

Austria

Exchange rate: US\$1.00 = 0.83 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1906 (pensions), implemented in 1909; and 1938 (insurance), implemented in 1939.

Current laws: 1955 (social insurance), implemented in 1956; 1978 (self-employed), implemented in 1979; 1978 (farmers); 1978 (professional persons); and 2004 (pension harmonization), implemented in 2005.

Note: The 1955 law applies to insured persons aged 50 or older on January 1, 2005. The 2004 law, which harmonized various special systems, applies to insured persons younger than age 50 on January 1, 2005.

Type of program: Social insurance system.

Coverage

Wage earners and salaried employees earning at least €438.05 a month and apprentices.

Special systems for miners; notaries; public-sector employees; and self-employed persons, including those in industry and trade, and agriculture.

Source of Funds

Insured person: 10.25% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are €438.05.

The maximum monthly earnings used to calculate contributions are €5,130.

Self-employed person: Not applicable.

Employer: 12.55% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are €438.05.

The maximum monthly earnings used to calculate contributions are €5,130.

Government: Provides a subsidy; finances the cost of the care benefit and income-tested allowance.

Qualifying Conditions

Old-age pension (Alterspension): Age 65 (men) or age 60 (women, gradually rising to age 65 from 2024 to 2033). Insured persons born before 1955 must have at least 180 months of paid or credited contributions in the last 30 years; a total of at least 300 months of paid or credited

contributions; or a total of at least 180 months of paid contributions. Insured persons born since 1955 without any paid or credited contributions before 2005 must have at least 180 months of paid or credited contributions, including at least 84 months of paid contributions. For insured persons born since 1955 with at least one month of paid or credited contributions before 2005, the more favorable conditions apply.

Contributions may be credited under certain conditions, such as for periods spent caregiving, in military service, or receiving sickness, maternity, or unemployment benefits.

Contributions may be paid retroactively under certain conditions for periods of education or training the insured completed after age 15.

Early pension (Vorzeitige Alterspension–Langzeitversicherungspension): Age 62 (men) with at least 540 months of paid or credited contributions, or age 58 (women, gradually rising to age 62 by 2027) with at least 516 months (gradually rising to 540 months by 2022) of paid or credited contributions.

Deferred pension (Pensionsaufschub): The pension may be deferred. There is no age limit.

Arduous work pension (Schwerarbeitspension): Age 60 with at least 540 months of paid or credited contributions, including at least 120 months of arduous work in the last 240 months. (The arduous work pension for women is effective in 2028. Until then, women can claim the old-age pension at age 60 or the early pension.)

Corridor pension (Korridorpension): Age 62 with at least 480 months of paid or credited contributions and with gross monthly earnings up to €438.05. (The corridor pension for women is effective in 2028. Until then, women can claim the old-age pension at age 60 or the early pension.)

Child's supplement (Kinderzuschuss): Paid for children younger than age 18 (age 27 if a student or in training; no limit if disabled).

Long-term care allowance (Pflegegeld): Paid if the insured requires long-term personal care, based on seven levels of care.

Compensatory supplement (Ausgleichszulage, income tested): Paid if the insured's total monthly income (including pensions, other benefits, and a spouse's income) is less than the monthly minimum amount.

The monthly minimum amount is €909.42 for a single person with less than 360 months of paid contributions; €1,022 for a single person with at least 360 months of paid contributions, or €1,363.52 for a married couple; plus €140.52 for each child younger than age 18 (age 27 if a student or in training; no limit if disabled).

The old-age pension is payable abroad.

Disability pension (Invaliditätspension, earnings tested): Must have an assessed loss of earning capacity greater than 50% and have at least 60 months of paid or

credited contributions (plus one month for each month since age 50) in the last 10 years (plus two months for each month since age 50), at least 300 months of paid or credited contributions, or a total of 180 months of paid contributions. The contribution requirements are reduced for persons aged 60 or older.

