

## Greece

Exchange rate: US\$1.00 equals 0.84 euros (€).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1934.

**Current laws:** 1951 (social security), with amendments; 1960; 1978 (legislation and regulation); 1981 (noncontributory old-age pension); 1988 (noninsured persons); 1990 (regulation); 1991 (pensions); 1992 (social security); 1997 (contributions); 2000 (financing and administration); 2002 (social security); and 2004 (social security).

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

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

#### Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed persons (including actors, newspaper vendors, and chartered accountants).

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

Voluntary coverage is possible, subject to conditions.

Special systems for agricultural workers, shipping agents, doctors and dentists, commercial motor vehicle operators, architects, notaries, public-sector employees, tradesmen, and craftsmen.

#### Source of Funds

**Insured person:** 6.67% of monthly earnings; 8.87% of monthly earnings if in arduous or unhealthy employment.

There are no minimum earnings for contribution and benefit purposes.

The maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992, are €68,337.92 a year, or 14 monthly salaries of €4,881.28.

**Self-employed person:** 6.67% of monthly earnings; 8.87% of monthly earnings if in arduous or unhealthy employment.

There are no minimum earnings for contribution and benefit purposes.

The maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992, are €68,337.92 a year, or 14 monthly salaries of €4,881.28.

**Employer:** 13.33% of monthly payroll; 14.73% if the employee is in arduous or unhealthy work.

There are no minimum earnings for contribution and benefit purposes.

The maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992, are €68,337.92 a year, or 14 monthly salaries of €4,881.28.

**Government:** 10% of annual payroll as an employer and a guaranteed annual state subsidy.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women) with 4,500 days of contributions. Age 62 (men) or age 57 (women) with 10,000 days of contributions. Age 58 (men and women) with 10,500 days of contributions. The full pension is also payable at any age to insured persons with at least 11,100 days of contributions and at the pensionable age to insured persons with specified disabilities and at least 4,050 days of contributions.

Age 60 (men) or age 55 (women) with 4,500 days of contributions of which at least 3,600 days were in arduous or unhealthy employment, including at least 1,000 days in the last 10 years. Age 58 (men) or age 53 (women) with 4,500 days of contributions of which at least 3,600 days were in the construction or technical sector, including at least 1,000 days in the last 10 years. Age 58 (men) or age 53 (women) with 4,500 days of contributions in the construction or technical sector, including at least 500 days in the last 10 years. Age 55 (men and women) with 10,500 days of contributions, including at least 7,500 days in arduous or unhealthy employment. Age 55 (women with dependent or disabled children) with 5,500 days of contributions.

The pension is suspended if the pensioner is younger than age 55 and working. The pension is earnings tested.

Early pension: Must be first insured before January 1, 1993. Age 60 (men) or age 55 (women) with 4,500 days of contributions, including 100 days' work in the last 5 years; age 60 (men) or age 55 (women) with 10,000 days of contributions, including 100 days' work in the last 5 years.

Deferred pension: A deferred pension is possible, subject to conditions.

Benefits are payable abroad under a reciprocal agreement.

**Pensioner social solidarity grant (old age):** Aged 60 or older and residing in Greece. Net annual income from salaries and pensions (including the old-age pension) must not exceed €6,824.45; total annual personal taxable income must not exceed €7,961.87; and total annual family taxable income must not exceed €12,389.65.

**Disability pension:** For the full pension, the insured must be assessed as at least 80% disabled with a maximum of 4,500 days of contributions (1,500 days if the insured began

working after 1993); 300 days if younger than age 21 (from age 21, the number of required contribution days increases with age up to the maximum); or 1,500 days of contributions, including 600 days in the 5 years before the onset of disability. (For insured persons who began working after 1993, the contribution days in the 5 years before the onset of disability can include credited days of contributions.)

**Partial disability:** The insured must be assessed as at least 50% disabled.

No benefit is payable for an assessed degree of disability of 49% or less.

The Health Committee of the Social Insurance Institute assesses the degree of disability, normally every 2 years.

Benefits are payable abroad under a reciprocal agreement.

**Special pension:** Payable if the insured is assessed as totally blind with 4,050 days of contributions. There is no age requirement.

Benefits are payable abroad under a reciprocal agreement.

