

Belgium

In proper terms social security is a national affair which is subject to the competence of the Ministry in charge of social affairs and pensions (with the exception of the field of "unemployment" which is subject to the competence of the Ministry of Employment).

The National Social Security Office is an institution of public interest which has the task to collect contributions (with the exception of employment injuries) and to allocate the funds between the central institutions responsible for the administration of the different branches of social security.

A Management Committee which is composed of an equal number of representatives of the employers and employees, appointed by the King, runs this office and these institutions with equal representation. In some cases these are also representatives of organisations that are interested or involved in a special insurance branch; this applies above all for family benefits and health care.

The Committee is presided by an independent person, frequently a member of Parliament or a highrank official.

The Committee has a self-administration in the sense that it can take decisions as regards administration. However, policies, legislation and general regulations are in principle the task of Parliament, the King or the competent ministry.

An important detail consists in the fact that the competent minister normally has to consult the Committee in the case when drafts for a law or regulations are on the agenda which concern the activities of the Fund.

The competent minister presides the Committee via a Commissioner of the Government who has to be vigilant that

the decisions of the Committee are not contrary to the general rules and the general interest. If this were the case the minister could annul the decision questioned.

Sickness, maternity, invalidity

The field of sickness, maternity and invalidity is run by the National Institute for Sickness and Invalidity Insurance, which above all distributes the financial resources between the different insurance funds responsible for the benefits (mutual insurance companies, which are affiliated to one of the five national associations of recognised mutual insurance companies, regional offices of the Auxiliary Sickness and Invalidity Fund or the Health Care Fund of the Belgium National Railway Company). The choice of insurance fund is free with the exception of the employees of the Belgium National Railway Company.

Old-age and survivors

The field of old-age and survivors' pensions is run by the National Pension Office, which is in charge of the assessment and payment of pensions. The application for a pension will be made via the local administration of the town in which the applicant is resident.

Employment injuries and occupational diseases

Employment injuries: the employers have to insure the risks of accidents at work with a registered insurance fund or a communal insurance fund to the benefit of their staff. This field is run by the Employment Injuries Fund, whose task is above all to grant benefits in the form of damages if the employer does not meet his obligations.

Occupational diseases: the Occupational Diseases Fund has the monopoly on occupational diseases insurance. This fund

also implements the legal regulations in the field of prevention.

Family benefits

The implementation of legislation is carried out on the one hand by the National Family Benefits Offices for Employees and the special Compensation Funds for Family Benefits and on the other hand by the independent Compensation Funds. The main tasks of the National Office are: to distribute the financial resources between the different compensation funds and to guarantee the role of a compensation fund for the employers insured with the Office. Furthermore the Office has been allocated the supervision of the compensation funds. For some occupations special funds have been created (public funds), which the corresponding employers should join. The independent Compensation Funds are institutions which have been founded upon the employers' initiative and approved of by the King; they are only responsible for the granting of statutorily provided benefits.

Unemployment

The field of unemployment is run by the National Employment Office and its regional units, which will decide on the concerned person's entitlement. The payment of benefits is made by the registered trade union organisation of which the employee is member or by the Auxiliary Fund for Payment of Unemployment Benefit that has received the application.

Social assistance

The field of social assistance falls within the scope of the Ministry for Public Health. The minimum amount for subsistence will be granted by the competent Public Social Assistance Centre.

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Important addresses

MINISTERE DES AFFAIRES SOCIALES,
DE LA SANTE PUBLIQUE ET DE
L'ENVIRONNEMENT
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B-1000 Bruxelles

et

Cité administrative de l'Etat
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MINISTERE DE L'EMPLOI
ET DU TRAVAIL
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B-1040 Bruxelles

OFFICE NATIONAL DE SECURITE
SOCIALE
Boulevard de Waterloo, 76
B-1000 Bruxelles

INSTITUT NATIONAL D'ASSURANCE
MALADIE-INVALIDITE
Avenue de Tervuren, 211
B-1150 Bruxelles

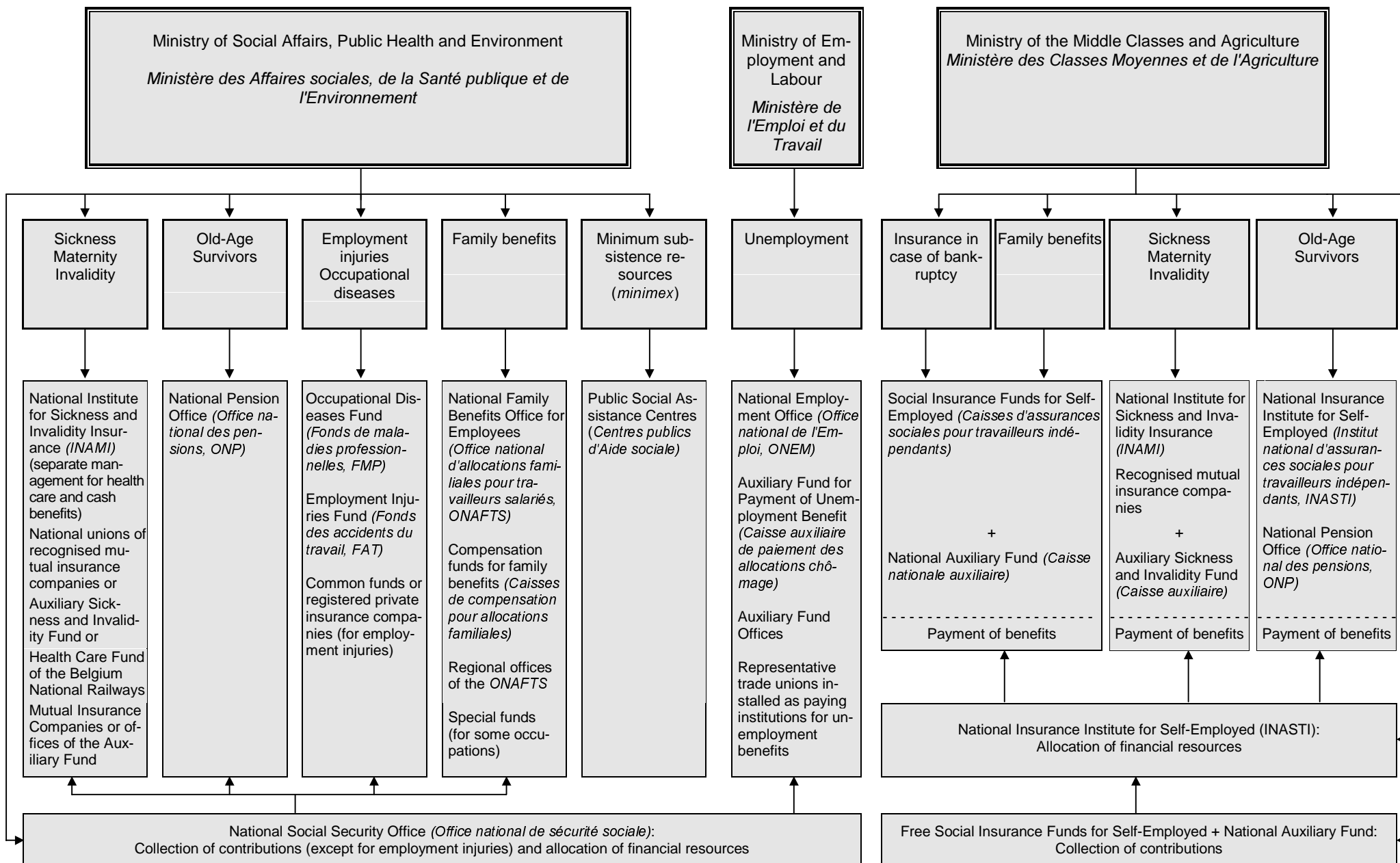
OFFICE NATIONAL DES PENSIONS
Tour du Midi
B-1060 Bruxelles

OFFICE NATIONAL
D'ALLOCATIONS FAMILIALES
POUR TRAVAILLEURS SALARIES
Rue de Trèves, 70
B-1040 Bruxelles

FONDS DES MALADIES
PROFESSIONNELLES
Avenue de l'Astronomie, 1
B-1210 Bruxelles

FONDS DES ACCIDENTS DU TRAVAIL
Rue du Trône, 100
B-1040 Bruxelles

OFFICE NATIONAL DE L'EMPLOI
Boulevard de l'Empereur, 7
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Denmark

Pension Systems

All Danish citizens resident in Denmark are entitled to different categories of early retirement pensions (invalidity pensions), at the age of 67 (65 for those born after July 1st, 1939) they are entitled to an old-age pension. The pensions are calculated on the basis of the years in which the person concerned was resident in Denmark. This pension system (the social pensions) is run by the local authorities. The Ministry of Social Affairs (*Socialministeriet*) supervises the implementation of the legislation, however, it does not have the right to interfere in individual cases.

The system of the supplementary pensions (*Arbejdsmarkedets Tillægspension, ATP*) grants those employees, who work at least 9 hours per week, a supplement in addition to the social pension. The employees receive the supplementary pension at the age of 67. The system of the supplementary pension ATP also includes a widower's pension and a widow's pension and a survivors' pension for children. The ATP supplementary pension system is managed by a central body and falls within the scope of the Ministry of Labour (*Arbejdsministeriet*).

Apart from the systems mentioned there are several pension insurance systems agreed upon collectively.

Sickness Insurance

The sickness insurance which provides for the whole population is run and financed by the local administrations. The Ministry of Health is in charge of the insurance. All citizens of Denmark have sickness insurance. The cash benefits in the case of sickness and maternity are paid by the local authorities (within the scope of the Ministry of Social Affairs).

Family Benefits

The general family benefits and the various other family allowances are administered by the local authorities (within the scope of the Ministry for Taxes and Duties *Ministeriet for skatter og afgifter* and the Ministry of Social Affairs).

Unemployment Insurance

Unemployment insurance is voluntary. The unemployment insurances are distributed according to the various branches, two insurances are reserved for the self-employed. The employees and employers pay contributions into the insurances. These contributions and the contributions, which the employees and the self-employed pay into the Labour Market Fund are collected in one of these funds. The Ministry of Labour is in charge of the unemployment insurance.

Important addresses

ARBEJDSMINISTERIET
Holmens Kanal 20
DK-1060 København K

DIREKTORATET FOR
ARBEJDSLOSHEDSFORSIKRING
Finsensvej 78
DK-2000 Frederiksberg

ARBEJDSMARKEDETS
TILLÆGSPENSION (ATP)
ATP-huset
Kongens Vænge 8
DK-3400 Hillerød

SOCIALMINISTERIET
Holmens Kanal 22
DK-1060 København K

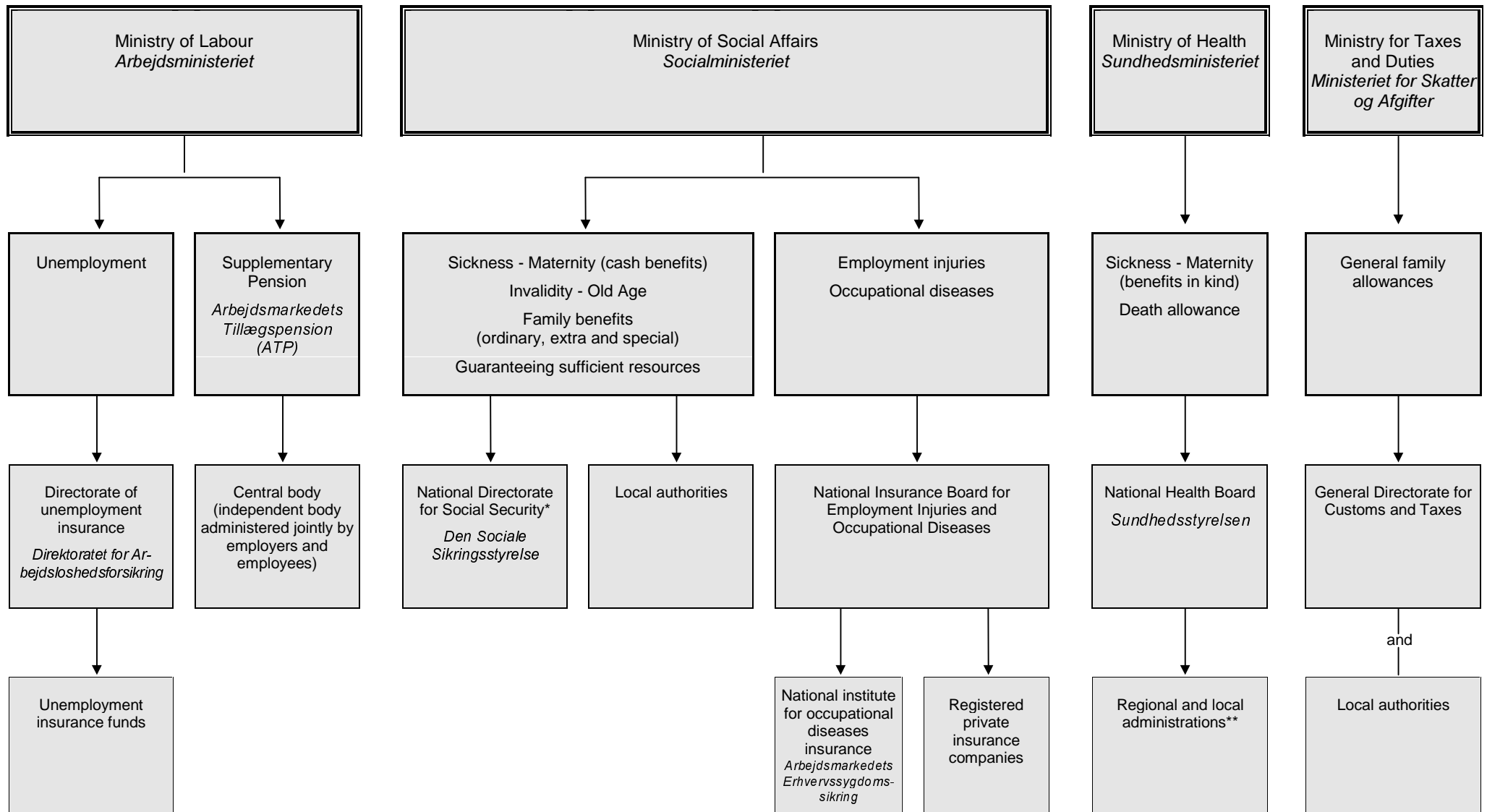
DEN SOCIALE SIKRINGSSTYRELSE
International Service
Landemaerket 11
DK-1119 København K

ARBEJDSKADESTYRELSEN
Æbelogade 1
P.O. Box 3000
DK-2100 København K

SUNDHEDSMINISTERIET
Holbergsgade 6
DK-1057 København K

SUNDHEDSSTYRELSEN
Amaliegade 13
P.O. Box 2020
DK-1012 København Ø

MINISTERIET FOR SKATTER
OG AFGIFTER
Slotsholmsgade 12
DK-1216 København K



* Institution which deals with pensions of persons living abroad, works in conjunction with municipalities in this field.

** A public-company (*Hovedstadens Sygehusfællesskab*) manages the hospitals in Copenhagen and Frederiksberg.

Germany

The following five branches of social insurance exist in Germany:

- **Statutory Pension Insurance**

The statutory pension insurance is divided into the pension insurance for white-collar workers, the pension insurance for manual workers and the pension insurance for miners (mining industry). The following organisations are the respectively competent insurance funds: the Federal Insurance Institution for White-Collar Workers (*Bundesversicherungsanstalt für Angestellte*) for white-collar employees, the insurance institutions of the Länder (*Landesversicherungsanstalten*) for manual workers, the Railways' Insurance Institution (*Bahnversicherungsanstalt*) for the manual workers of the German Railway, the Seamen's Fund (*Seekasse*) for seamen, and the Federal Insurance Institution (*Bundesknappschaft*) for Miners.

