 or older with limited income, married to the deceased for at least 15 years, and who 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, with no other eligible survivors, 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.

Old-Age Benefits

National old-age pension: €384 a month is paid with at least 20 years of contributions. The pension is reduced 2% for each year of contributions below 20 years, by 2.5% for each year of residence below 40 years, and by 0.5% for each month the insured is younger than the normal retirement age.

Contributory 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 monthly pension that exceeds €1,007.10 is reduced by 60% if first insured on or after May 12, 2016 and by 70% if first insured before May 12, 2016; 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).

Reduced 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.

Social solidarity allowance (income tested): €230 a month is paid with net annual income up to €7,216; €172.50 a month with net annual income from €7,216.01 to €7,518; €115 a month with net annual income from €7,518.01 to €7,720; or €57.50 a month with net annual income from €7,720.01 to €7,972.

The allowance is reduced by 33.3% if the insured receives a reduced old-age pension.

Schedule of payments: Twelve payments a year.

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

Permanent Disability Benefits

National disability pension: For an assessed degree of disability of at least 80%, 100% of the full national old-age pension is paid; for a 67% to 79.99% degree of disability, 75% of the full national old-age pension; for a 50% to 66.99% degree of disability, 50%; and for a degree of disability of up to 49.99%, 40%.

The full national old-age pension is €384 a month.

Contributory 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 at least 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 (2014).

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 (2014).

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 (2014).

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

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

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid for three years beginning the month following the death (no limit if not working or receiving any other pension; caring for a dependent child; assessed with a mental or physical disability of at least 67%; or aged 55 or older at the time of death); thereafter, 25% of the old-age or disability pension the deceased received or was entitled to receive is paid if the surviving spouse is working or receives any other pension.

The pension is reduced if the marriage took place after the deceased reached the normal retirement age.

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 (May 2016).

Orphan's pension: 25% of the old-age or 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 old-age or 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 (May 2016).

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.

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.

Sickness and Maternity

Regulatory Framework

First law: 1922.

Current laws: 1951 (social security), 1983 (health), 2011 (social security), 2012 (economic adjustment), 2012 (fiscal strategy), 2012 (parental leave), and 2014 (fiscal strategy).

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% to 6% 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 are €77,609.70 a year; €6,625.25 for arduous or unhealthy work.

Self-employed person: 0.65% 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 are €77,609.70 a year; €6,625.25 for arduous or unhealthy work.

Employer: 0.25% 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 are €5,543.55 a month if first insured after December 31, 1992; €221.742 a day if first insured before January 1, 1993; and €266.09 a day for arduous or unhealthy work.

Government: A guaranteed annual subsidy.

Qualifying Conditions

Cash sickness benefits: Must have at least 120 days of contributions (100 days if working in construction) in the calendar year before the incapacity began or in the last 15 months excluding the last quarter; 300 days of contributions in the last two years or in the last 27 months excluding the last quarter; at least 1,500 days, including at least 600 days in the last five years; or a total of 4,500 days.

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

Birth grant for home births: Paid to a woman who chooses to give birth at home. The insured woman must have at least 50 days of contributions in the last 15 months before the birth.

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

Maternity medical benefits: 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 is paid. The amount varies according to the social security fund.

Maternity benefit: 50% of daily earnings in the last 30 days of the previous year of coverage 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 for home births: A lump sum of €900 is paid for a single birth, €1,200 for twins, and €1,600 for triplets.

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 an additional contribution 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 Disability Certification Center 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 (no waiting period for accidents at work) 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 Disability Certification Center 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 €683.76.

Schedule of payments: Twelve payments a year.

Constant-attendance allowance: Paid if the insured is assessed with a severe disability and 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: 50% of the permanent disability pension the deceased received or was entitled to receive is paid for three years beginning the month following the death (no limit if not working or receiving any other pension; caring for a dependent child; assessed with a mental or physical disability of at least 67%; or aged 55 or older at the time of death); thereafter, 25% of the permanent disability pension the deceased received or was entitled to receive is paid if the surviving spouse is working or receives any other pension.

The pension is reduced if the marriage took place after the deceased reached the normal retirement age.

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 (May 2016).

Orphan's pension: 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 (May 2016).

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.

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

Persons employed in industry, commerce, and related occupations; persons aged 20 to 29 who have never worked; and 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 are €5,543.55 a month if first insured after December 31, 1992; €221.742 a day if first insured before January 1, 1993; or €266.09 a day for arduous or unhealthy work.

Self-employed person: €10 a month.

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 are €5,543.55 a month if first insured after December 31, 1992; €221.742 a day if first insured before January 1, 1993; or €266.09 a day for arduous or unhealthy work.

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; or 200 days in the last two years (for a first-time beneficiary, at least 80 days in each of the last two years). Self-employed persons must have at least three years of contributions, with annual personal income in each of the two years before unemployment up to €20,000, and annual family income up to €30,000.

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: Aged 20 to 29, unemployed, and registered at an employment office for at least one year.

Special unemployment benefit (means tested): Paid to unemployed persons aged 20 to 66 with children, if the insured is ineligible for or 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 €10,000 (plus €586.06 for each child).

Special seasonal allowance: Paid to seasonal workers. Must have at least 100 days of contributions in the last 14 months (12 months for persons who have worked at least two consecutive seasons), excluding working days in the last two months (for a first-time beneficiary, at least 80 days in each of the last two years).

Unemployment Benefits

Unemployment benefit: €360 a month 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 six months with at least 150 days, 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 or at least 210 days if aged 49 or older.

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

Self-employed persons receive €360 a month for three months (with at least three years of contributions) to nine months (with at least 15 years of contributions).

Young person's benefit: €73.37 a month is paid for five months at the single-person rate plus a supplement for each child.

Special unemployment benefit (means tested): €200 a month is paid for up to 12 months.

Special seasonal allowance: €360 a month is paid after a six-day waiting period for up to three months and five days with at least 100 days of work; up to six months with at least 150 days; 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 or at least 210 days if aged 49 or older, up to 400 days in any four-year period.

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

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

Regulatory Framework

First and current laws: 1958, 1999, 2012, 2013, and 2014.

Type of program: Social insurance system.

Coverage

Persons employed in industry, commerce, and related occupations, with at least 10 years of residence in Greece immediately before a claim is made.

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

Standard child support benefit (income tested): The child must be younger than age 18 (age 24 if a student or disabled) and unmarried.

Special benefit for large families (income tested): Paid to families with at least three children younger than age 18 (age 24 if a student or disabled) and unmarried. Annual family income for families with three children must not exceed €45,000; €48,000 for families with four children; plus an additional €4,000 a year for each child.

Family Allowance Benefits

Standard child support benefit (income tested): Up to €40 a month is paid for each child, depending on income and family situation.

Special benefit for large families (income tested): €500 a year is paid for each child.

Administrative Organization

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

Agricultural Insurance Organization (<http://www.oga.gr>), administers the program.

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