

## Slovenia

Exchange rate: U.S.\$1.00 equals 237.27 tolar.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1922.

**Current laws:** 1999, 2000, and 2001 (amendments).

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

#### Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives; and self-employed workers including craftsmen, liberal professions, artists, and farmers.

#### Source of Funds

**Insured person:** The contribution rate varies. The average contribution rate is 15.50% of earnings.

**Employer:** The contribution rate varies. The average contribution rate is 8.85% of payroll.

**Government:** Covers the cost for veterans and certain groups of insured (policemen, ex-active army officers) and makes up the deficit in the event of an unforeseen decline in contributions.

#### Qualifying Conditions

##### Old-age pension

**Men:** Age 58 with 40 years of contributions; age 63 with 20 years of contributions; or age 65 with 15 years of contributions.

**Women:** In 2002, age 54 with 35 years of contributions. In 2003, age 57 and 4 months with 35 years and 6 months of contributions.

Or

In 2002, age 59 with 20 years of contributions. In 2003, age 59 and 4 months with 20 years of contributions.

Or

In 2002, age 61 with 15 years of contributions. In 2003, age 61 and 4 months with 15 years of contributions.

For both men and women, retirement from insured employment is necessary. Payment while abroad is permitted if a reciprocal agreement is in operation.

The retirement age and the full pension period for both men and women will be increased gradually over a number of years to age 65 (men) and age 63 (women) with 40 years and 38 years of contributions, respectively.

**Disability pension:** Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage period of at least 1/3 of the years after age 20 (1/4 if under age 30).

**Widow/widower and survivor pensions:** The deceased had completed a 5-year insurance period, had 5 years of pension contributions, was receiving an old-age pension or a disability pension, or fulfilled the conditions for an old-age pension or a disability pension.

#### Old-Age Benefits

**Old-age benefit:** A minimum of 35% (men) or 38% (women) of average earnings during the 12 highest paid consecutive years in insured period from 1970. Past earnings are revalued for changes in average wages and pensions. An increment of 1.5% of earnings is awarded for each year of insurance from 2000. An additional increment of 2% (men) or 2% to 3% (women) is awarded for each year before 2000 if the total number of years of insurance coverage exceeded 20 years.

A reduced pension is awarded in cases of retirement prior to the full pensionable age or in the absence of 40 years (men) or 38 years (women) of service.

An increased pension is awarded if the date of retirement is after the full pensionable age.

The maximum pension is 85% of base earnings as set by insurance institute.

Benefit adjustment: Adjusted twice a year according to the growth of average salaries and pensions in a prescribed period.

#### Permanent Disability Benefits

**Disability pension:** A minimum of 35% (men) or 38% (women) of average earnings during the 12 highest paid consecutive years in insured period from 1970. Past earnings are revalued for changes in average wages and pensions. An increment of 1.5% of earnings is awarded for each year of insurance from 2000. An additional increment of 2% (men) or 2% to 3% (women) is awarded for each year before 2000 if the total number of years of insurance coverage exceeded 20 years.

The calculation period covers 2/3 of the period between the onset of disability and age 58 and 1/2 of the period between age 58 and age 63 (men) or age 61 (women). For workers under age 63 (men) or age 61 (women) the calculation is adjusted if disability occurred prior to age 58. In cases where the onset of disability occurred prior to age 63 (men) or age 61 (women), the minimum pension is 45% (men) or 48% (women).

The maximum pension is 85% of base earnings as set by the insurance institute.

Partial disability: 80% of earnings, or until suitable employment is found.

Benefit adjustment: Disability pensions are adjusted twice a year according to the growth of average salaries and pensions in a prescribed period.

Constant-attendance allowance: Provided where necessary.

Benefit adjustment: The allowance is adjusted twice a year according to growth of average salaries.

### **Survivor Benefits**

**Survivor pension (widow's pension):** Age 51 and 6 months in 2002; age 52 in 2003.

**Survivor pension (widower's pension):** Age 53 and 6 months in 2002; age 53 in 2003.

Survivor pension (minimum): 70% of the pension awarded or accrued to the insured is paid for one survivor; a combined total of 80% is paid for two survivors; a combined total of 90% is paid for three survivors; a combined total of 100% is paid for four or more survivors.