- **Statutory Sickness Insurance**

The statutory sickness insurance is in the hands of roughly 540 insurance funds, some of which operate regionally (local funds, *Ortskrankenkassen*) and some of which operate at a national level (e.g. most of the substitute funds, *Ersatzkassen*). These funds are open to all members regardless of occupation or employment in a company. (Exceptions are occupational funds such as the *Bundesknappschaft* for miners, the *Seekrankenkasse* for seamen and the *landwirtschaftliche Krankenkassen* for farmers. Apart from a few special categories (e.g. civil servants, judges, soldiers) all employees are subject to compulsory insurance, unless the remuneration is above the annual assessment ceiling. For minor employment, special rules are applied.

The sickness insurance funds administer the collection of the overall social insurance contributions for all branches.

- **Statutory Long-term Care Insurance**

On 1 January 1995 statutory long-term care insurance (*Pflegeversicherung*) was introduced in order to cover the risk of need for long-term care. Since 1 January 1995 each statutory sickness insurance fund has established a long-term care insurance fund which is responsible for granting benefits to beneficiaries who are in need of long-term care. All persons who are members of a statutory sickness insurance fund are covered against the risk of need for long-term care in the same fund. Persons with private sickness insurance coverage must correspondingly conclude a private long-term care insurance contract.

- **Statutory Accident Insurance**

The relevant organisations are the insurance funds of the professional corporations (*Berufsgenossenschaften*) and the insurance funds at the federal and *Länder* level for manual and white-collar workers of the public service.

The following categories of persons are covered: employees, certain self-employed persons, pupils and students, children in kindergartens, persons undergoing rehabilitation and certain other persons.

- **Unemployment Insurance**

Unemployment insurance is implemented by the Federal Labour Institution. It is divided into the main office, the labour offices of the *Länder* regional and the local labour offices.

All employees are covered (manual workers, white-collar workers, trainees including young disabled persons).

Self-administration

The individual branches of social insurance are self-governed by representative's meetings and board meetings or administrative boards which consist of the

same number of representatives of the employers and the persons insured. In the field of unemployment insurance representatives of the public sector are included as a third party. The self-administration of substitute funds consists only of the representatives of the persons insured.

Supervision

As regards supervision the Federal Ministry of Labour and Social Affairs is responsible for the branches of (old-age and invalidity) pension, accident and unemployment insurance. The Federal Ministry of Health is responsible for statutory sickness insurance and long-term care insurance. As regards the competence of the supervisory authorities it is decisive whether the insurance fund is a *Länder* or a federal institution.

An insurance fund qualifies as a Land institution when its responsibilities do not extend beyond its Land. Furthermore, a fund whose responsibilities touch over onto other *Länder*, but do not exceed three is also to be considered a Land institution, provided the *Länder* involved stipulate one supervising Land. In such a case, supervision falls under the responsibility of the highest social insurance administrative body at a *Länder* level, or the authority stipulated by the Land's legislation. This is also the case for associations at a *Länder* level. In all other cases, the insurance fund qualifies as a federal institution as for instance the federal insurance institution for (white-collar) employees (*Bundesversicherungsanstalt für Angestellte*) and the insurance for miners (*Bundesknappschaft*). Supervision falls under the responsibility of the federal insurance administration (*Bundesversicherungsamt*).

Other Benefits

Apart from the mentioned social insurance branches there are public social assistance, different family benefits and housing benefit.

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Important addresses

BUNDESMINISTERIUM FÜR ARBEIT
UND SOZIALORDNUNG
Jägerstr. 9
D-11017 Berlin

BUNDESMINISTERIUM FÜR FAMILIE,
SENIOREN, FRAUEN UND JUGEND
Glinkastr. 18-24
D-10117 Berlin

BUNDESMINISTERIUM FÜR GESUNDHEIT
D-53108 Bonn

BUNDESMINISTERIUM FÜR VERKEHR,
BAU- UND WOHNUNGSWESEN
Krausenstr. 17-20
D-10117 Berlin

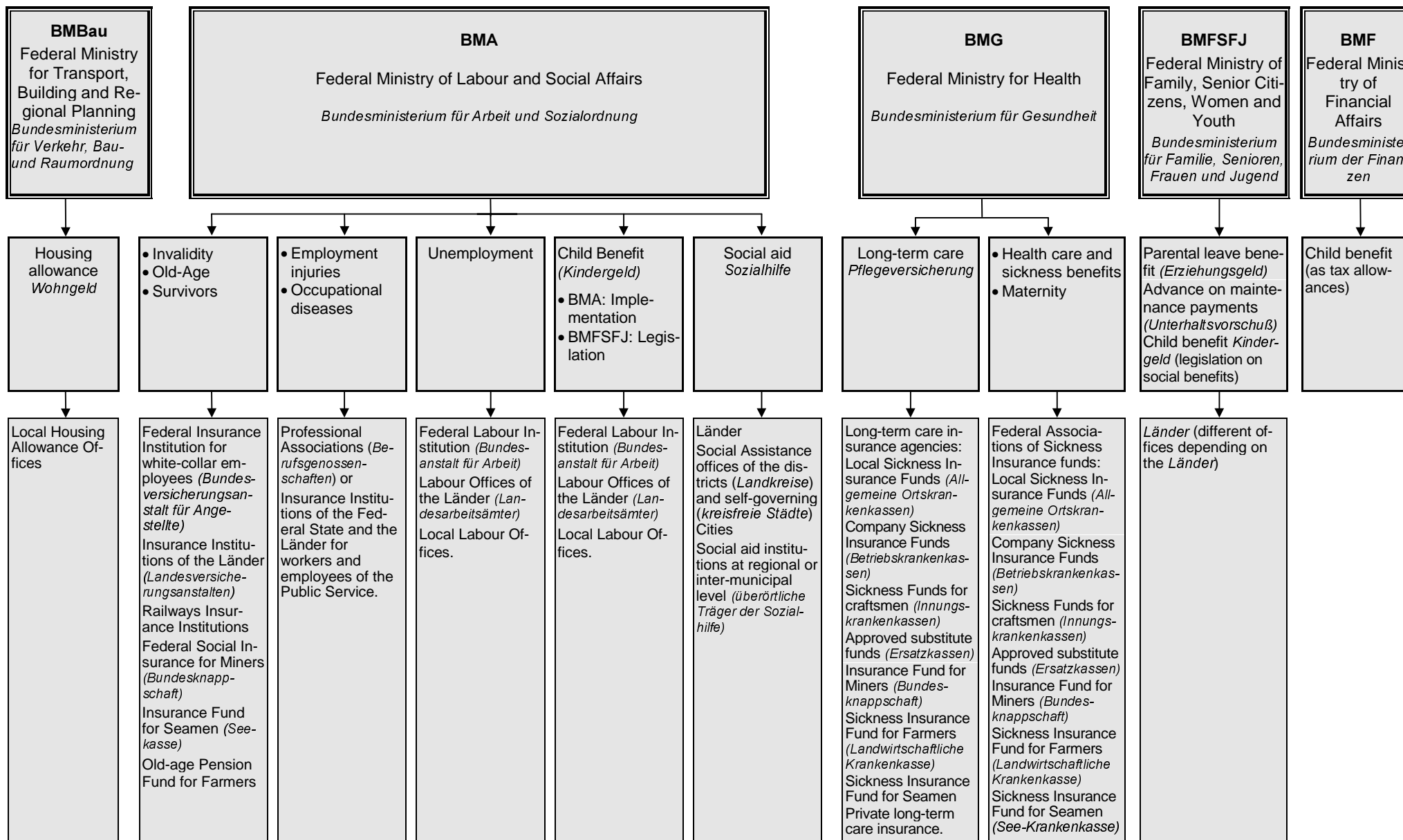
BUNDESVERSICHERUNGSANSTALT
FÜR ANGESTELLTE
D-10704 Berlin

BUNDESANSTALT FÜR ARBEIT
D-90327 Nürnberg

BUNDESVERSICHERUNGSAMT
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HAUPTVERBAND DER GEWERBLICHEN
BERUFGENOSSENSCHAFTEN E.V.
Alte Heerstraße 111
D-53757 St. Augustin

AOK-BUNDESVERBAND
Postfach 20 03 44
D-53170 Bonn



Federal Insurance Administration (*Bundesversicherungsamt*): Supervisory body for insurance funds exceeding one Land; in other cases supervision by the Labour Ministries of the *Länder*.

Greece

The Greek Constitution of 1975, revised in 1986, established the principle of the "Social State" by means of provisions guaranteeing to a large extent social protection. In particular, Article 224 concerning social security stipulates the obligation of the State to provide social security for workers.

In Greece the prerequisite for being directly covered by social security is to be working. The affiliation to a scheme depends on the nature and the type of work performed.

The social security system in Greece is based on two pillars: the basic protection and the supplementary protection (called "auxiliary" in Greece). It comprises a great number of insurance funds and a large variety of schemes.

- The main insurance institution is the Institute for Social Insurance (IKA) of which the greater majority of salaried workers and other categories of assimilated employees are members. The IKA scheme is the "general Greek scheme for the insurance of salaried workers". Apart from the IKA scheme there are special schemes for salaried workers, (occupational funds) to which certain categories coming from the civilian population are affiliated, e.g. the insurance fund for employees of the public electricity company.
- Farmers are members of the insurance scheme for agricultural employees (OGA - Agricultural Insurance Organisation).
- As regards the social security of self-employed persons, there are special schemes for persons belonging to certain socio-professional categories (e.g. lawyers, the medical professions, persons engaged in a business, craftsmen, civil engineers, etc.).

Each insurance institution is subject to a different legislation. In some cases the benefits, the conditions for granting these benefits and the corresponding formalities differ from one institution to the other.

The IKA scheme covers the risks of sickness, maternity, old-age, invalidity and death.

The OAED (Office for Employment) is a special institution in charge of the risk of unemployment; it is also in charge of family benefits; however, it is the IKA which collects the contributions for the OAED.

All social security institutions are under the authority and supervision of the Ministry of Health, Welfare and Social Security. The OAED is under the authority and supervision of the Ministry of Labour.

Finally, there are a small number of social security institutions which are subordinate to and supervised by other ministries.

The public authorities intervene against possible fraud in order to preserve the general interest and see to the correct application of legislation and provisions by the social security organisations (Insurance Funds).

These institutions are administered by the administrative boards in which the representatives of the insured, the pensioners, the employers and the State participate.

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ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΓΕΝΙΚΗ ΓΡΑΜΜΑΤΕΙΑ ΚΟΙΝΩΝΙΚΩΝ
ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΔΙΑΚΡΑΤΙΚΗΣ ΚΟΙΝΩΝΙΚΗΣ
ΑΣΦΑΛΙΣΗΣ
ΣΤΑΔΙΟΥ 29
10110 ΑΘΗΝΑ

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΚΟΙΝΟΤΙΚΩΝ ΠΡΩΤΟΒΟΥΛΙΩΝ
ΤΗΜΑ Ε.Ε
ΠΕΙΡΑΙΩΣ 40
10182 ΑΘΗΝΑ

ΙΔΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΔΙΕΘΝΩΝ ΣΧΕΣΕΩΝ
ΚΗΦΙΣΙΑΣ 178-ΧΑΛΑΝΔΡΙ
15231 ΑΘΗΝΑ

ΟΡΓΑΝΙΣΜΟΣ ΓΕΩΡΠΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΤΜΗΜΑ ΕΟΚ ΔΙΕΘΝΕΙΣ
ΣΧΕΣΕΙΣ
ΠΑΤΗΣΙΩΝ 30
10170 ΑΘΗΝΑ

ΟΡΓΑΝΙΣΜΟΣ ΑΠΑΣΧΟΛΗΣΕΩΣ
ΕΡΓΑΤΙΚΟΥ ΔΥΝΑΜΙΚΟΥ
ΔΙΕΥΘΥΝΣΗ ΑΣΦΑΛΙΣΗΣ
ΕΘΝΙΚΗΣ ΑΝΤΙΣΤΑΣΗΣ 8
17342 ΑΝΩ ΚΑΛΑΜΑΚΙ

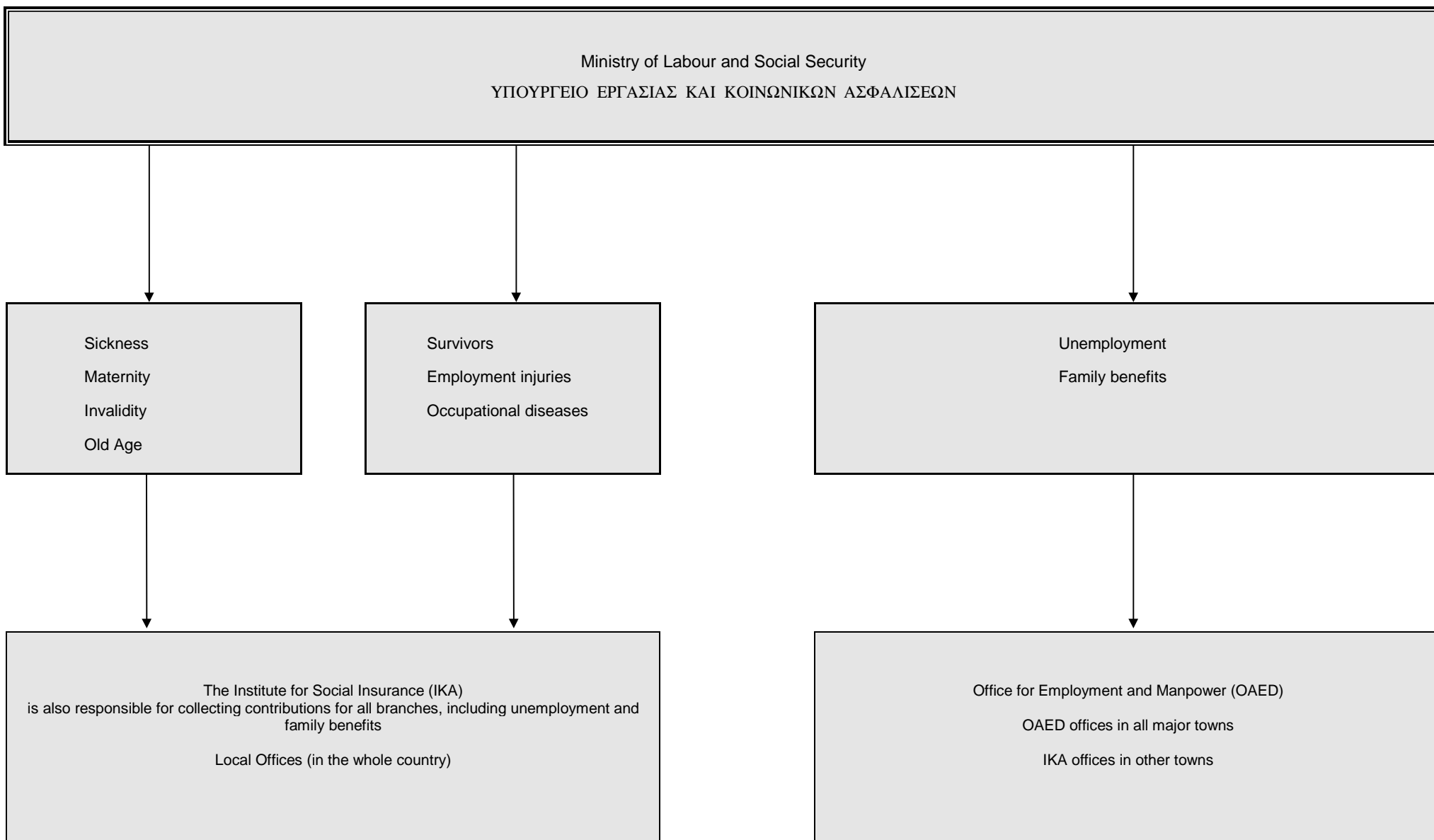
MINISTRY OF LABOUR
AND SOCIAL SECURITY
General Secretariat for Social Security
Directorate for International Relations
Stadiou Street 29
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MINISTRY OF LABOUR
AND SOCIAL SECURITY
Directorate Initiatives
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Pireos Street 40
EL-10182 Athens C.P.

INSTITUTE FOR SOCIAL
INSURANCES (I.K.A.)
Directorate for International Relations
Kifissias Street 178-Chalandri
EL-15231 Athens C.P.