**Special allowance:** Payable to insured persons (or their family members) who have a severe and permanent disability. The insured must have 350 days of contributions in the last 4 calendar years before the onset of disability, including 50 days in the last 12 or 15 months, or a total of 1,000 days of contributions.

Benefits are payable abroad under a reciprocal agreement.

**Pensioner social solidarity grant (disability):** There is no age requirement, but the person must be assessed as at least 50% disabled and residing in Greece. Net annual income from salaries and pensions (including the nonwork- and work-related disability pension) must not exceed €6,824.45; total annual personal taxable income must not exceed €7,961.87; and total annual family taxable income must not exceed €12,389.65.

**Survivor pension:** The qualifying conditions vary according to the date the deceased first entered the system. Normally, the number of contribution days is half that required for the disability pension (see above).

For persons first insured before January 1, 1993, eligible survivors include a widow (or a disabled widower without means) who was married to the deceased for at least 6 months (2 years if the deceased was a pensioner); a divorced spouse with limited income who was married to the deceased for at least 15 years and was receiving alimony; dependent children up to age 18 (age 24 if a student, disabled, or a full orphan); dependent grandchildren and stepchildren; and dependent parents.

For persons first insured after December 31, 1992, eligible survivors include a widow(er) who was married to the deceased for at least 1 year (2 years if the deceased was a pensioner; the marriage condition is waived if the spouse has a dependent child); a divorced spouse with limited income who was married to the deceased for at least 15 years and was receiving alimony; and dependent

children up to age 18 (age 24 if a student, disabled, or a full orphan).

The following conditions cover all insured persons regardless of when the deceased entered the system: the surviving spouse, irrespective of age, is entitled to the survivor pension for a period of 3 years beginning the month following the insured's death; survivors may receive benefits beyond 3 years provided they do not work or receive any other pension or are assessed with a mental or physical disability of at least 67%. Survivor pensions that have been interrupted or reduced will be paid in full when the survivor reaches age 65.

Benefits are payable abroad under a reciprocal agreement.

**Pensioner social solidarity grant (survivors):** Aged 60 or older and residing in Greece. Net annual income from salaries and pensions (including the survivor pension) must not exceed €6,824.45; total annual personal taxable income must not exceed €7,961.87; and total annual family taxable income must not exceed €12,389.65.

A surviving divorced spouse who is eligible for a survivor pension is not eligible to receive the survivor social solidarity grant.

### Old-Age Benefits

**Old-age pension:** The basic pension is based on the length of the insurance period and pensionable earnings in the last 5 years or (if first insured after December 31, 1992) the best 5 years in the last 10 years, whichever is greater. The basic pension is increased according to the insured's classification in one of 28 wage classes. The increase is calculated as 1% of earnings for every 300 days of contributions between 3,300 days and 7,800 days and as 1.5% to 2.5% (depending on wage class) for every 300 days beyond 7,800 days. (For persons who started working after 1993, the pension is calculated as 2% of adjusted average earnings during the last 5 years.)

**Early pension:** The pension is reduced by 1/267 for each month of early retirement.

The minimum pension for a single person is €428.24 a month; €459.74 with a spouse; €480.20 with a spouse and one child; €500.40 with a spouse and two children; €520.67 with a spouse and three children; €449.39 with one child; €470.05 with two children; or €490.30 with three children.

The total maximum pension is €3,239.

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

**Earnings test:** The pension is reduced by 70% if the beneficiary is aged 55 or older, without dependents, and earn more than €733.78 from employment; a supplement equal to 20% of the pension is paid for each child up to age 18 (age 24 if a student, no limit if disabled).

**Deferred pension:** A deferred pension is payable, subject to conditions.

Benefit adjustment: Pensions are indexed to changes in the civil service pension.

**Pensioner social solidarity grant (old age):** €149.67 a month is paid with net income up to €6,215.12; €112.25 with net income from €6,215.13 to €6,458.88; €74.84 with net income from €6,458.89 to €6,621.33; €37.42 with net income from €6,621.34 to €6,824.45.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

### **Permanent Disability Benefits**

**Disability pension:** The basic pension is based on the length of the insurance period and pensionable earnings in the last 5 years. The basic pension is increased according to the insured's classification in one of 28 wage classes. The increase is calculated as 1% of earnings for every 300 days of contributions between 3,300 days and 7,800 days and as 1.5% to 2.5% (depending on wage class) for every 300 days beyond 7,800 days. (For persons who started working after 1993, the pension is calculated as 2% of adjusted average earnings during the last 5 years.)