Contributions may be credited under certain conditions, such as for periods spent caregiving, in military service, or receiving sickness, maternity, or unemployment benefits.

Contributions may be paid retroactively under certain conditions for periods of education or training the insured completed after age 15.

Earnings test: The pension is subject to recovery if the insured's monthly earnings exceed €1,196.09.

Child's supplement (Kinderzuschuss): Paid for children younger than age 18 (age 27 if a student or in training; no limit if disabled).

Long-term care allowance (Pflegegeld): Paid if the insured requires long-term personal care, based on seven levels of care.

Compensatory supplement (Ausgleichszulage, income tested): Paid if the insured's total monthly income (including pensions, other benefits, and a spouse's income) is less than the monthly minimum amount.

The monthly minimum amount is €909.42 for a single person with less than 360 months of paid contributions; €1,022 for a single person with at least 360 months of paid contributions, or €1,363.52 for a married couple; plus €140.52 for each child younger than age 18 (age 27 if a student or in training; no limit if disabled).

The disability pension is payable abroad.

Survivor pension (Hinterbliebenenpension): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors: A widow(er) (or same-sex partner), certain divorced spouses, and children younger than age 18 (age 27 if a student or in training; no limit if disabled).

Compensatory supplement (Ausgleichszulage, income tested): Paid if the survivor's total monthly income (including pensions, other benefits, and a spouse's income) is less than the monthly minimum amount.

The monthly minimum amount is €909.42 for a widow(er), €334.49 for a child up to age 24 (€502.24 for a full orphan), or €594.40 for a child older than age 24 (€909.42 for a full orphan).

The survivor pension is payable abroad.

Old-Age Benefits

Old-age pension (Alterspension): 1.78% of the assessment base for each year of coverage or contributions is paid.

The assessment base is the insured's adjusted average monthly earnings in the best 30 years (gradually rising by 12 months a year until reaching 40 years in 2028), up to €4,252.67.

For insured persons born after January 1, 1955, the pension is based on the sum of contributions for each calendar year plus the sum of the adjusted annual lifetime contributions divided by 14.

Early pension (Vorzeitige Alterspension–Langzeitversicherungspension): The pension is reduced by 4.2% for each year it is claimed before the normal retirement age.

Deferred pension (Pensionsaufschub): The pension is increased by 4.2% for each year of deferral after the normal retirement age.

Arduous work pension (Schwerarbeitspension): The pension is reduced by 4.2% for each year it is claimed before the normal retirement age (1.8% if the insured is born after 1954).

Corridor pension (Korridorpension): The pension is reduced by 0.425% for each month it is claimed before the normal retirement age.

Child's supplement (Kinderzuschuss): €29.07 a month is paid for each eligible child.

Long-term care allowance (Pflegegeld): €157.30 to €1,688.90 a month is paid, depending on the level of care required.

Compensatory supplement (Ausgleichszulage, income tested): The difference between the insured's total monthly income (including pensions, other benefits, and a spouse's income) and the monthly minimum amount is paid.

The monthly minimum amount is €909.42 for a single person with less than 360 months of paid contributions; €1,022 for a single person with at least 360 months of paid contributions, or €1,363.52 for a married couple; plus €140.52 for each child younger than age 18 (age 27 if a student or in training; no limit if disabled).

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually.

Permanent Disability Benefits

Disability pension (Invaliditätspension): 1.78% of the assessment base for each year of coverage or contributions is paid.

If the insured is younger than age 60, the coverage period is projected to age 60.

The assessment base is the insured's adjusted average earnings in the best 30 years (gradually rising by 12 months a year until reaching 40 years in 2028), up to €4,252.67.

The maximum disability pension is 60% of the assessment base.

For insured persons born after January 1, 1955, the pension is based on the sum of contributions for each calendar year plus the sum of the adjusted annual lifetime contributions divided by 14.