ORGANISATION FOR AGRICULTURAL
INSURANCES (O.G.A.)
International Relations
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OFFICE FOR EMPLOYMENT (O.A.E.D.)
Directorate Insurance
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EL-17342 Ano Kalamaki C.P.



Spain

The contribution-related statutory social insurance for employees has been designed in such a way that there are a general scheme (employees in industry and in the service sector) and special schemes for the workers of other sectors of production (farmers, self-employed, miners, sailors and fishermen and domestic servants). The following bodies run these schemes:

- The National Social Security Office (*Instituto Nacional de la Seguridad Social, INSS*), which manages the cash benefits, i.e. old-age pensions, permanent invalidity, widower's and widow's pensions, orphans' pensions, pensions for family members, cash benefits in the case of temporary incapacity for work, maternity, family benefits and other allowances and benefits.
- The National Health Office (*Instituto Nacional de Salud, INSALUD*) which grants benefits both to the persons insured in the sickness insurance funds and to the population which has no resources (the public health care system covers 98 per cent of the population). This competence can be transferred to the health care services of the autonomous regions.
- The National Employment Office (*Instituto Nacional de Empleo, INEM*) which manages the unemployment benefits.
- The Migration and Social Services Office (*Instituto de Migraciones y Servicios Sociales, IMSERSO*), which determines additional social services and administers at the same time social assistance allowances and non-contributory benefits. The IMSERSO is also in charge of assistance with internal migrations, the promotion and social integration of the migrants, assistance to

political asylum seekers and the promotion and social integration of refugees. This competence can be attributed to the public bodies of the autonomous regions.

- The Navy's Social Office (*Instituto Social de la Marina, ISM*) which is in charge of the social protection of the employees of the merchant navy, the fishermen and in general of the employees in marine shipping.
- The General Social Security Revenue Office (*Tesorería General de la Seguridad Social, TGSS*), which is the only fund within the whole system entitled to collect contributions.

The above mentioned bodies are institutions under public law and act as legal entities. They are subordinate to public administration: The Ministry of Labour and Social Affairs is in charge of INSS, INEM, IMSERSO, ISM and TGSS; the Ministry of Health and Consumer Affairs is in charge of INSALUD.

The employers' associations and the employees' organisations (trade unions) participate in the supervision of the administration via the National Council and the Councils of the Regions, where employers, workers and the representatives of the public administration are equally represented in a tripartite structure.

The public administration of the bodies mentioned can co-operate itself with the employers' associations (Mutual insurance associations for employment injuries and occupational diseases) and the companies. For such a co-operation the insurance funds have to meet the following requirements: a minimum of 50 employers and 30,000 employees have to participate. The companies, too, have to meet certain requirements for such a co-operation. The co-operation can also be carried out with associations, foundations, public

or private institutions, as soon as they have been authorized and registered in a public register.

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Important addresses

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Y ASUNTOS SOCIALES
c/ Agustín de Bethencourt, 4
E-28003 Madrid

MINISTERIO DE SANIDAD Y CONSUMO
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E-28014 Madrid

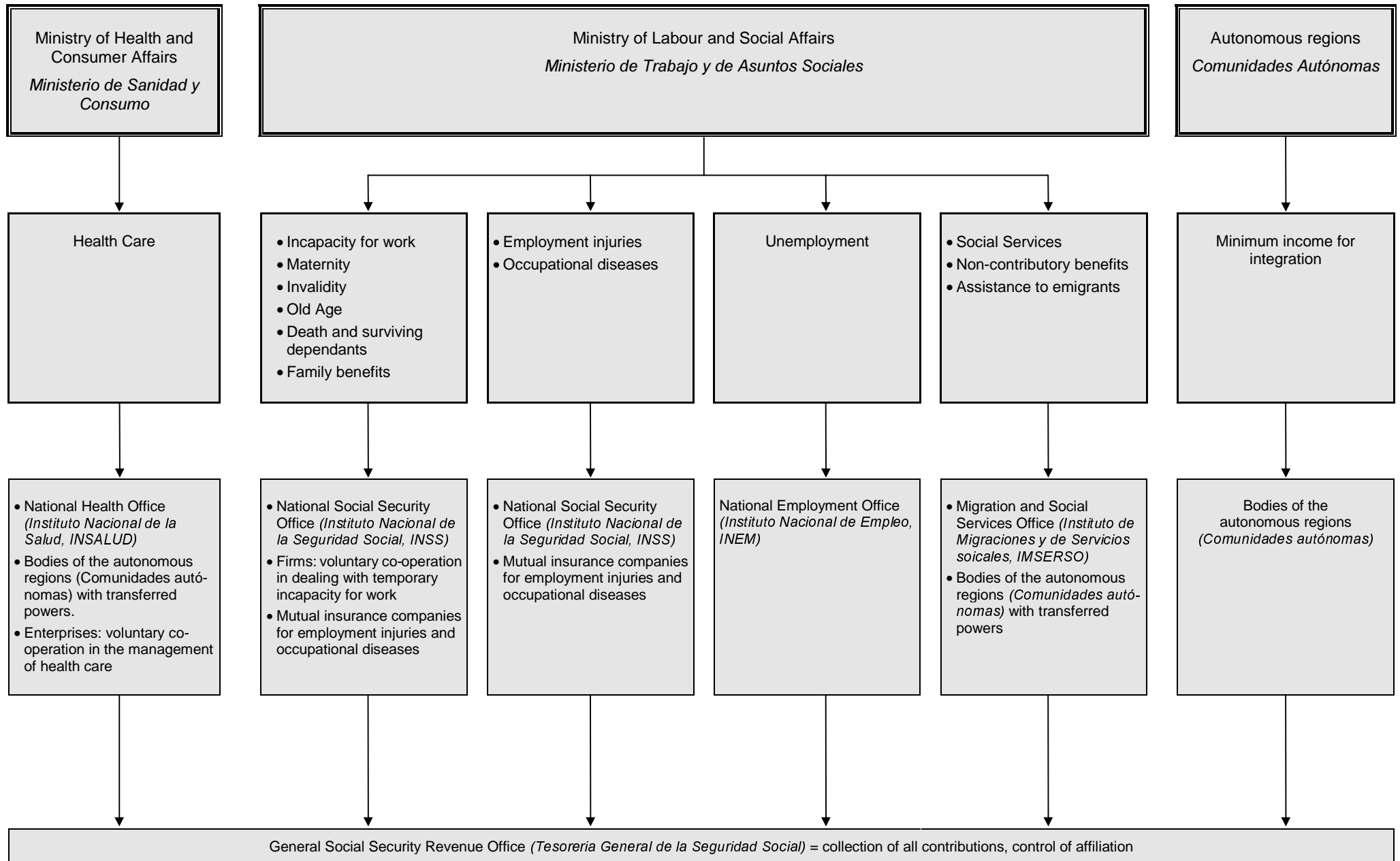
INSTITUTO NACIONAL
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c/ Padre Damián, 4
E-28036 Madrid

INSTITUTO NACIONAL DE LA SALUD
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INSTITUTO DE MIGRACIONES
Y DE SERVICIOS SOCIALES
Avda. de la Ilustración s/n
E-28071 Madrid

INSTITUTO NACIONAL DE EMPLEO
c/ Condesa de Venadito, 9
E-28027 Madrid

TESORERIA GENERAL
DE LA SEGURIDAD SOCIAL
Plaza de los Astros, 5 y 7
E-28007 Madrid



France

In France there are more than 100 schemes of variable importance which can be divided into four large groups:

- the general scheme which covers most of the employees as well as other categories of persons (students, recipients of certain benefits, simple residents) who have been included into the general scheme in the course of the years;
- the special schemes for employees of which some only include a few members. Some of them cover all risks, others, however, uniquely cover old-age with the general scheme providing coverage for the other risks;
- the agricultural scheme which includes two different administrative bodies for farmers and employees of the agricultural sector;
- the schemes for self-employed persons of the non-agricultural sector where pension insurance are administered by three autonomous schemes, each of which includes a national fund (craftsmen, persons engaged in a business or trade, members of the professions). The sickness insurance scheme itself is unique as regards all the types of independent occupations and consists of a variety of different bodies with a common national fund.

These different schemes - with the exception of the agricultural scheme are placed under the authority of the Ministry in charge of social security (at present the Ministry of Employment and Solidarity); the agricultural scheme is placed under the supervision of the Ministry in charge of agriculture.

At the regional level the supervision is assumed by the regional offices for health

and social affairs (*Directions régionales des affaires sanitaires et sociales, DRASS*) for non-agricultural workers and by the regional employment and social security offices for persons in the agricultural scheme.

The general scheme is organised in four branches:

- the branch for sickness, maternity, invalidity and death
- the branch for employment injuries and occupational diseases
- the branch for old-age and widowhood
- the family branch.

The National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés, CNAM-TS*) is in charge of the first two branches. At local level and supervised by the *CNAMTS*, there are two other types of bodies which do not have any hierarchic connection. These are the regional Sickness Insurance funds and the primary Sickness Insurance funds.

The branch for old-age and widowhood is administered by the National Old-age Insurance Fund for Employees (*Caisse nationale d'assurance vieillesse des travailleurs salariés CNAVTS*) which has transferred certain tasks to the regional Sickness Insurance funds.

The family branch is administered by the National Family Benefits Fund (*Caisse nationale des allocations familiales*) which is the supervisory body of the family benefits funds.

The overall financing (99.90 per cent) of family benefits is practically guaranteed by the general scheme.

At the local level the collection of contributions is carried out by the union for the collection of social insurance and family benefit contributions (unions de recouvrement des cotisations de sécurité sociale et d'allocations familiales *URSSAF*)

which is subordinate to the Central Office of the Social Security Organisations (*Agence Centrale des Organismes de Sécurité Sociale, ACOSS*). The *ACOSS* has the task to follow the finances of each branch as regards planning and implementation. The administrative boards of the national funds are in charge of the new investment of potential surplus.

The traditional scheme of unemployment insurance - following an agreement of 31 December 1958 and agreed upon by the public authorities - is administered by parity organisations, namely by the Associations for Employment in Industry and Commerce (*associations pour l'emploi dans l'industrie et le commerce, ASSE-DIC*) with the National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce, UNEDIC*) at the national level.

Apart from the basic old-age pension insurance there are compulsory supplementary pension schemes administered by parity organisations (*ARRCO, AGIRC*).

Finally, collective guarantees in addition to the existing ones can legally be agreed upon either by collective agreement or collective arrangements following the ratification of a draft arrangement, proposed by the company's owner, by the majority of the interested parties or following the unilateral decision of the company's owner.

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Important addresses

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7, place des Cinq Martyrs du Lycée Buffon
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DÉLÉGATION GÉNÉRALE À L'EMPLOI ET
À LA FORMATION PROFESSIONNELLE
7, square Max-Hymans
75015 PARIS

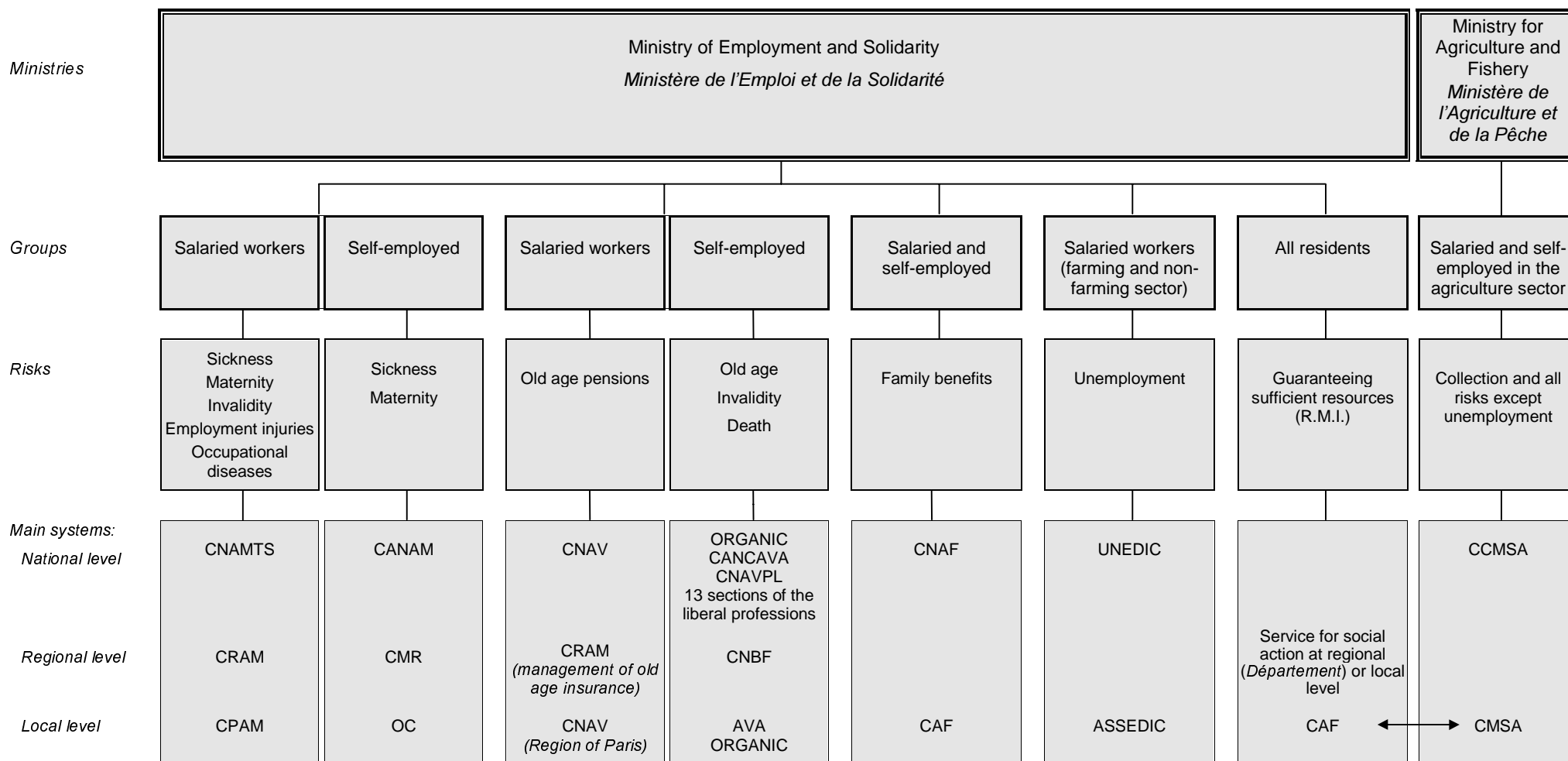
ACOSS
Agence Centrale des Organismes
de Sécurité Sociale
67, boulevard Richard Lenoir
F-75536 Paris Cedex

CNAMTS
Caisse Nationale de l'Assurance Maladie
des Travailleurs Salariés
66, avenue du Maine
F-75694 Paris Cedex

CNAVTS
Caisse Nationale d'Assurance Vieillesse
110, avenue de Flandre
F-75951 Paris Cedex 19

CNAF
Caisse Nationale
des Allocations Familiales
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80, rue de Reuilly
F-75012 Paris



AVA: Old-Age Insurance for Craftsmen (*Assurance vieillesse des artisans*); **ASSEDIC:** Association for Employment in Industry and Commerce (*Association pour l'emploi dans l'industrie et le commerce*); **CAF:** Family Benefits Fund (*Caisse d'allocations familiales*); **CANAM:** National Sickness and Maternity Insurance Fund for Non-Salaried Workers (*Caisse nationale d'assurance maladie et maternité des travailleurs non salariés*); **CANCAVA:** National Autonomous Compensation Fund for Old-Age Insurance of Crafts Sector (*Caisse autonome nationale de compensation de l'assurance vieillesse artisanale*); **CCMSA:** Central Mutual Insurance Fund for Farmers (*Caisse centrale de mutualité sociale agricole*); **CMSA:** Mutual Insurance Fund for Farmers (*Caisse de mutualité sociale agricole*); **CMR:** Regional Sickness Fund (*Caisse maladie régionale*); **CNAF:** National Family Benefits Fund (*Caisse nationale d'allocations familiales*); **CNAMTS:** National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés*); **CNAV:** National Old-Age Insurance Fund (*Caisse nationale d'assurance vieillesse*); **CNAVPL:** National Old-Age Insurance Fund for the liberal professions (*Caisse nationale d'assurance vieillesse des professions libérales*); **CNBF:** National Fund of the French Bar Council (*Caisse nationale des barreaux français*); **CPAM:** Primary Sickness Insurance Fund (*Caisse primaire d'assurance maladie*); **CRAM:** Regional Sickness Insurance Fund (*Caisse régionale d'assurance maladie*); **OC:** Agency under contract (*Organisme conventionné*); **ORGANIC:** National Fund of the Insurance Scheme (Old-Age-Invalidity-Death) for Non-Salaried Workers in Industry and Commerce (*Caisse nationale du régime d'assurance vieillesse-invalidité-décès des non-salariés de l'industrie et du commerce*); **UNEDIC:** National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce*). The **URSSAF** (Union for the Collection of Social Insurance and Family Benefit Contributions, *Union pour le recouvrement des cotisations de sécurité sociale et d'allocations familiales*) assumes collection of social security contributions for the general scheme for employees and for all risks. The **OC** is responsible for the collection of contributions for health risks of non-salaried workers of the non-agricultural sector, and the **AVA**, **ORGANIC** or sections of self-employed occupations for the old age and invalidity branch. In the agricultural sector, the **CMSA** collects contributions for farmers and employees. Contributions to the unemployment insurance are paid to the **ASSEDIC**.