Entitlement to the pension begins when the cash sickness benefit ends. For an assessed degree of disability of 80% or more (severe), 100% of the pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the pension is paid (100% if the insured has 6,000 days of insurance coverage and the disability is the result of a psychiatric condition).

Constant-attendance allowance: Payable with an assessed degree of disability of at least 67%.

Partial disability: For an assessed degree of disability of 50% to 66.9%, 50% of the pension is paid (75% if the assessed disability is the result of a psychiatric condition).

For persons who were first insured before January 1, 1993, the minimum monthly pension is €428.24 plus supplements for a dependent spouse and children.

For persons who were first insured after December 31, 1992, the minimum monthly pension is €436.26; €458.06 if the insured has one child; €484.24 with two children; €514.78 with three children; €545.32 with four children; €575.86 with five children.

The maximum monthly pension is €2,088.75.

Schedule of payments: Fourteen payments a year.

**Special pension:** The pension is calculated as if the insured has 10,500 days of paid contributions.

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

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

**Pensioner social solidarity grant (disability):** €149.67 a month is paid with net income up to €6,215.12; €112.25 with net income from €6,215.13 to €6,458.88; €74.84 with net income from €6,458.89 to €6,621.33; €37.42 with net income from €6,621.34 to €6,824.45.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

### **Survivor Benefits**

**Survivor pension:** The pension varies according to the date the deceased first entered the system. The surviving spouse, irrespective of age, is entitled to the survivor pension for a period of 3 years beginning the month following the insured's death. A surviving spouse receives the full pension payable to the deceased provided that he or she does not work or receive any other pension or has an assessed degree of disability of at least 67%; 70% is paid if the spouse is within 3 years of age 65 and working or receiving a pension; 50% if the spouse is younger than age 65 and working or receiving a pension; or 70% if the spouse is aged 65 or older and working or receiving a pension.

The pension ceases on remarriage.

A surviving divorced spouse may receive a pension equal to 30% of the survivor pension if he or she was married to the deceased for at least 15 years; 40% if married for at least 25 years. An eligible surviving divorced spouse is not entitled to receive the minimum survivor pension or the survivor social solidarity grant.

**Orphan's pension:** If the deceased was first insured before January 1, 1993, each orphan up to age 18 (age 24 if a student, no limit if disabled) receives 25% of the insured's basic pension; 50% for a full orphan. If the deceased was first insured after December 31, 1992, each orphan up to age 18 (age 24 if a student, no limit if disabled) receives 20% of the insured's basic pension; 60% for a full orphan.

**Grandchild's or parent's pension (in the absence of other eligible survivors):** 20% of the deceased's pension is paid for a grandchild up to age 18 (age 24 if a student, no limit if disabled); 40% for a widowed mother; 40% for a dependent father. (The deceased must have been first insured before January 1, 1993.)

The minimum survivor pension is €385.70 a month for persons first insured before January 1, 1993; €349 a month for persons first insured after December 31, 1992.

The maximum survivor pension is 100% of the deceased's pension.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

Funeral grant: A lump sum of €668.40 is paid to the person who paid for the funeral.

**Pensioner social solidarity grant (survivors):** €149.67 a month is paid with net income up to €6,215.12; €112.25 with net income from €6,215.13 to €6,458.88; €74.84 with net income from €6,458.89 to €6,621.33; €37.42 with net income from €6,621.34 to €6,824.45.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are indexed to changes in the civil service pension.

### **Administrative Organization**

Ministry of Employment and Social Protection (<http://www.ggka.gr>) provides general supervision.

Managed by a governor and tripartite governing body, the Social Insurance Institute (<http://www.ika.gr>) administers the program through branch offices for most covered workers.

Numerous special occupational and establishment funds administer programs for workers exempt from the general system.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1922.

**Current laws:** 1951 (social security) and 1983 (health).

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

#### **Coverage**

Employees in industry, commerce, and related occupations and certain urban self-employed persons. Pensioners and noncontributory old-age pensioners are covered for medical benefits.

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

Special systems for agricultural workers, shipping agents, doctors and dentists, commercial motor vehicle operators, architects, notaries, public-sector employees, tradesmen, and craftsmen.