Earnings test: The pension is reduced by 30% of earnings for monthly earnings from €1,196.09 to €1,794.20, by 40% for monthly earnings from €1,794.21 to €2,392.17, and by 50% for monthly earnings above €2,392.17.

Child's supplement (Kinderzuschuss): €29.07 a month is paid for each eligible child.

Long-term care allowance (Pflegegeld): €157.30 to €1,688.90 a month is paid, depending on the level of care required.

Compensatory supplement (Ausgleichszulage, income tested): The difference between the insured's total monthly income (including pensions, other benefits, and a spouse's income) and the monthly minimum amount is paid.

The monthly minimum amount is €909.42 for a single person with less than 360 months of paid contributions; €1,022 for a single person with at least 360 months of paid contributions, or €1,363.52 for a married couple; plus €140.52 for each child younger than age 18 (age 27 if a student or in training; no limit if disabled).

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually.

Survivor Benefits

Survivor pension (Hinterbliebenenrente)

Spouse's pension (Witwen-/Witwerrente): Up to 60% of the deceased's old-age pension is paid to a widow(er), based on a ratio of the widow(er)'s income to the deceased's income.

Compensatory supplement (Ausgleichszulage, income tested): The difference between the widow(er)'s total monthly income (including pensions and other benefits) and the monthly minimum amount is paid.

The monthly minimum amount is €909.42 for a widow(er).

Orphan's pension (Waisenrente): 40% of the spouse's pension is paid to each eligible child; 60% for a full orphan.

Compensatory supplement (Ausgleichszulage, income tested): The difference between the child's total monthly income (including pensions and other benefits) and the monthly minimum amount is paid.

The monthly minimum amount is €334.49 for a child up to age 24 (€502.24 for a full orphan); €594.40 for a child older than age 24 (€909.42 for a full orphan).

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Federal Ministry for Labor, Social Affairs, and Consumer Protection (<https://www.sozialministerium.at/>) and the

Federal Ministry of Finance (<https://www.bmf.gv.at/>) provide general supervision.

Federation of Austrian Social Insurance Institutions (<https://www.sozialversicherung.at/>), composed of self-governing pension institutions with elected representatives of insured persons and employers, coordinates the program.

Pension Insurance Institution (<http://www.pensionsversicherung.at/>) administers 85% of all pensions.

Sickness funds collect contributions and transfer them to pension insurance institutions and maintain contribution records for individual workers.

Sickness and Maternity

Regulatory Framework

First law: 1888 (sickness insurance), implemented in 1889.

Current laws: 1955 (social insurance), implemented in 1956; 1974 (employees); 1978 (self-employed), implemented in 1979; 1978 (farmers); 1978 (professional persons); and 2004 (pensions harmonization).

Type of program: Social insurance system.

Coverage

Wage earners and salaried employees earning at least €438.05 a month, apprentices, and pensioners (medical benefits only).

Special systems for public-sector employees; railway employees; and self-employed persons in industry and trade, and agriculture.

Source of Funds

Insured person: 3.78% of monthly covered earnings (wage earners and salaried employees) or 5.10% of the pension (pensioners).

The minimum monthly earnings used to calculate contributions are €438.05.

The maximum monthly earnings used to calculate contributions are €5,130.

Self-employed person: Not applicable.

Employer: 3.87% of monthly covered payroll (wage earners and salaried employees).

The minimum monthly earnings used to calculate contributions are €438.05.

The maximum monthly earnings used to calculate contributions are €5,130.

Government: Finances 70% of the cost of cash maternity benefits.

Qualifying Conditions

Cash sickness benefit (Krankengeld): Must be in covered employment.

Rehabilitation benefit (Rehabilitationsgeld): Must be assessed as needing rehabilitation.

The pension fund assesses the need for rehabilitation.

Cash maternity benefit (Wochengeld): Must be in covered employment.