Ireland

Department of Social, Community and Family Affairs

The Department of Social, Community and Family Affairs is responsible for the management, administration and development of the State's social protection system. It is headed by the Minister for Social, Community and Family Affairs. The day to day management and administration of the Department's functions is entrusted to the Secretary General of the Department.

The Department is divided along *Aireacht* (Executive)/Agency lines. The Aireacht is responsible for the development of the Social Welfare Services to meet the changing needs of Irish society. It advises the Minister for Social, Community and Family Affairs on budgetary and policy matters and developments in relation to meeting the Government's programme for the Social Welfare Services.

The Social Welfare Services Office is responsible for the day to day administration of schemes and operates largely at local level through regional offices. It is headed by a Director General.

The Social Welfare Appeals Office operates as an independent executive agency of the Department and is responsible for determining appeals against decisions on social welfare entitlements. It is headed by a Director who is also Chief Appeals Officer.

Department of Health and Children

The health services are administered by eight regional Health Boards/Authorities. Membership of the Health Boards/Authorities consists of (1) persons appointed by the constituent local authorities; (2) persons appointed by the Minister for Health - three members to each board. Each Health Board/Authority has a Chief Ex-

ecutive Officer responsible for the management of the business of the Board.

The work of the Health Boards/Authorities is divided into three broad programmes, each in the charge of a Programme Manager. These programmes deal with the administration of the following services:

- Community care services
- General hospital services
- Special hospital services

The Community care services include the welfare services which provide financial support by way of a range of income.

Important addresses

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Headquarters
Aras Mhic Dhiarmada
Store Street
IRL-Dublin 1

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Pensions Service Office
College Road
IRL-Sligo

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Child Benefit
Social Welfare Services Office
St Oliver Plunkett Road
Letterkenny
IRL-Co Donegal

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Invalidity Pension
Ballinalee Road
IRL-Longford

DEPARTMENT OF HEALTH
AND CHILDREN
Headquarters
Hawkins House
IRL-Dublin 2

EASTERN REGIONAL HEALTH
AUTHORITY
Dr Steeven's Hospital
IRL-Dublin 8

MIDLAND HEALTH BOARD
Arden Road
Tullamore
IRL-Co Offaly

MID-WESTERN HEALTH BOARD
31-33 Catherine Street
IRL-Limerick

NORTH EASTERN HEALTH BOARD
Navan Road

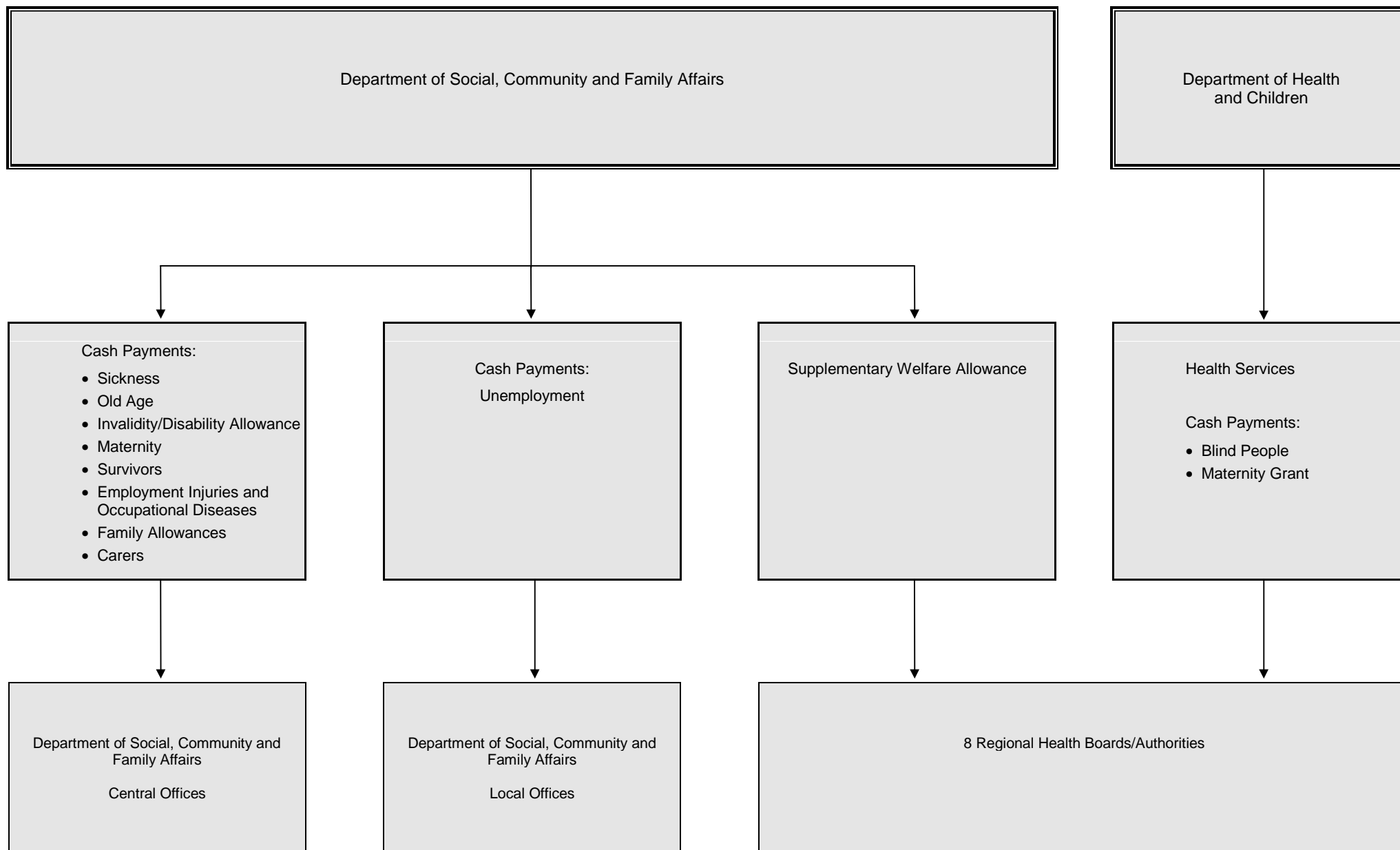
Ceanannas Mor
IRL-Co Meath

NORTH WESTERN HEALTH BOARD
Manorhamilton
IRL-Co Leitrim

SOUTH EASTERN HEALTH BOARD
Lacken
Dublin Road
IRL-Kilkenny

SOUTHERN HEALTH BOARD
Cork Farm Centre
Dennehy's Cross
IRL-Cork

WESTERN HEALTH BOARD
Merlin Park Regional Hospital
IRL-Galway



Iceland

Pension Schemes

The national social pension scheme is run by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The pension scheme covers old age pension, invalidity pension and survivors pension in the form of child pension.

Persons 67 years of age who have been resident in Iceland for at least 3 years between the ages of 16 and 67 are entitled to an old age pension. Icelandic citizenship is not a condition for pension. A full annual pension is paid to those who have been resident in Iceland for at least 40 years between the ages of 16 to 66 inclusive. Shorter periods reduces the pension proportionally.

Persons resident in Iceland are entitled to an invalidity pension if they are between the ages of 16 and 67 and have been resident in Iceland for at least the three years immediately prior to application and have had their permanent disability assessed at 75% as a result of a medically recognised disease or invalidity.

The supplementary pension scheme, which is fully funded scheme, is administered by individual pension funds under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*). Employed and self-employed persons have a legal obligation to pay contributions to their respective occupational pension funds. Contribution to the funds must be no less than 10% of gross salary, 6% paid by the employer and 4% by the employee. The pension funds pay old-age pensions (pension age is usually between 65-70 years), invalidity

pensions, and pension payments to surviving spouses and/or children.

Health Care and Sickness Insurance

Health care is administered by health care centres and hospitals. The sickness insurance is administered by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*). Both health care and sickness insurance is under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). Persons who have been resident in Iceland for six months are covered by the health care and sickness insurance.

Family Benefits

Family benefits are financed by taxes and are the responsibility of the Directorate of Inland Revenue (*RÍKISSKATTSTJÓRI*) under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*).

Unemployment Insurance

Unemployment insurance is funded by pay-roll tax paid by the employers. The benefits are paid out of the unemployment fund and are administered by the Directorate of Labour (*VINNUMÁLASTOFNUN*). The Directorate of Labour is under the supervision of the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*).

Social Assistance

Social assistance is twofold in Iceland, the first is the state social assistance and the second is the social assistance by local authorities. The state social assistance is the responsibility of the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) and the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The social assistance ad-

ministered by the local authorities is supervised by the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*). The latter is the main services and is the safety net of the Icelandic welfare system.

Important addresses

HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ
(*Ministry of Health and Social Security*)
Laugavegur 116
150 Reykjavík

FJÁRMÁLARÁÐUNEYTIÐ
(*Ministry of Finance*)
Arnarhvolur
101 Reykjavík

FÉLAGSMÁLARÁÐUNEYTIÐ
(*Ministry of Social Affairs*)
Hafnarhúsinu V/tryggvagötu
101 Reykjavík

TRYGGINGASTOFNUN RÍKISINS
(*State Social Security Institute*)
Laugavegur 114
150 Reykjavík

VINNUMÁLASTOFNUN
(*Directorate of Labour*)
Hafnarhúsinu V/tryggvagötu
101 Reykjavík

RÍKISSKATTSTJÓRI
(*Directorate of Inland Revenue*)
Laugavegur 166
150 Reykjavík



Italy

With the exception of health care the Italian system of social protection is not organised according to one universal criterion. For each branch, in particular for pensions, there is one special administration which is responsible for the collection of contributions and the provision of benefits. The implementation of legislation and supervisory activities are assumed by the Ministries, in particular by the Ministry of Labour.

Health Care

The Ministry of Health is the competent institution for this field. It administers the financial means, distributing them between the regions and municipal authorities that are in charge of benefit provision via "the local health units".

Sickness and Maternity - Benefits in Kind

The Ministry of Labour is in charge of the matter as regards the employees of the private sector. The administration of contributions and benefits has been transferred to the National Social Welfare Institute (INPS) by means of an *ad hoc* administration. Civil servants do not receive cash benefits in the form of sick pay or maternity allowances, however, the State continues to pay their salaries.

Pensions

- **Private sector - employees**
Competent institution: Ministry of Labour. The implementation is carried out by:
 - the National Social Welfare Institute (INPS) for the general and certain special schemes: for each scheme an *ad hoc* administration has been intended;
 - The National Welfare Institute for Industrial Managerial Employees

- (INPDAL): for managerial employees in industrial enterprises;
- The National Welfare Institute for Journalists (INPGI): for journalists. The system has been private since 1 January 1995;
- The National Welfare and Assistance Institute for Artists (ENPALS): for artists and soccer players.

- **Public Sector**

The administration of the pensions for civil servants and of the benefits for employees of the local authorities falls within the responsibility of the National Welfare Institute for Employees of Public Authorities (INPDAP).

- **Self-employed Persons**

For farmers, craftsmen and persons engaged in a business or trade there are special schemes within the INPS. For the professions there are *ad hoc* schemes which are being privatised.

Employment Injuries and Occupational Diseases

Competent institution: Ministry of Labour. The collection of contributions and provision of benefits are carried out by the National Institute for Insurance against Employment Injuries (INAIL).

Family Benefits

Competent institution: Ministry of Labour. The collection of contributions and provision of benefits has been transferred to an *ad hoc* body within the INPS. The State is directly in charge of one part of the financing of benefits.

Unemployment

Competent institution: Ministry of Labour. The collection of contributions and provision of benefits has been transferred to an *ad hoc* body within the INPS. This body also includes all non-contributory benefits granted by the INPS: early re-

tirement pensions, social pensions, minimum pensions.

Guaranteeing Sufficient Resources

Competent institution: Ministry of the Interior. Benefits are granted at the local level and administered by the regional and/ or the local authorities.

Important addresses

MINISTERO DEL LAVORO E DELLA PREVIDENZA SOCIALE
Via Flavia, n. 6
I-00187 Roma

MINISTERO DELLA SANITA
P. le Dell'Industria, n. 20
I-00144 Roma

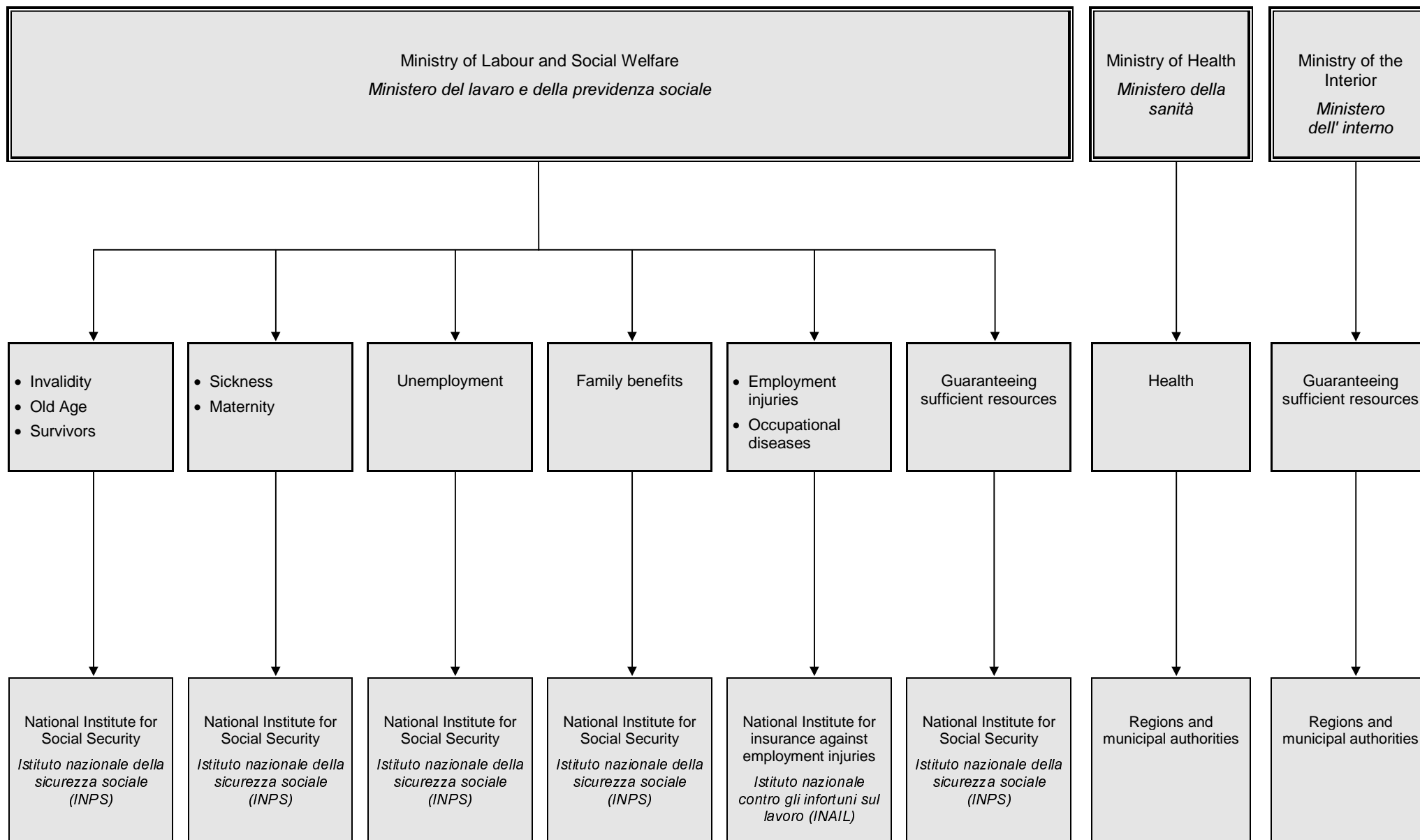
MINISTERO DELL'INTERNO
Palazzo del Viminale
I-00184 Roma