#### **Source of Funds**

**Insured person:** 0.4% of monthly earnings (cash benefits) and 2.15% of monthly earnings (medical benefits). Pensioners contribute 4% of the monthly pension.

The insured's contributions also finance work injury benefits.

The maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992, are €68,337.92 a year, or 14 monthly salaries of €4,881.28.

**Self-employed person:** 0.4% of monthly earnings (cash benefits) and 2.15% of monthly earnings (medical benefits).

The maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992, are €68,337.92 a year, or 14 monthly salaries of €4,881.28.

**Employer:** 0.8% of monthly payroll (cash benefits) and 4.3% of monthly payroll (medical benefits).

The employer's contributions also finance work injury benefits.

The maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992, are €68,337.92 a year, or 14 monthly salaries of €4,881.28.

**Government:** Guaranteed annual state subsidy.

#### **Qualifying Conditions**

**Cash sickness benefits:** The insured must have at least 100 days of contributions in the calendar year preceding the onset of incapacity or 100 days of contributions in the last 15 months excluding the last quarter. The benefit is payable for 182 days to 720 days, according to the length of the contribution period.

**Cash maternity benefits:** The insured woman must have 200 days of contributions in the last 2 years.

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

**Maternity medical benefits:** Provided for insured women and the dependent wife of an insured man or pensioner.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is equal to 50% of daily earnings, according to the insured's classification in one of 28 wage classes. There is a 3-day waiting period. (If the insured has worked for the same employer for at least a year, the employer must pay the difference between the cash benefit and the employee's earnings for a month; if the employment period is less than a year, the employer pays the difference for 2 weeks.)

Dependent's supplement: 10% of the benefit is paid for each dependent, up to a maximum of 40%.

The maximum daily benefit, including the dependents' supplements, for the first 15 days must not exceed €14.07; from the 16th day to the 30th day, €25.86; after the 30th day, the maximum must not exceed 70% of the daily wage of the wage class in which the worker is classified.

If the insured is hospitalized and there are no dependents, the benefit is paid at 33% of the awarded rate.

**Funeral grant:** A lump sum at least equal to eight times the insured earnings of the lowest of the 28 wage classes.

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

Dependent's supplement: 10% of the benefit is paid for each dependent, up to a maximum of 40%.

The minimum benefit is equal to 2/3 of the insured's earnings. (The insured may also receive a maternity supplement equal to a maximum of 1/3 of earnings.)

The maximum daily benefit is €41.78 with no dependents; €58.49 a day with a maximum of four dependents.

**Birth grant:** €792.30 for each child.

### **Workers' Medical Benefits**

Medical services are ordinarily provided directly to patients through the facilities of the Social Insurance Institute. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicines; maternity care; dental care; appliances; and transportation.

**Cost sharing:** The insured pays 25% of pharmaceutical costs and up to 25% of the cost of other services (including prostheses and eyeglasses) except for hospitalization. Social solidarity grant pensioners pay 10% of costs.

There is no limit to duration.

### **Dependents' Medical Benefits**

Medical services are ordinarily provided directly to patients through the facilities of the Social Insurance Institute. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicines; maternity care; dental care; appliances; and transportation.

**Cost sharing:** The insured pays 25% of pharmaceutical costs and up to 25% of the cost of other services (including prostheses and eyeglasses) except for hospitalization. Social solidarity grant pensioners pay 10% of costs.

There is no limit to duration.

### **Administrative Organization**

Ministry of Employment and Social Protection (<http://www.ggka.gr>) provides general supervision.

Managed by a governor and tripartite governing body, the Social Insurance Institute (<http://www.ika.gr>) administers the program through branch offices for most covered workers.

Social Insurance Institute operates its own dispensaries, clinics, and hospitals and also uses other public and private facilities.

Numerous special occupational and establishment funds administer programs for workers exempt from the general system.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1914.

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

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

### **Coverage**

Employees in industry, commerce, and related occupations are covered.

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

Voluntary coverage is not possible.

There are no special systems for any specified groups of employees.

### **Source of Funds**

**Insured person:** See source of funds under Sickness and Maternity, above.

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

**Employer:** See source of funds under Sickness and Maternity, above; plus 1% of monthly payroll, depending on the reported accident rate.