Cash paternity benefit (Familienzeitbonus): Must have been in covered employment and not receiving unemployment benefits in the last 182 days before the paternity leave began.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Krankengeld): 50% of the insured's assessment base is paid after a 16-week waiting period for six weeks; thereafter, 60%. (The employer pays up to 100% of the insured's earnings for the first 12 weeks, and 50% for the next four weeks.)

The assessment base is the average amount of daily earnings (25% to those receiving 50% of earnings from the employer) plus family supplements (according to the sickness fund regulations) for 26 to 52 weeks, depending on the length of the coverage period.

The maximum sickness benefit is 75% of the insured's covered earnings, depending on the number of dependents.

Rehabilitation benefit (Rehabilitationsgeld): 100% of the sickness benefit is paid under most conditions. The benefit is paid for the duration of the temporary incapacity until the insured returns to work.

Maternity benefit (Wochengeld): 100% of the insured's average monthly earnings is paid for eight weeks before and eight weeks (12 to 16 weeks in special cases) after the expected date of childbirth.

Paternity benefit (Familienzeitbonus): €22.60 a day is paid for 28 to 31 days, depending on the length of the paternity leave chosen.

Workers' Medical Benefits

Benefits are ordinarily provided by doctors, hospitals, and pharmacists under contract with sickness funds; some funds operate their own clinics or hospitals. Benefits include medical, mental health, maternity, and dental care; hospitalization; medicine; appliances; home care; preventive examinations; and transportation.

Cost sharing: The insured pays €6 for each prescription, part of the cost of dental care, and at least €34.20 (€102.60 for visual aids), up to 10% of the cost of appliances or medicine.

There is no limit to duration.

Dependents' Medical Benefits

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

Administrative Organization

Federal Ministry for Labor, Social Affairs, and Consumer Protection (<https://www.sozialministerium.at/>) provides general supervision.

Nine district and five occupational sickness funds, managed by elected representatives of insured persons and employers, administer contributions and benefits.

Work Injury

Regulatory Framework

First law: 1887 (accident insurance), implemented in 1889.

Current laws: 1955 (social insurance), implemented in 1956; 1978 (professional persons); and 2004 (pension harmonization).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, and students.

Special systems for miners; notaries; public-sector employees; and self-employed persons, including those in trade and industry, and agriculture.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.3% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are €5,130.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

The benefit is the same as the cash sickness benefit (see Sickness and Maternity) and is paid until the insured is assessed with a permanent disability.

Permanent Disability Benefits

Permanent disability pension (Rente bei Dauerinvalidität): For a 100% assessed loss of earning capacity, 66.6% of the assessment base is paid.

The assessment base is the insured's average covered earnings in the year before the disability began.

Partial disability (Teilrente): For an assessed loss of earning capacity of at least 20% but less than 100%, a percentage of the full permanent disability pension is paid depending on the assessed loss of earning capacity.

Supplemental pension (Schwerversehrtenrente): 20% of the permanent disability pension is paid for a loss of earning capacity from 50% to 70%; 50% if the loss of earning capacity is greater than 70%.

Child's supplement (Kinderzuschuss): If the insured has at least a 50% assessed loss of earning capacity, 10% of the permanent disability pension is paid for each child younger than age 18 (age 27 if a student or in training; no limit if disabled).

The total combined permanent disability pension, supplemental pension, and supplements for children must not exceed 100% of the assessment base.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually based on the rules of the accident insurance institution.

Long-term care allowance (Pflegegeld): €157.30 to €1,688.90 a month is paid if the insured requires long-term personal care, depending on the level of care required.

Workers' Medical Benefits

Comprehensive care, including rehabilitation (the first four weeks are provided under Sickness and Maternity) and allowances for training and relocation.

Survivor Benefits

Survivor pension (Hinterbliebenenrente)

Spouse's pension (Witwen-/Witwerrente): 40% of the assessment base is paid to a widow aged 60 or older or a widower aged 65 or older; other widow(er)s receive 20% of the assessment base.