ISTITUTO NAZIONALE DELLA SICUREZZA SOCIALE (INPS)
Via Ciro il Grande, n. 21
I-00144 Roma

ISTITUTO NAZIONALE CONTRO GLI INFORTUNI SUL LAVORO (INAIL)
Via IV Novembre, n. 144
I-00187 Roma

ISTITUTO NAZIONALE DELLA PREVIDENZA PER I DIRIGENTI DI AZIENDE INDUSTRIALI (INPDAL)
Viale delle Provincie, 196
I-00162 ROMA

ISTITUTO NAZIONALE DI PREVIDENZA PER I DIPENDENTI DELL'AMMINISTRAZIONE PUBBLICA (INPDAP)
Via S. Croce in Gerusalemme, 55
I-00100 ROMA



Liechtenstein

Ministry of Health and Social Affairs (*Ministerium für Gesundheit und Soziales*)

The Ministry of Health and Social Affairs administers all branches of social security and social welfare. Given Liechtenstein's small size, individual Ministers must oversee several different areas. At present, the Minister for Social Affairs oversees among other things also the Ministry of Economic Affairs (*Wirtschaftsministerium*).

Office of National Economy (*Amt für Volkswirtschaft*)

The Office of National Economy is the ministry with the most extensive area of responsibility. In addition to domestic and foreign economic affairs and various other tasks, it administers certain branches of social security itself: unemployment insurance, maternity allowances for mothers with no claim to cash benefits (*Taggeld*) from health insurance irrespective of income or resources, supplements to health insurance premiums for individual insured persons irrespective of income or resources (from 1 April 2000). The Office of National Economy operates as supervisory authority (*Aufsichtsbehörde*) in various other branches of social security administered by private bodies in accordance with the law: sickness insurance (nursing care (*Krankenpflege*) and sickness benefit), injury insurance and occupational scheme (the so-called second pillar for old age, death and disability). Maternity benefits are technically included under sickness insurance (sickness benefit, nursing care); the Office of National Economy is thus the supervisory authority in this area as well.

Both sickness and injury insurance institutions have also formed their own associations.

AHV-IV-FAK-Anstalten (Institutions providing old-age and survivors' insurance, disability insurance and the families' compensation fund)

The **AHV-IV-FAK-Anstalten** are three independent public institutions that have combined technically to form an interlocking directorate (*Personalunion*) under the management of a single director, management board or board of directors. They are subject to governmental and parliamentary supervision. The *AHV-IV-Anstalten* manage the so-called first pillar in the field of social risks: old age, death and disability (general national insurance scheme for the entire resident population and all employees). This first pillar is supplemented by the aforementioned compulsory occupational scheme for employees (second pillar) and by voluntary insurance (third pillar). The *FAK-Anstalt* awards one-time childbirth allowances, monthly children's benefits, differential benefits (*Differenzzulagen*, to supplement any lower foreign benefits) such as benefits for single parents. *AHV-IV-FAK-Anstalten* also award further supplementary benefits that are transferred to them: supplementary benefits dependent on income or resources for pensioners, helplessness allowances and benefits for blind persons.

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Important addresses

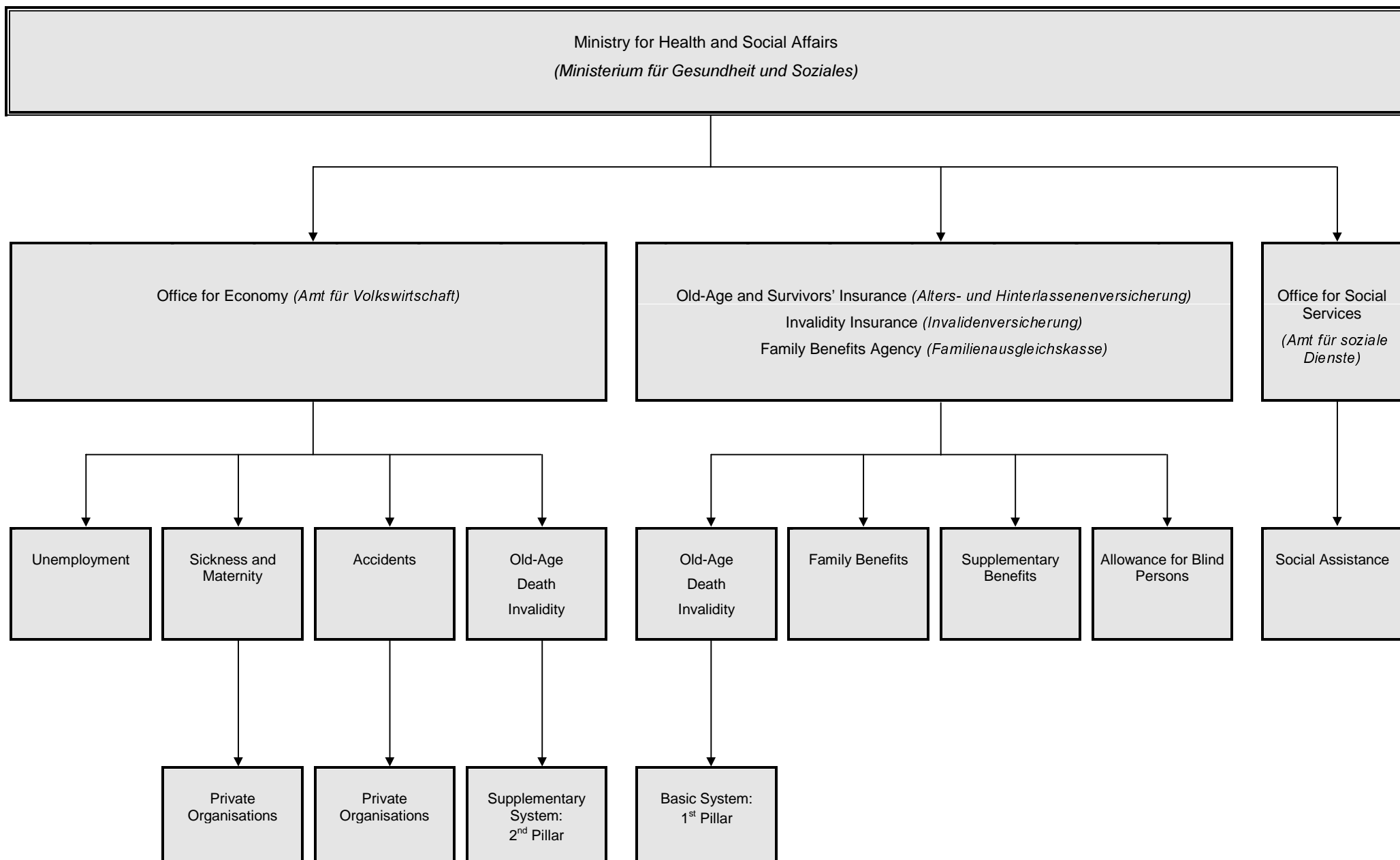
Ministry of Health and Social Affairs:

MINISTERIUM FÜR GESUNDHEIT UND SOZIALES
Regierungsgebäude
FL-9490 Vaduz

Office of National Economy:

AMT FÜR VOLKSWIRTSCHAFT
Abteilung Versicherung
Austrasse 15
FL-9490 Vaduz

AHV-IV-FAK-ANSTALTEN
Gerberweg 2
FL-9490 Vaduz



Luxembourg

The system of social protection in Luxembourg has been divided into seven different branches. The administrative organisation reflects the gradual creation of the system and takes account of the different socio-professional categories.

At present there are approx. 20 institutions in the field of social protection, which are public institutions. They are financially autonomous and are managed by the social partners. In the sickness funds for employees, employers and the employees are equally represented. In the sickness funds for self-employed the insured of the different occupational groups are represented. The institutions are subject to statutory supervision, which is implemented by the General Inspectorate for Social Security as well as by a hierarchical control carried out by the minister in charge.

In the case of sickness insurance, the Union of Sickness Funds is in charge of all matters that are not expressly delegated to a specific sickness insurance fund: As a result, the Union of Sickness Funds is, among other things, in charge of the implementation of the system of co-payments with regard to health care provision. In addition, the Union deals with relations with health care providers, notably the negotiation and conclusion of collective agreements.

The eight sickness funds enumerated below are responsible for reimbursing health care expenses advanced by the insured, for the flat-rate maternity benefit, the funeral allowance, and, if necessary, the granting of a cash benefit for sickness and maternity. One can distinguish

for the private sector:

- the sickness fund for manual workers;
- the sickness fund for white-collar workers of the private sector;
- the sickness fund for self-employed;
- the sickness fund for the agricultural sector;

for the public sector:

- the sickness fund for civil servants and state employees;
- the sickness fund for civil servants and employees of local authorities;

and for the enterprise funds:

- the sickness fund for ARBED manual workers;
- the sickness fund for ARBED white-collar workers;
- the mutual medical aid fund of the Luxembourg railways.

The Union of Sickness Funds is also in charge of the benefits of the long-term care insurance. A special multidisciplinary agency, *Cellule d'évaluation et d'orientation*, constates the need and decides on the extent (expressed in time) of the necessary measures.

The unique contribution-related pension system is run by four institutions: insurance establishment for old-age and invalidity, pension fund for white-collar workers of the private sector, pension fund for craftsmen, merchants, and industrial entrepreneurs and the agricultural pension fund.

The (Occupational) Accident Insurance Association comprises two departments, the Industrial Section, having general responsibilities, and the Agricultural and Forestry Section, responsible for benefits in the field of agriculture and forestry.

For family benefits there is only one institution responsible - the National Family Benefits Fund.

Unemployment benefits and employment policy is managed by the Labour Administration.

The National Solidarity Fund (and the social offices at the local level) are responsible for social assistance benefits.

Within the administration the following restructuring is to be emphasised:

- The Social Security Centre manages the membership and the receipt of con-

tributions for all branches of social security.

- The Medical Control of Social Security is an administration, which has to make decisions and produce assessments for other institutions in the medical field only.
- The Social Insurance Office is an administrative entity including different bodies.

Finally it has to be remarked that in the case of disputes in the field of social protection specific jurisdiction will apply: the Council of Arbitration and the High Council of Social Insurance.

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Important addresses

MINISTERE DE LA SECURITE SOCIALE
26, rue Ste Zithe
L-2763 Luxembourg

MINISTERE DE LA FAMILLE
12-14, avenue Emile Reuter
L-2420 Luxembourg

MINISTERE DU TRAVAIL
26, rue Ste Zithe
L-2763 Luxembourg

INSPECTION GENERALE
DE LA SECURITE SOCIALE
26, rue Ste Zithe
L-2763 Luxembourg

CONTROLE MEDICAL
DE LA SECURITE SOCIALE
125, route d'Esch
L-1471 Luxembourg

CENTRE COMMUN DE LA SECURITE
SOCIALE
125, route d'Esch
L-1471 Luxembourg

ADMINISTRATION DE L'EMPLOI
10, rue Bender
L-1229 Luxembourg

UNION DES CAISSES DE MALADIE
125, route d'Esch
L-1471 Luxembourg

ETABLISSEMENT D'ASSURANCE
CONTRE LA VIEILLESSE ET L'INVALIDITE
125, route d'Esch
L-1471 Luxembourg

CAISSE DE PENSION
DES EMPLOYES PRIVES
1a, bd Prince Henri
L-1724 Luxembourg

CAISSE DE PENSION DES ARTISANS,
DES COMMERCANTS ET INDUSTRIELS
39, rue Glesener
L-1631 Luxembourg

CAISSE DE PENSION AGRICOLE
2, rue du Fort Wallis
L-2714 Luxembourg

ASSOCIATION D'ASSURANCE
CONTRE LES ACCIDENTS
125, route d'Esch
L-1471 Luxembourg

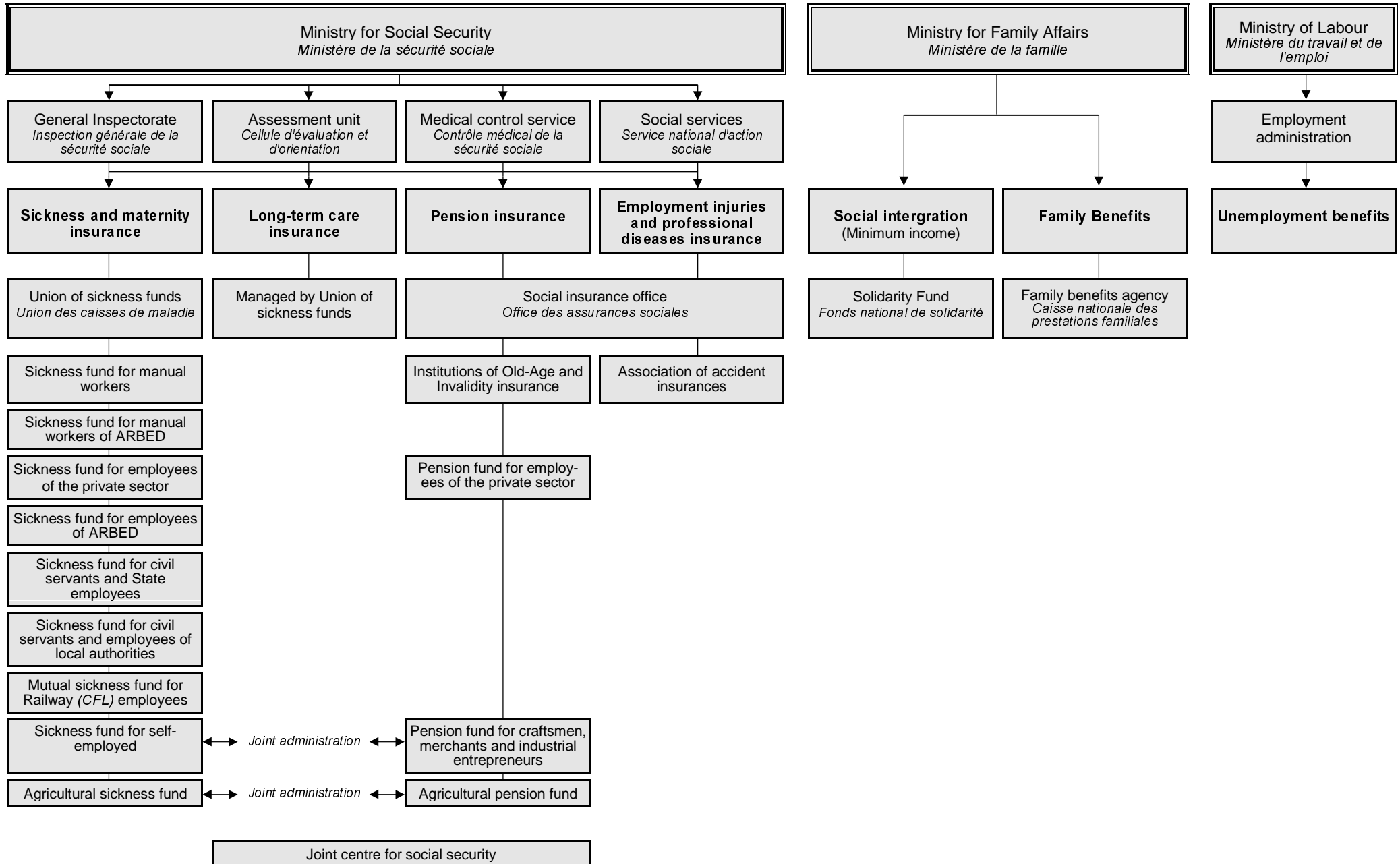
CAISSE NATIONALE
DES PRESTATIONS FAMILIALES
1a, bd Prince Henri
L-1724 Luxembourg

FONDS NATIONAL DE SOLIDARITE
138, bd de la Pétrusse
L-2330 Luxembourg

CONSEIL ARBITRAL
DES ASSURANCES SOCIALES
16, boulevard de la Foire
L-1528 Luxembourg

CONSEIL SUPERIEUR
DES ASSURENCES SOCIALES
2 - 4, rue Bech
L-1212 Luxembourg

CELLULE D'ÉVALUATION ET
D'ORIENTATION
125, route d'Esch
L-2974 Luxembourg



Netherlands

Social insurance in the Netherlands is organised jointly by the Ministry of Social Affairs and Employment (*Ministerie van Sociale Zaken en Werkgelegenheid*) and the Ministry of Public Health, Welfare and Sport (*Ministerie van Volksgezondheid, Welzijn en Sport*). A distinction is drawn between national insurance on the one hand, which covers the whole of the population and employees' insurance, on the other, only covering employees (excluding civil servants). The general insurance schemes provide for:

- insurance for old age,
- maintenance for survivors,
- insurance for exceptional medical costs, and
- children allowance.