**Government:** Guaranteed annual state subsidy.

### **Qualifying Conditions**

#### **Work injury benefits**

**Work injuries:** Benefit is payable after a 1-day waiting period. The injury must be reported in the 5 days following the accident. Accidents that occur while commuting to and from work are covered.

**Occupational diseases:** The minimum qualifying period is set by law for each specified occupational disease. In certain cases, eligibility is determined by the Health Commission of the Social Insurance Institute.

### **Temporary Disability Benefits**

The benefit is equal to 50% of daily earnings, according to one of 28 wage classes. There is a 3-day waiting period. (If the insured has worked for the same employer for at least a year, the employer must pay the difference between the cash benefit and the employee's earnings for a month; if the employment period is less than a year, the employer pays the difference for 2 weeks.)

Dependent's supplement: 10% of the benefit is paid for each dependent, up to a maximum of 40%.

The maximum daily benefit, including dependents' supplements, for the first 15 days must not exceed €14.03; from the 16th day to the 30th day, €25.86; after the 30th day, the maximum must not exceed 70% of the daily wage of the insurance class in which the worker is classified.

If the insured is hospitalized and there are no dependents, the benefit is paid at 33% of the awarded rate.

### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of 80% or more (severe), 100% of the pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the pension is paid (100% if the insured has 6,000 days of insurance coverage and the disability is the result of a psychiatric condition).

The pension is calculated using the insured's average wage in the last 5 years (if first insured after December 31, 1992).

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

No benefit is payable for an assessed degree of disability of 49.9% or less.

The insured can request that the assessed degree of disability be assessed every 6 months.

The Health Commission of the Social Insurance Institute is responsible for assessing the degree of disability.

The minimum pension is equal to 70% of the minimum wage, plus supplements for a dependent spouse and children.

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

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

**Constant-attendance allowance:** Payable with an assessed degree of disability of at least 67%; the amount paid is indexed to changes in the civil service pension.

### **Workers' Medical Benefits**

Medical services are ordinarily provided directly to patients through the facilities of the Social Insurance Institute.

Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicines; maternity care; dental care; appliances; and transportation.

There is no cost sharing.

There is no limit to duration.

### **Survivor Benefits**

**Survivor pension:** The survivor pension varies according to the date the deceased first entered the system. The

surviving spouse, irrespective of age, is entitled to the survivor pension for a period of 3 years beginning the month following the insured's death. A surviving spouse receives the full pension payable to the deceased provided that he or she does not work or receive any other pension or has an assessed degree of disability of at least 67%; 70% is paid if the spouse is within 3 years of reaching age 65 and working or receiving a pension; 50% is paid if the spouse is younger than age 65 and working or receiving a pension; or 70% is paid if the spouse is aged 65 or older and working or receiving a pension.

The pension ceases on remarriage.

A surviving divorced spouse may receive a pension equal to 30% of the survivor pension if he or she was married to the deceased for at least 15 years; 40% if married for at least 25 years. An eligible surviving divorced spouse is not entitled to receive the minimum survivor pension or the survivor social solidarity grant.

**Orphan's pension:** If the deceased was first insured before January 1, 1993, each orphan up to age 18 (age 24 if a student, no limit if disabled) receives 25% of the insured's basic pension; 50% for a full orphan. If the deceased was first insured after December 31, 1992, each orphan up to age 18 (age 24 if a student, no limit if disabled) receives 20% of the insured's basic pension; 60% for a full orphan.

**Grandchild's or parent's pension (in the absence of other eligible survivors):** 20% of the deceased's pension is paid for a grandchild up to age 18 (age 24 if a student, no limit if disabled); 40% for a widowed mother; 40% for a dependent father. (The deceased must have been first insured before January 1, 1993.)

The minimum survivor pension is €385.70 a month for persons first insured before January 1, 1993; €349 a month for persons first insured after December 31, 1992.

The maximum survivor pension is 100% of the deceased's pension.

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

**Benefit adjustment:** Benefits are indexed to changes in the civil service pension.

**Funeral grant:** A lump sum of €668.40 is paid to the person who paid for the funeral.

### **Administrative Organization**

Ministry of Employment and Social Protection (<http://www.ggka.gr>) provides general supervision.

Managed by a governor and tripartite governing body, the Social Insurance Institute (<http://www.ika.gr>) administers the program through branch offices for most covered workers.