The assessment base is the deceased's average earnings in the year before death.

Orphan's pension (Waisenrente): 20% of the assessment base is paid to each child younger than age 18 (age 27 if a student or in training; no limit if disabled); 30% for a full orphan.

The assessment base is the deceased's average earnings in the year before death.

Other dependent's pension (Rente anderer Abhängiger): Up to 20% of the assessment base is paid for all other dependents, including parents, grandparents, and brothers and sisters younger than age 18 (age 27 if a student or in training; no limit if disabled).

The assessment base is the deceased's average earnings in the year before death.

The maximum combined survivor benefit is 80% of the assessment base.

Spouse's allowance (Witwen-/Witwerbeihilfe): A flat-rate payment of 40% of the assessment base is paid to a widow(er) who is ineligible to receive the spouse's pension.

The assessment base is the deceased's average earnings in the year before death.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually based on the rules of the accident insurance institution.

Funeral grant (Bestattungsbeihilfe): Up to 6.7% of the assessment base is paid for funeral and transportation costs.

The assessment base is the deceased's average earnings in the year before death.

Administrative Organization

Federal Ministry for Labor, Social Affairs, and Consumer Protection (<https://www.sozialministerium.at/>) provides general supervision.

General Accident Insurance Institution (<https://www.auva.at/>) administers long-term benefits.

Sickness funds collect contributions and transfer them to accident insurance institutions.

Accident insurance institutions provide benefits.

Unemployment

Regulatory Framework

First law: 1920 (unemployment insurance).

Current laws: 1977 (unemployment insurance) and 1994 (labor market).

Type of program: Social insurance system.

Coverage

Employed persons earning at least €438.05 a month and apprentices.

Voluntary coverage is possible for self-employed persons.

Exclusions: Public-sector employees.

Source of Funds

Insured person: 3% of monthly covered earnings. The contribution rate is reduced for low-income persons.

The minimum monthly earnings used to calculate contributions are €438.05.

The maximum monthly earnings used to calculate contributions are €5,130.

Self-employed person: The voluntarily insured can choose between a monthly flat-rate contribution of €89.78, €179.55, or €269.33.

Employer: 3% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are €438.05.

The maximum monthly earnings used to calculate contributions are €5,130.

Government: Finances any deficit.

Qualifying Conditions

Unemployment benefit (Arbeitslosengeld): Must have at least 52 weeks of paid contributions in the last 24 months for a first-time claim made from age 25 or later (at least 26 weeks of paid contributions in the last 12 months if made before age 25); and at least 28 weeks in the last 12 months for subsequent claims. The insured must be registered at an employment office and be capable of and willing to work.

If unemployment is due to voluntary leaving without good reason, misconduct, or work stoppage, a four-week waiting period is applied; six weeks for refusal of a suitable job offer (eight weeks for recurrence).

Family supplement: Paid for each child.

Supplemental benefit (Ergänzungsbetrag, income tested): Paid for an unemployed person with low income.

Vocational retraining allowance (Umschulungsgeld): Must be assessed with a temporary disability that will last for at least six months and requires vocational training to reintegrate into working life. The insurance provider assesses the disability.

Emergency assistance (Notstandshilfe, income tested): Must be unemployed, capable of and willing to work, and assessed as requiring emergency assistance. The benefit is paid after the right to the unemployment benefits ceases.

Unemployment Benefits

Unemployment benefit (Arbeitslosengeld): 55% of the insured's net earnings in the last year (or the previous calendar year, depending on the month in which the claim is filed) is paid for up to 20 weeks; may be extended to 30 weeks with at least 156 weeks of coverage, 39 weeks if aged 40 or older with at least 312 weeks of coverage in the last 10 years, or 52 weeks if aged 50 or older with at least 468 weeks of coverage in the last 15 years. The duration of payment is extended by periods of participation in training provided by the Labor Market Service. Recipients that have completed a rehabilitation program receive benefits for up to 78 weeks.