The employee's insurance schemes provide for:

- insurance for sick pay,
- medical care,
- insurance for invalidity and
- insurance for unemployment.

Since 1 January 1998 there also is an invalidity insurance scheme for self-employed persons and for young handicapped people. There is no special insurance for employment injuries or occupational diseases; these risks are covered by the other insurance schemes. In addition to this the State runs a social assistance scheme that is managed by the municipal authorities. This scheme is characterised as a safety-net since its objective is to guarantee minimum income to people who do not or no longer have sufficient resources to cover the necessary costs of living.

With the exception of the insurance for exceptional medical costs, the national insurance schemes are implemented by the

Social Insurance Bank (*Sociale Verzekeringsbank*), the board of which comprising representatives from employees' and employers' organisations. The invalidity scheme for self-employed persons and for young handicapped people and the employees' insurance schemes are implemented by the National Institute for Social Insurance (*Landelijk Instituut Sociale verzekeringen, Lisv*). This institute is responsible for managing, and has to contract out the implementation to private implementing bodies. The board of the *Lisv* is composed of representatives of employees' and employers' organisations and an independent chairman, appointed by the Ministry of Social Affairs and Employment. Supervision is carried out by the Board of Supervision of social insurances (*College van Toezicht Sociale Verzekeringen, Ctsv*). This board consists of 3 independent persons, nominated by the Minister of Social Affairs and Employment and appointed by Royal Decree. The supervision concerns both the general insurance schemes and the employees' insurance schemes (exclusive health insurance).

Health insurance (medical care) is implemented by recognised health insurance funds, which are supervised by the Supervisory Board for Health Care Insurance (*CTU*), managed by a board appointed by the Minister of Health, Welfare and Sport. The Board is accountable to the Minister of Health, Welfare and Sport.

Over a certain income a private insurance must be taken out.

The general insurance for exceptional medical costs is implemented by the health insurance funds, private insurers and the bodies that implement the insurance schemes for public servants. Supervision is also carried out by the Supervisory Board for Health Care Insurance (*CTU*).

The job of supervising the private medical insurance sector is entrusted to the Insurance Control Board (*College van Toezicht Sociale Verzekeringen, Ctsv*), a body established under the Insurance Industry (Supervision) Act.

* * * * *

Important addresses

MINISTERIE VAN SOCIALE ZAKEN
EN WERKGELEGENHEID
Postbus 90801
NL-2509 LV Den Haag
Anna van Hannoverstraat 4

MINISTERIE VAN VOLKSGEZONDHEID,
WELZIJN EN SPORT
Postbus 20350
NL-2500 EJ Den Haag
Parnassusplein 5

SOCIALE VERZEKERINGSBANK
Hoofdkantoor
Postbus 1100
NL-1180 BH Amstelveen
Van Heuven Goedhartlaan 1

GAK NEDERLAND BV
Postbus 8300
NL-1005 CA Amsterdam
Bos en Lommerplantsoen 1

COLLEGE VOOR ZORGVERZEKERINGEN
Postbus 396
NL-1180 BD Amstelveen
Prof. J.H. Bavincklaan 2

VOORLICHTINGSCENTRUM
SOCIALE VERZEKERING
Postbus 19260
NL-3501 DG Utrecht
Catharijnesingel 47

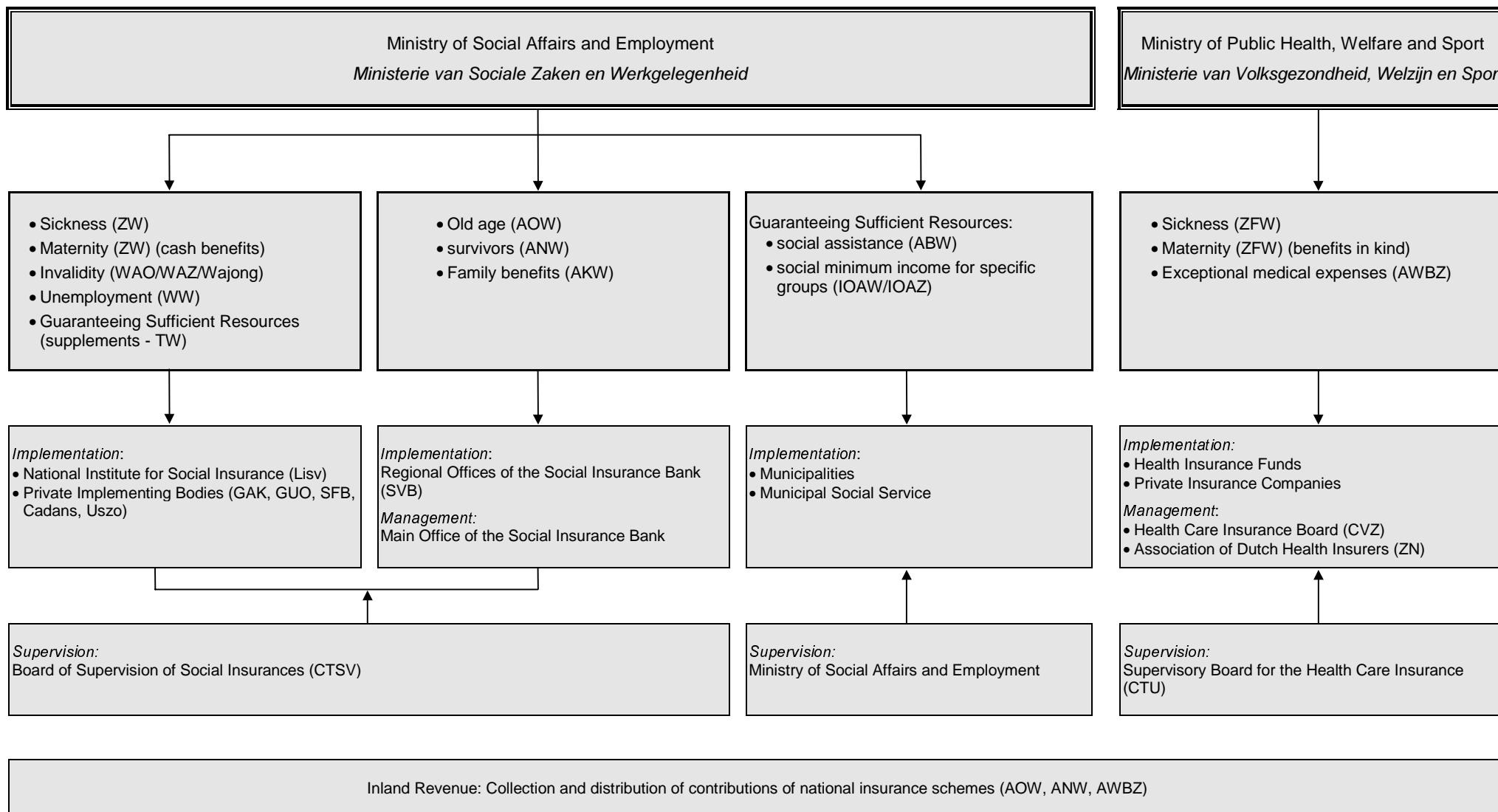
STICHTING BUREAU
VOOR BELGISCHE ZAKEN
Markendaalseweg 35
NL-4811 KA Breda

STICHTING BUREAU
VOOR DUITSE ZAKEN
Postbus 9032
NL-6500 YN Nijmegen
Takenhofplein 4

LANDELIJK INSTITUUT
SOCIALE VERZEKERINGEN (LISV)
Postbus 74765
NL-1070 BT Amsterdam
Buitenveldertselaan 3

COLLEGE VAN TOEZICHT
SOCIALE VERZEKERINGEN (CTSV)
Postbus 100
NL-2700 AC Zoetermeer
Bredewater 12

ZORGVERZEKERAARS NEDERLAND
Postbus 520
NL-3700 AM Zeist



ABW: National Assistance Act. **AKW:** General Child Benefits Act. **ANW:** General Surviving Relatives Act. **AOW:** General Old Age Pensions Act. **AWBZ:** Exceptional Medical Expenses Act. **IOAW:** Act on Income Provisions for Older, Partially Disabled Unemployed Persons. **IOAZ:** Act on Income Provisions for Older, Partially Disabled Formerly Self-employed Persons. **TW:** Supplementary Benefits Act. **Wajong:** Disablement Assistance Act for Handicapped Young Persons. **WAO:** Disablement Insurance Act. **Waz:** Self-employed Persons Disablement Benefits Act. **WW:** Unemployment Benefits Act. **ZFW:** Health Insurance Act. **ZW:** Sickness Benefits Act.

Norway

The National Insurance Scheme provides compulsory cover for the whole population, and comprises all branches of social security with the exception of family allowances which has a separate statutory basis. The delivery of benefits of all branches, family allowances included, is administered by the National Insurance Service, a State run public administration, headed by the National Insurance Administration (*Rikstrygdeverket*). The National Insurance Service also handles the area of child support payments, recovery included.

The branches of unemployment and vocational rehabilitation are under a separate administration, the Employment Service, headed by the Directorate of Labour (*Arbeidsdirektoratet*). For these branches also, payments of benefits are made through the National Insurance Service.

The National Insurance Service has an intermediate level of 19 county offices and a local level of some 480 National Insurance Offices, at least one in every municipality. There are Technical Aid Centres in all counties, and a National Office for Social Insurance Abroad handling individual cases concerning insured persons and beneficiaries abroad. A Recovery Agency has been set up to facilitate recovery of maintenance payments, and gradually take over other similar tasks, such as recovery of overpayments etc.

The Ministry of Health and Social Affairs (*Helse- og sosialdepartementet*) is responsible for the overall functioning of the National Insurance Service and for most of the branches of social security. The Ministry of Children and Family Affairs (*Barn- og familiedepartementet*), however, is responsible for family allowances, cash benefits for small children care, cash

maternity benefits and the area of child support payments, with the exception of recovery. The Ministry of Labour and Administration (*Arbeids- og administrasjonsdepartementet*) is responsible for the Employment Service and the branches handled there.

The provision of health care outside of hospitals is a municipal responsibility, whereas hospital treatment generally is the responsibility of the County Councils. Both are for their main part financed by taxes.

The National Insurance Scheme is in part financed by social security contributions, both from the employers and the insured, in part by taxes. Some benefits are exclusively financed by taxes, such as family allowances, cash benefit for care of small children, single parent benefits and a few others. With minor exceptions the tax authorities, under the general responsibility of the Ministry of Finance, and headed by the Directorate of Taxes, are responsible for the collection of social security contributions. The contributions from the insured are deducted from their salary by their employers, as are taxes. The self-employed normally make tax-in-advance payments, contributions included, four times a year.

Social assistance does not fall within the scope of National Insurance. Social assistance is distributed by municipal Welfare Offices and its financial burden falls on the municipalities themselves. Centrally, the Ministry of Health and Social Affairs is responsible for social assistance.

Important addresses

Ministry of Health and Social Affairs:

SOSIAL- OG HELSEDEPARTEMENTET
PB 8011 Dep
N-0030 Oslo

Ministry of Children and Family Affairs:

BARNE- OG FAMILIEDEPARTEMENTET
PB 8036 Dep
N-0030 Oslo

Ministry of Labour and Administration:

ARBEIDS- OG ADMINISTRASJONS-
DEPARTEMENTET
PB 8004 Dep
N-0030 Oslo

National Insurance Administration:

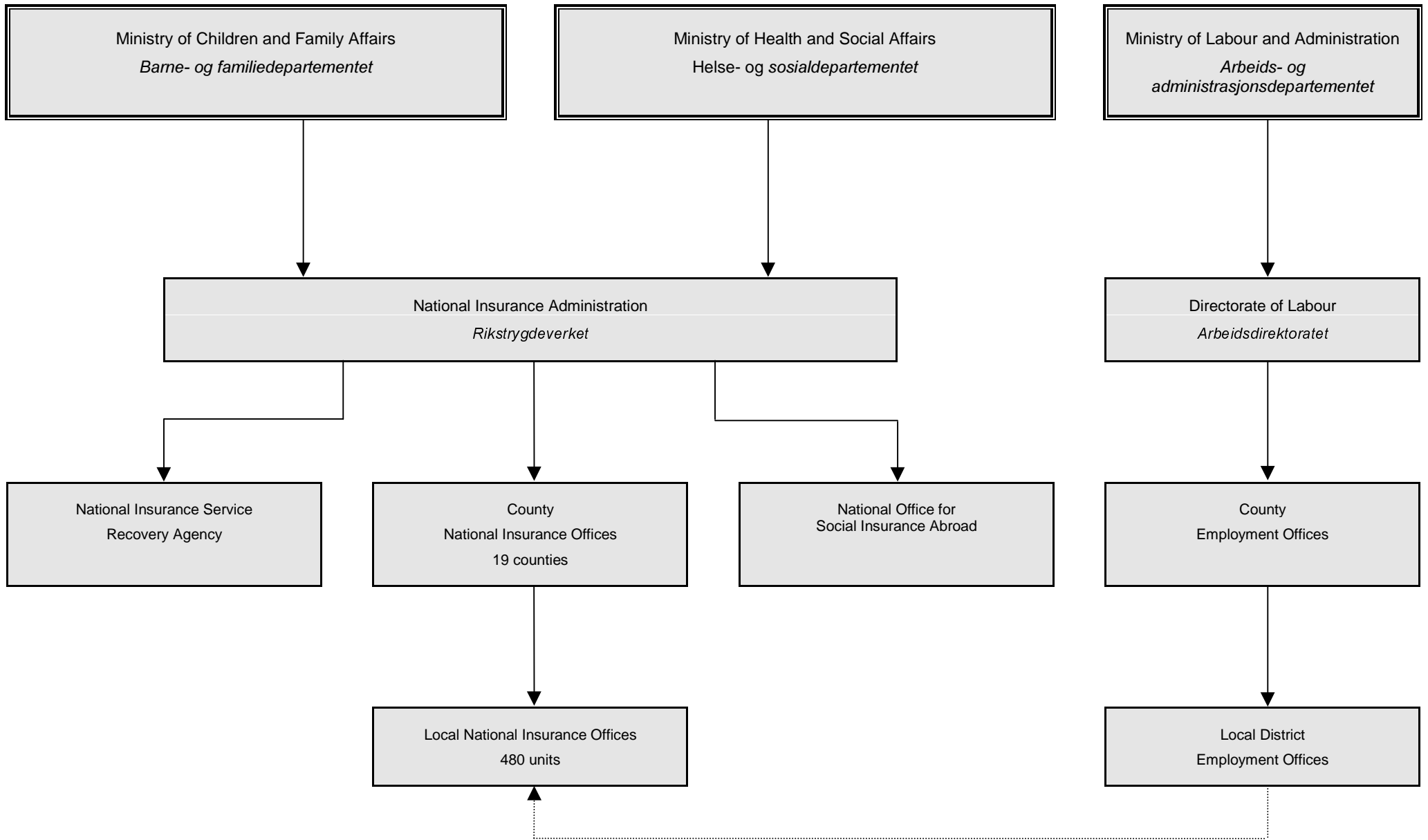
RIKSTRYGDEVERKET
N-0241 Oslo

Directorate of Labour:

ARBEIDSDIREKTORATET
PB 8127 Dep
N-0032 Oslo

National Office for Social Insurance Abroad:

FOLKETRYGDKONTORET FOR
UTENLANDSSAKER
PB 8138 Dep
N-0033 Oslo



Austria

Sickness, Accident and Pension Insurance

Austrian social insurance includes sickness, accident and pension insurance. The implementation of social insurance is carried out by 28 insurance funds which are self-governed bodies under public law. Some insurance funds have to administer 2 or all 3 insurance branches. There are 24 sickness insurance funds, 7 pension insurance funds and 4 accident insurance funds. Statutory insurance depends on the occupation performed; there is no choice between the insurance funds for the insured person. Because of historical reasons a territory- and guild-related division can be found in social insurance; there are special insurance funds for railway employees, miners and employees of the public service as well as for farmers, persons engaged in a business or trade and for notaries. Apart from their health-care-related tasks the sickness insurance funds also carry out the contribution collection for accident and pension insurance as well as for unemployment insurance. The sickness insurance funds are also responsible for the payment of child-raising allowance (benefit granted by the unemployment insurance for periods of child-raising). The provision of health care is primarily provided by contract partners.