Eligible survivors are the widow or widower; children under age 15 (age 26 if a student); a dependent mother age 51 and 6 months and a dependent father age 56 and 6 months in 2002 or disabled; dependent grandchildren, brothers, and sisters.

Benefit adjustment: Pensions are adjusted twice a year according to the growth of average salaries.

### **Administrative Organization**

Institute for Pension and Disability Insurance provides general supervision.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First laws:** 1922 (sickness) and 1949 (maternity).

**Current law:** 1992, amended in 2001 (sickness) and 2001 (maternity).

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

#### **Coverage**

**Sickness:** Employed persons, self-employed persons, and farmers (if insured).

**Maternity:** Persons insured for parental leave and eligible for maternity benefit (mothers, fathers, and third persons caring for the child during leave from work).

#### **Source of Funds**

##### **Insured person**

**Sickness:** Employees contribute 6.36% of their gross salary.

**Maternity:** Employees contribute 0.10% of their gross salary; self-employed persons and farmers (if insured) contribute 0.20% of the insurance base for Old Age, Disability, and Survivors (see above).

##### **Employer**

**Sickness:** Employers contribute 6.36% of gross payroll.

**Maternity:** Employers contribute 0.10% of gross payroll.

### **Government**

**Sickness and maternity; benefits in kind:** Contributions are credited on behalf of certain groups of insured. Government pays for the health care of military personnel, refugees, and prisoners. Government also pays for the collection of blood, organs, and tissues for transplantation.

**Sickness and maternity; cash benefits:** Contributions are credited on behalf of certain groups of insured. Government finances 92% of the cost of maternity benefits from general taxation.

### **Qualifying Conditions**

**Sickness benefit:** No minimum qualifying period.

**Maternity benefit:** The mother must be covered by parental leave insurance prior to the first day of compulsory maternity leave. The father of the child, the adoptive parent, or any other person who cares for the child must have the right to maternity leave and coverage for parental leave.

### **Sickness and Maternity Benefits**

**Sickness benefit:** Paid at 80% to 100% of average wages in the previous year depending on the cause of absence. The benefit cannot be lower than the minimum wage. Benefit is paid by the employer for the first 30 days.

**Maternity benefit:** Paid at 100% of earnings. Payable during maternity leave (105 calendar days, of which 28 days are taken before the expected date of childbirth) and during child-care leave (260 calendar days) for 365 calendar days in total. The father is entitled to paternity leave to the same extent as the mother for maternity leave, minus the number of days already used by the mother. The minimum duration of paternity leave taken by the father must not be less than 28 days. If the father cares for the child instead of the mother, he can also be entitled to up to 260 days of child-care leave.

Maternity and child-care leave may be prolonged in instances of multiple births, premature births, the birth of a child with physical or mental impairment, or if the parents are already rearing at least two other children under age 8.

**Maternity grant (layette):** A grant for the purchase of clothing and other necessities for a newborn child whose father or mother has permanent residence in Slovenia.

### **Workers' Medical Benefits**

Provided through public health facilities on the basis of separate contracts between contractors and the insurance institute. Insured individuals contribute a portion of the cost of fees that vary with the type and complexity of the service provided.

## **Dependents' Medical Benefits**

Provided through public health facilities on the basis of separate contracts between contractors and the insurance institute. Insured individuals contribute toward the cost of fees that vary with the type and complexity of the service provided. The wife or female dependent of the insured person also receives maternity benefits on the same basis as an insured female.

## **Administrative Organization**

Sickness benefit: National Institute of Medical Insurance including 10 district units.

Maternity benefit: Ministry of Labor, Family and Social Affairs.

Benefits are paid by social work centers.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1922.

**Current law:** 1992, 1993, 1996, 1998, 1999, 2001 amendments for health insurance; 1999, 2000, and 2001 for pension and invalidity.

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

### **Coverage**

Employees, self-employed persons, farmers, and other persons insured under the pension and invalidity scheme, including students in secondary and tertiary education undertaking a work placement, professional excursions, or paid work; physically and mentally disabled individuals in professional training, in work placements, or attending practical training; unemployed persons performing public work; volunteers; and prisoners.

### **Source of Funds**

**Insured person:** The contributions for temporary and long-term incapacity benefits are taken from the insured's combined contribution for Old Age, Disability, and Survivors and Sickness (see above). Self-employed persons and farmers pay 0.53% of the insurance base for Old Age, Disability, and Survivors (if covered) for temporary incapacity; and the contribution for long-term incapacity is taken from the insured's combined contribution for Old Age, Disability, and Survivors and Sickness (see above).