Numerous special occupational and establishment funds administer programs for workers exempt from the general system.

## Unemployment

### Regulatory Framework

**First law:** 1954.

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

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

### Coverage

Employees in industry, commerce, and related occupations and persons aged 20 to 29 who have never worked.

Exclusions: Self-employed persons.

Special systems for seamen and printing workers.

### Source of Funds

**Insured person:** 1.33% of earnings.

The maximum earnings for contribution and benefit purposes are €78.41 a day, or €2,058.25 a month. (There are no maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992.)

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

**Employer:** 2.67% of payroll.

The maximum earnings for contribution and benefit purposes are €78.41 a day, or €2,058.25 a month. (There are no maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992.)

**Government:** Guaranteed annual state subsidy.

### Qualifying Conditions

**Unemployment benefit:** The insured must have at least 125 days of contributions in the last 14 months, excluding working days in the last 2 months; 200 days in the last 2 years, excluding working days in the last 2 months (for a first-time beneficiary, at least 80 days in each of the last 2 years). The insured must be capable of, and available for, work and be registered at an employment office. Unemployment must be involuntary. The insured must be younger than age 65 and not receiving a disability pension.

Young person's benefit: Aged 20 to 29 and have never worked.

**Special unemployment benefit (means-tested):** Payable if not eligible for unemployment benefit or if entitlement is exhausted. The insured must remain unemployed, and income must not exceed €7,923.70.

**Special seasonal allowance:** Paid to workers in seasonal employment (including tourist-sector employees, builders, tobacco workers, actors, and musicians).

## Unemployment Benefits

The benefit is equal to 40% of daily wages (blue-collar workers) or 50% of monthly salary (white-collar workers). The benefit is payable after a 6-day waiting period for up to 5 months if the insured has at least 125 days of employment; up to 8 months with at least 180 days; up to 10 months with at least 220 days; up to 12 months with at least 250 days and aged 49 or older.

The minimum daily benefit is €12.45.

Dependent's allowance: 10% of earnings is paid for each dependent, up to a maximum of 40%.

Young person's benefit: Payable for 5 months at the single-person rate, plus a supplement for each child.

**Special unemployment benefit (means-tested):** A minimum of 13 daily unemployment benefits (€12.45), plus a 10% supplement for each dependent.

**Special seasonal allowance:** Paid annually, the lump sum varies according to the nature of the insured's employment.

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

### Administrative Organization

Ministry of Employment and Social Protection provides general supervision.

Managed by a tripartite board, the Manpower Employment Organization (<http://www.oaed.gr>) administers benefits and employment services through local employment offices.

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

## Family Allowances

### Regulatory Framework

**First and current laws:** 1958, with 1980, 1984, and 1985 amendments; and 1999.

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

### Coverage

Employees in industry, commerce, and related occupations are covered.

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

Voluntary coverage is not possible.

There are no special systems for any specified groups of employees.

### **Source of Funds**

**Insured person:** 1% of earnings.

The maximum earnings for contribution and benefit purposes are €78.41 a day, or €2,058.25 a month. (There are no maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992.)

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

**Employer:** 1% of payroll.

The maximum earnings for contribution and benefit purposes are €78.41 a day, or €2,058.25 a month. (There are no maximum earnings for contribution and benefit purposes for persons who were first insured after December 31, 1992.)

**Government:** Guaranteed annual state subsidy.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 18 (no limit if disabled, age 22 if a student), single, and living in Greece or another European Union member country. For full allowances, the parent must have had 50 days of employment in the preceding year, must have received unemployment benefits for at least 2 months, is unable to work for a continuous period of 2 months, or has not worked for 2 months as a result of maternity leave.

### **Family Allowance Benefits**

**Family allowances:** €8.22 a month is paid for one child, €24.65 for two, €55.47 for three, €67.38 for four, and €11.29 for each additional child.

Single parent supplement (means-tested): An additional €3.67 a month per child may be paid if the parent is a widow(er), disabled, or a soldier.

Disabled child supplement: An additional €3.67 a month is paid for each disabled child.

### **Administrative Organization**

Ministry of Employment and Social Protection (<http://www.ggka.gr>) provides general supervision.

Managed by a tripartite board, the Manpower Employment Organization (<http://www.oaed.gr>) administers benefits and employment services through local employment offices.

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