All insurance funds are included in the Association of the Austrian Social Insurance Funds which represents the general interests of social insurance - also externally. The association has comprehensive competences in order to be able to better co-ordinate the activities of Austrian social insurance as a strategy holding. The Federal Ministry of Labour, Health and Social Affairs is the supervisory body of Austrian social insurance.

For hospital care, 9 *Länder* funds were established on 1 January 1997 to take over the function of the sickness insurance funds.

Unemployment Insurance

Unemployment insurance which also lies within the competence of the Federal Ministry of Labour, Health and Social Affairs (competence in particular for unemployment benefit) was separated out on 1 July 1994. Today the Labour Market Service is responsible for the implementation. The Federal Office of the Labour Market Service has 9 offices in the *Länder* and approx. 100 regional offices.

Family benefits

The Federal Ministry for Environment, Youth and Family Affairs and the directly subordinate fiscal authorities of the *Länder* and local tax offices are responsible for family benefits.

Long-term Care Allowance

On 1 July 1993 the Federal Care Allowance Act came into effect. Care allowance is granted according to the need for help and care in 7 categories in the form of a partial compensation for care-related additional expenses. Moreover, the Federal State and the *Länder* have agreed to create a comprehensive system of care in the form of cash benefits and benefits in kind. The payment of care allowance to the pension recipients is assumed by the respectively responsible pension insurance or accident insurance fund. The *Länder* will grant care allowance to those residents who are not entitled to federal care allowance.

Apart from the above-mentioned branches of social insurance and the care allowance there is social assistance provided by the *Länder*.

* * * * *

Important addresses

BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion II (*Social Insurance*)
Stubenring 1
A-1010 Wien

BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion III (*Labour Market Policy and
Unemployment Benefits*)
Stubenring 1
A-1010 Wien

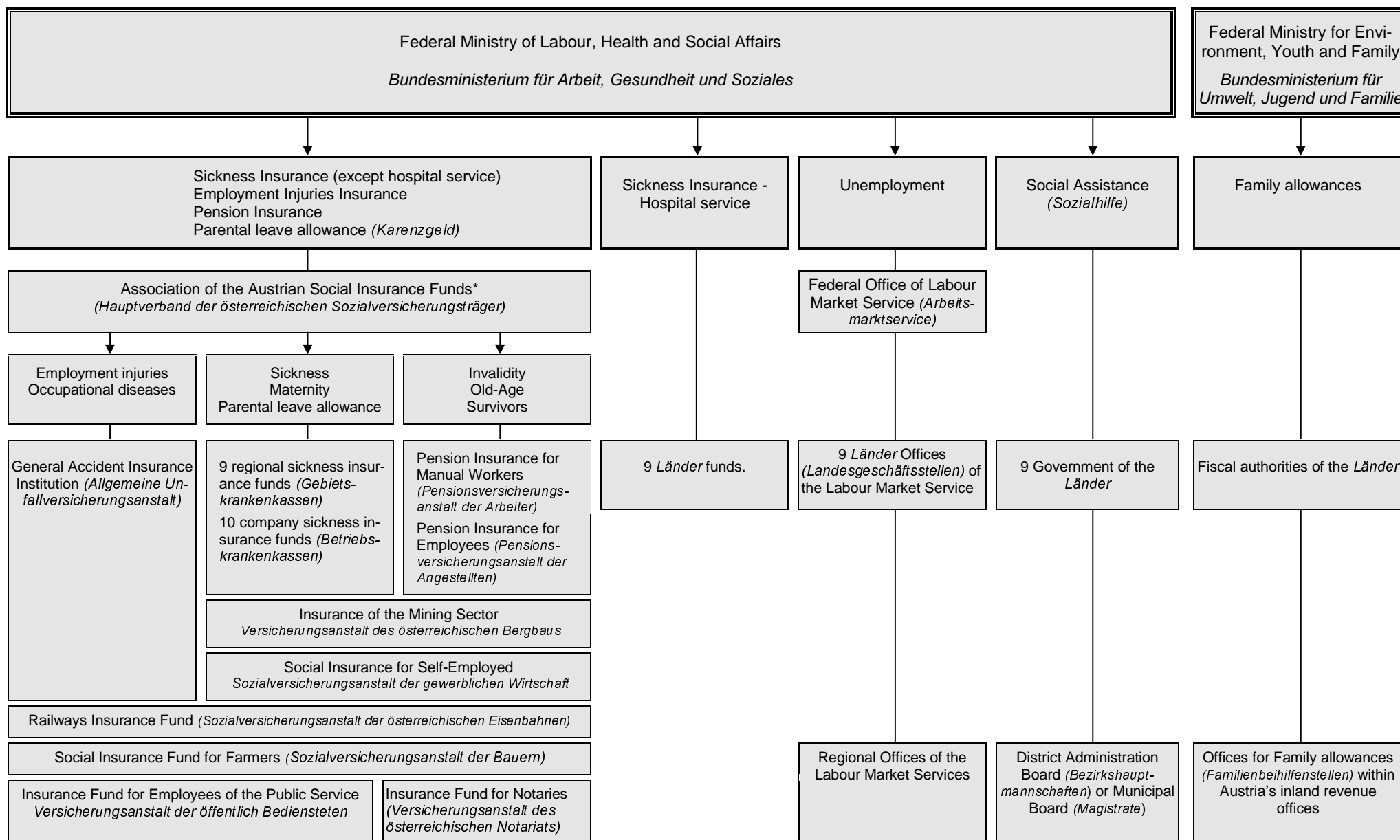
BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion IV (*Social assistance and
long-term care allowance*)
Stubenring 1
A-1010 Wien

BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion VII (*Hospital care*)
Radetzkystr. 2
A-1030 Wien

BUNDESMINISTERIUM FÜR
UMWELT, JUGEND UND FAMILIE
Sektion V/1
Franz-Josefs-Kai 51
A-1010 Wien

HAUPTVERBAND DER ÖSTERREICHISCHEN
SOZIALVERSICHERUNGSTRÄGER
Kundmannngasse 21
A-1031 Wien

BUNDESGESCHÄFTSSTELLE DES
ARBEITSMARKTSERVICES
Treustr. 35 - 43
A-1200 Wien



* Umbrella association of the social insurance funds, carrying out co-ordination functions in particular.

Portugal

The Portuguese system of social protection is an autonomous organisation with respect to legal, administrative and financial duties. It is generally supervised by the Ministry of Labour and Solidarity.

Employees and self-employed persons are covered by the general scheme which under certain conditions has developed particularities concerning the benefits and the contributory scheme.

The general scheme neither covers civil servants nor lawyers or barristers who are covered by special schemes and have their own specific organisations.

The following institutions administer the general scheme:

- 5 regional social security centres, divided into sub-regional services, responsible for sickness (cash benefits), maternity, unemployment, family benefits and the non-contributory scheme;
- National Pensions Centre in charge protection coverage in the event of invalidity, old-age and death;
- National Centre for the Protection against Occupational Risks in charge of protection coverage in the event of an occupational disease.

The social security institutions are technically co-ordinated by the central services of the Ministry of Labour and Solidarity.

Insurance for employment injuries is compulsory for companies; it will be administered, however, by insurance companies supervised by the Ministry of Finance.

Health care is implemented by the National Health Service which is integrated in the Ministry of Health.

The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health

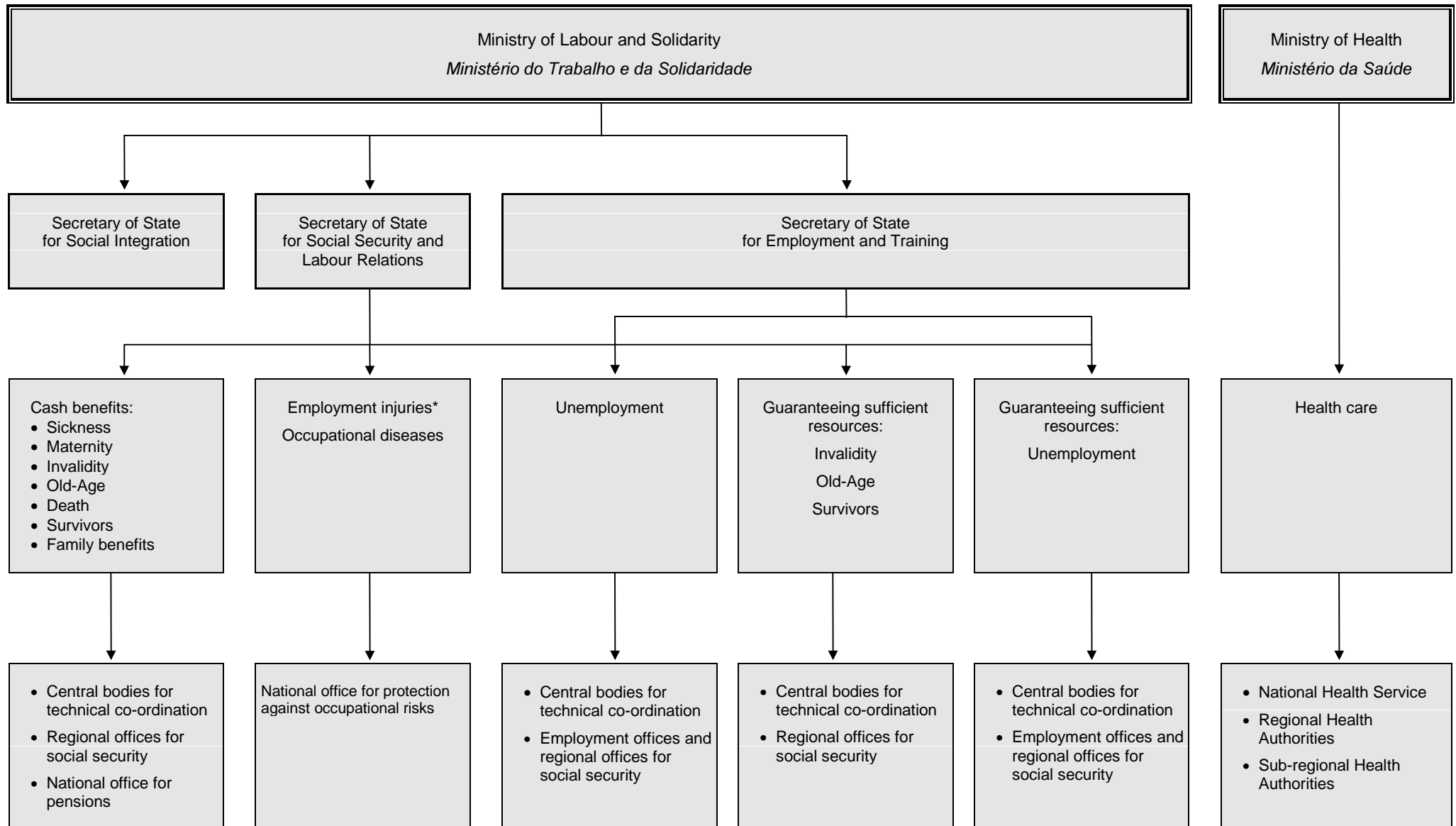
authorities in line with the administrative division of the Portuguese territory.

* * * * *

Important addresses

DIRECTORATE GENERAL
FOR SOCIAL SECURITY
Largo do Rato, nº 1
P-1296-144 Lisboa

DIRECTARATE GENERAL FOR HEALTH
Alameda Afonso Henriques, 45
P-1000-123 Lisboa



* Private insurance companies under the supervision of the Ministry of Finance in charge of employment injuries.

Finland

In Finland all residents are covered by social security schemes which govern basic pensions (national pensions), sickness and maternity benefits and family benefits. In addition, all employed persons are entitled to benefits based on employment, such as employment pensions and benefits for employment accidents. All residents of municipalities have access to health care and social services.

The Ministry of Social Affairs and Health is responsible for social security in Finland.

Pensions

Finland has two pension systems: The National Pension Scheme and the Employment Pension Scheme. Both schemes pay old-age, invalidity and survivor's pensions. The National Pension Scheme provides pensions on the basis of residence to guarantee a minimum income whereas the other scheme is based on employment and related to earnings. The national pension is co-ordinated with the person's pension from the Employment Pension Scheme. National pensions are administered by the Social Insurance Institution (Kela). The Employment Pension Scheme is managed by private insurance companies. The Central Pension Security Institute (ETK) is the central body of the scheme. The public sector has its own pension institutions.

Health care and sickness insurance

The basic responsibility for providing health services lies with the municipalities. All residents of municipalities are eligible for health care. Public health care services are supplemented by private health care. The sickness insurance provides partial compensation for doctor's fees, examination and treatment given by private sector. Sickness insurance re-

funds part of the costs of medicines and travelling expenses in connection with both public and private medical care. The sickness insurance also covers sickness, maternity, paternity and parents' allowances. Sickness insurance is administered by the Social Insurance Institution (Kela).

Unemployment

Unemployment benefits consist of earnings-related allowance, basic allowance and labour market support. Most employees are covered by their own sector's unemployment fund, in which case they are entitled to an earnings-related allowance. The allowance is paid by the unemployment fund. The basic allowance and labour market support is paid by the Social Insurance Institution.

Employment injuries and occupational diseases

All employed persons and farmers are insured compulsory. Other self-employed persons than farmers can take a voluntary insurance. The Employment Accident Insurance Scheme is administered by private insurance companies.

Family benefits

Child allowance is paid for each child under the age of 17 residing in Finland. The amount of the allowance is linked to the number of eligible children in the family. The allowance is paid by the Social Insurance Institution.