**Employer:** The contribution for temporary incapacity is 0.53% of payroll. The contribution for long-term incapacity is taken from the combined contribution for Old Age, Disability, and Survivors and Sickness (see above).

**Government:** The government makes up any deficit caused by a decline in contribution rates for permanent disability benefits.

## **Qualifying Conditions**

**Work injury benefits:** No minimum qualifying period.

### **Temporary Disability Benefits**

Paid at 100% of base earnings for a temporary absence from work due to an occupational disease or work injury. Base earnings are calculated as the average monthly gross wage received in the calendar year preceding the year in which the temporary disability occurred. Benefits are paid from the first day of incapacity until recovery or until entitlement to permanent disability benefit.

### **Permanent Disability Benefits**

Paid at a minimum of 83% of the base earnings. The benefit calculation is the same as that made for permanent disability pension under Old Age, Disability, and Survivors (see above).

The minimum base earnings will be reduced by 0.5% each calendar year until 2025 (men) and 2023 (women).

### **Survivor Benefits**

**Survivor pension (minimum):** 70% of the pension awarded or accrued to the insured is paid for one survivor; a combined total of 80% is paid for two survivors, a combined total of 90% is paid for three survivors; a combined total of 100% is paid for four or more survivors.

Eligible survivors are the widow or widower; children under age 15 (age 26 if a student); a dependent mother age 51 and 6 months and a dependent father age 56 and 6 months in 2002 or disabled; dependent grandchildren, brothers, and sisters.

Benefit adjustment: Adjusted twice a year according to the growth of average salaries.

### **Administrative Organization**

Institute for Pension and Disability Insurance and Institute of Health Insurance.

## **Unemployment**

### **Regulatory Framework**

**First law:** 1927.

**Current laws:** 1991, 1992, 1993, 1994, 1998, and 2000.

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

### **Coverage**

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives.

### **Source of Funds**

**Insured person:** 0.14% of gross wage.

**Employer:** 0.06% of payroll.

**Government:** The government provides subsidies.

### **Qualifying Conditions**

Full-time employment with the same or different employers during 12 months in the last 18 months prior to becoming involuntarily unemployed and be registered with the Employment Agency within 30 days of the termination of employment; seasonal workers employed for a definite period must have 12 months of insurance in the last 18 months after the conversion of their working hours into the full-time equivalent. Individuals must be capable of, available for, and actively seeking employment.

### **Unemployment Benefits**

Benefit is 70% of the basis for the first 3 months and 60% thereafter. The basis is calculated as the average monthly earnings in the 12 months prior to the termination of employment.

The duration of payment is related to the length of the contribution period: 3 months of payment for an insurance period of 1 to 5 years; 6 months of payment for 5 to 15 years; 9 months of payment for 15 to 25 years; 12 months of payment for 25 years; 18 months of payment for insured persons over 50 years of age with an insurance period of more than 25 years; 24 months of payment for insured persons over 55 years of age with an insurance period of more than 25 years.

### **Administrative Organization**

Employment Service of Slovenia.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 1993.

**Type of program:** Universal system.

#### **Coverage**

Families with children residing permanently in Slovenia.

#### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### **Qualifying Conditions**

**Family allowances:** Paid to a parent or a third person if the child is under age 18 (age 26 if a student, if in training, or with a serious infirmity), a citizen, or is entitled under the conditions of international law.

### **Family Allowance Benefits**

**Family allowances:** Eight income categories ranging from a maximum for those earning 15% or less of the average monthly national wage in the calendar year prior to the application down to a minimum level for those earning between 75% and 99%. Higher rates are awarded for the second and third child; thereafter the benefit for each subsequent child is paid at the same rate as to the third child.

**Special child-care allowance:** Paid to families with a child aged 17 years and under (up to age 26 if in education) with a need for special medical care. Payments of 18,000 tolar (36,000 tolar for a child in need of 24-hour care) are made on a monthly basis.

**Benefit adjustment:** Periodically according to the growth in prices of basic necessities.

### **Administrative Organization**

Ministry of Labor, Family and Social Affairs.

Benefits paid by social work centers.