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Important addresses

SOSIAALI-JA TERVEYSMINISTERIÖ
PL 33
FIN-00023 Valtioneuvosto

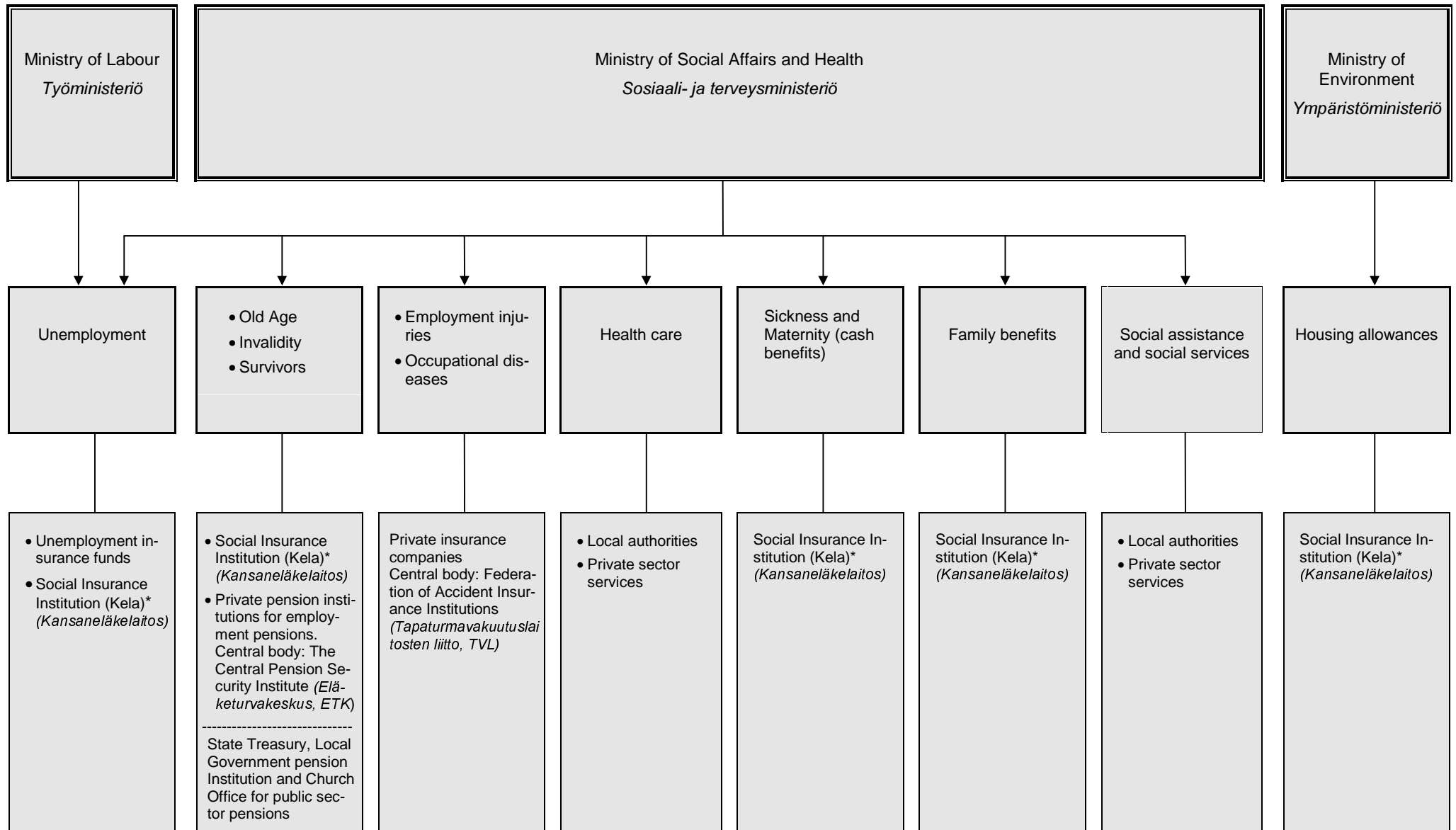
TYÖMINISTERIÖ
Eteläesplanadi 4
PL 524
FIN-00101 Helsinki

YMPÄRISTÖMINISTERIÖ
Ratakatu 3
PL 399
FIN-00121 Helsinki

ELÄKETURVAKESKUS (ETK)
FIN-00065 Eläketurvakeskus
Finland

KANSANELÄKELAITOS (KELA)
Nordenskiöldinkatu 12
FIN-00250 Helsinki

TAPATURMAVAKUUTUSLAITOSTEN
LIITTO (TVL)
Bulevardi 28
FIN-00121 Helsinki



* An independent body under the Parliament responsible for the basic benefits.

Sweden

The Swedish social security system, except for unemployment insurance, comes under the jurisdiction of the Ministry of Health and Social Affairs (*Socialdepartementet*). The basic parts of the insurance cover sickness and parental insurance (*sjuk- och föräldraförsäkring*), basic (*folkpension*) and supplementary pension (*allmän tilläggspension, ATP*), disability pension (*förtidspension*), part-time pension (*delpension*) and work injury insurance (*arbetskadeförsäkring*).

Everyone over the age of 16 resident in Sweden - irrespective of nationality - is registered with the insurance scheme.

The National Social Insurance Board (*Riksförsäkringsverket*), which is a State body, is responsible for managing and supervising social security centrally. On the regional and local level there are 21 regional social insurance offices with about 320 local insurance offices together.

Social insurance in Sweden is financed mainly by contributions from the employer, but the basic pension scheme is to a great extent financed by tax revenue over the State budget. In the last year contributions payable by the insured persons themselves have been introduced. So far they cover a minor part of the insurance costs.

Health care is a responsibility for the county councils in Sweden with a taxation right of their own.

The unemployment insurance comes under the jurisdiction of the Ministry of Industry, Employment and Communication (*Näringsdepartementet*). It consists of two parts: a basic allowance and optional income-related benefit. The basic allowance covers persons over 20 years of age who are not optionally insured. Both parts are mainly financed by contributions from

the employer. The optional income-related benefit is voluntary but members of different trade unions collectively join the insurance.

Social assistance which is not considered a part of social insurance in Sweden, comes under the jurisdiction of the Ministry of Health and Social Affairs. It is supervised by the National Board of Health and Welfare (*Socialstyrelsen*). The local administration of social assistance, including care and service for children and families, care for elderly and handicapped, is a responsibility for the municipalities. It is financed mainly through local taxation.

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Important addresses

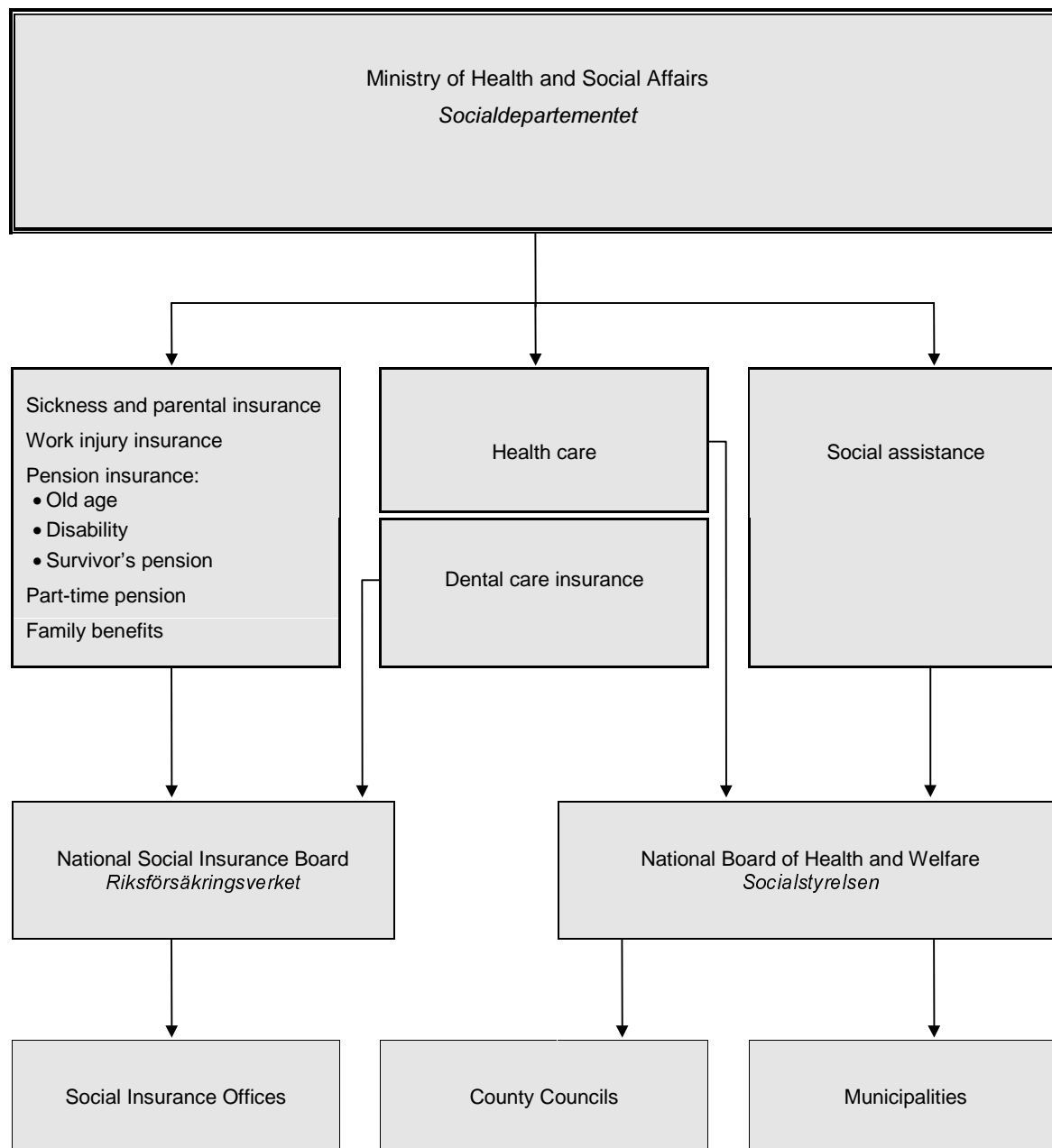
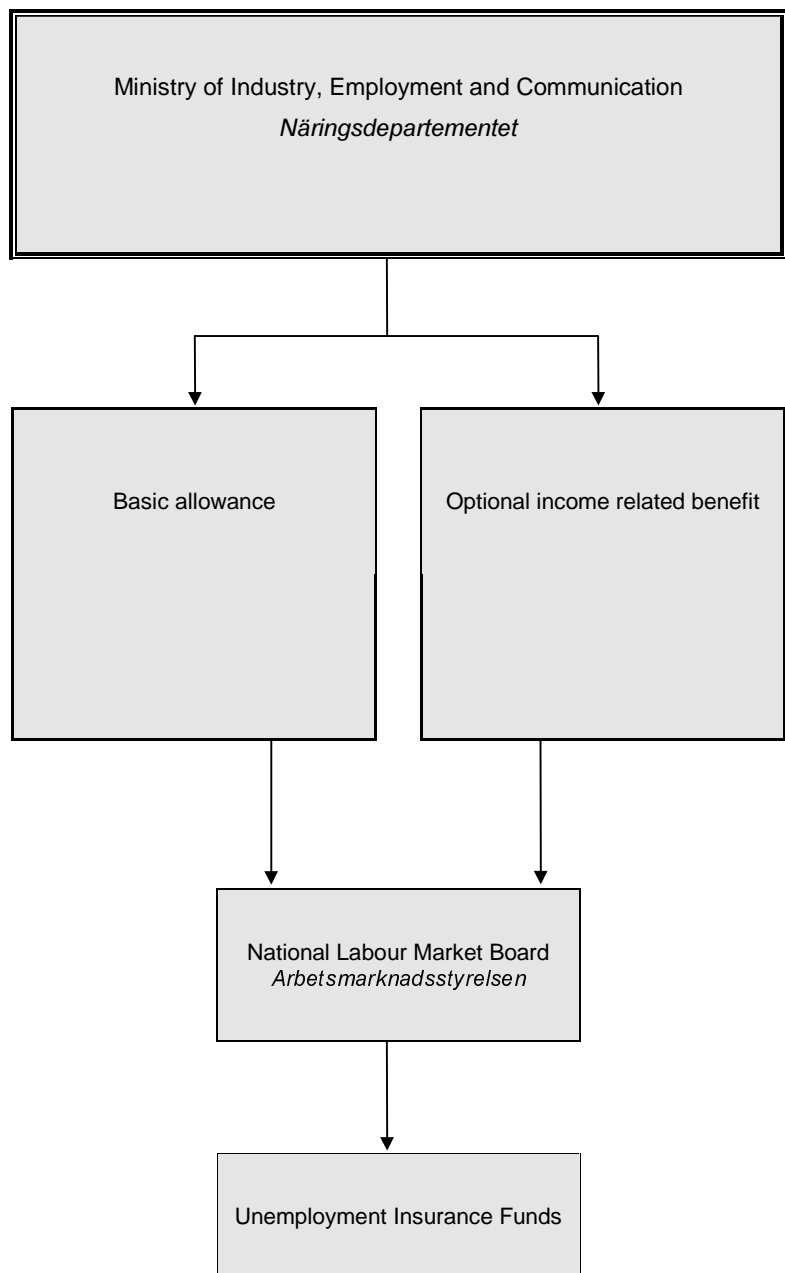
NÄRINGSDEPARTEMENTET
S-10333 Stockholm

SOCIALDEPARTEMENTET
S-10333 Stockholm

RIKSFÖRSÄKRINGSVERKET
S-10351 Stockholm

ARBETSMARKNADSSTYRELSEN
S-11399 Stockholm

SOCIALSTYRELSEN
S-10630 Stockholm



United Kingdom

A comprehensive state administered social security scheme covers the population through a compulsory contributory scheme complemented by a range of non-contributory measures¹. Contributory benefits and the cost of their administration are paid by the National Insurance (NI) Fund, financed on a current income basis by the contributions that most workers and employers are required to pay. Benefits include Retirement Pension, Widow's Pensions, Incapacity Benefit, Maternity Allowance and Jobseeker's Allowance, and are predominantly flat rate. An earnings related component can be paid with some, notably Retirement Pension. Non-contributory benefits financed from general taxation - are available either on the basis of contingency (eg. benefits for disability, child benefits), or level of resources; there is an extensive safety net of income-related benefits (eg. Housing Benefit; Income Support for people who are not working). Universal health care is provided through the National Health Service. This is financed from taxation and the NI Fund, but access to care does not depend on a contribution record.

The Department of Social Security (DSS) is the ministry responsible for the development and delivery of the social security programme. Decisions on policy, priorities and targets are made by the Secretary of State and the Department's other Ministers - who are accountable to Parliament - with support and advice from a permanent headquarter staff of officials. A range of agents are responsible for delivering the programme. Executive agencies of the

DSS are responsible to the Secretary of State for payment of most cash benefits (Benefits Agency), administering child maintenance payments (Child Support Agency), and other related and ancillary functions. The Inland Revenue (National Insurance Contributions Office) is responsible for the collection and recording of contributions. The Employment Service of the Employment Ministry and the Benefits Agency have joint responsibility for administration of benefits for the unemployed. Local authorities administer Housing Benefit and Council Tax Benefit. Employers are responsible for paying Statutory Sick Pay and Statutory Maternity Pay. NHS authorities are funded to secure health services for their local population through contracts with NHS Trusts and other service providers and professionals. Social care services are provided or purchased by local authorities within a financial and legislative framework determined by the Health Ministry.

It is Government policy that employed earners currently paying National Insurance contributions cannot opt out of contributing to help those who cannot provide for their own needs. However, the Government is keen that contributors should be able to make additional provision for themselves privately. A key area of private provision is retirement pensions. Supplementary pensions may be provided through an employer's occupational scheme or a personal arrangement with a financial institution. Providing certain conditions are met, this additional pension can supplant the earnings-related component of an individual's state pension, with a corresponding partial reduction or refund of NI liability to the benefit of the chosen scheme. Occupational and personal pension schemes operate within a regulatory framework determined by Parliament. Individuals may choose to sub-

scribe to private medical insurance, or this may be offered by their employers, to meet the cost of private treatment in NHS or private hospitals.

* * * * *

Important addresses

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DEPARTMENT FOR EDUCATION AND EMPLOYMENT
Caxton House
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UK-London SW1H 9NF

INLAND REVENUE
Somerset House
Strand
UK-London WC2R 1LB

¹ The position in Great Britain is described; similar arrangements apply in Northern Ireland.