The maximum monthly earnings used to calculate benefits are €4,650.

Family supplement: €0.97 a day is paid for each eligible dependent.

Supplemental benefit (Ergänzungsbetrag, income tested): The supplemental benefit raises the unemployment benefit to €909.42 a month.

The maximum unemployment benefit, including all supplemental benefits, is 60% of the insured's net earnings (80% if the family supplement is paid).

Vocational retraining allowance (Umschulungsgeld): 100% of the unemployment benefit is paid until the first day of rehabilitation and then increased by 22%. The retraining allowance is paid until the end of the month with the last retraining measure.

The minimum daily vocational training allowance is €35.33.

Emergency assistance (Notstandshilfe, income tested): 95% of the unemployment benefit is paid if the unemployment benefit is €909.42 a month or less; 92% up to 95% if the benefit is greater than €909.42 a month. Emergency assistance benefits vary depending on the number of dependents and income of the unemployed person, and his or her spouse or cohabiting partner. As of July 2018, the income of the spouse or partner will no longer be taken into consideration.

There is no limit to duration.

Family supplements are also paid for eligible dependents.

Administrative Organization

Federal Ministry of Labor, Social Affairs, and Consumer Protection (<https://www.sozialministerium.at/>) provides general supervision.

Regional offices of the Labor Market Service (<http://www.ams.at/>) administer benefits and offer job seeking services.

Sickness funds collect contributions from employers.

Family Allowances

Regulatory Framework

First law: 1948.

Current laws: 1967 (family allowances) and 2001 (child care).

Type of program: Universal system.

Coverage

Permanent resident citizens of Austria and noncitizen residents with one or more children.

Source of Funds

Insured person: None.

Self-employed: None.

Employer: 3.9% of payroll.

Government: Contributes a certain percentage from tax revenues.

Qualifying Conditions

Family allowance (Familienbeihilfe): Paid for children younger than age 18 (age 24 if a student, in training, or severely disabled).

Severely disabled child supplement: Paid for a child who has an assessed degree of disability of at least 50% or is permanently unable to support her/himself.

Large family supplement (Mehrkindzuschlag, income tested): Paid for a family with three or more children.

Income test: Annual family income in the previous year must not exceed €55,000.

Child care allowance (Kinderbetreuungsgeld)

Flat-rate child care allowance (Pauschales Kinderbetreuungsgeld, income tested): Paid for a parent receiving a family allowance who lives in the same household with the child. The flat-rate child care allowance cannot be combined with an earnings-related child care allowance.

Partner bonus (Partnerschaftsbonus): Paid if the parents share the child care duties more or less equally (50:50 to 60:40) and they have each received the child care allowance for at least 124 days.

Earnings-related child care allowance: Paid for a parent receiving a family allowance who lives in the same household with the child and is in gainful employment. The earnings-related child care allowance cannot be combined with a flat-rate child care allowance.

Partner bonus (Partnerschaftsbonus): Paid if the parents share the child care duties more or less equally (50:50 to 60:40) and they have each received the child care allowance for at least 124 days.

Family Allowance Benefits

Family allowance (Familienbeihilfe): €114 a month is paid for each eligible child younger than age 3; €121.90 for a child aged 3 to 9; €141.50 for a child aged 10 to 18; and €165.10 for a child from age 19.

The total family allowance is increased by €7.10 a month for each child for households with up to two eligible children; €17.40 a month for each child for households with three children; €26.50 for each child for households with four children; €32 a month for each child for households with five children; €35.70 a month for households with six children; or €52 a month for each child for households with at least seven children.

Severely disabled child supplement: €152.90 a month is paid for each eligible child.

Large family supplement (Mehrkindzuschlag, income tested): €20 a month is paid for the third child and each subsequent child.

Child care allowance (Kinderbetreuungsgeld)

Flat-rate child care allowance (Pauschales Kinderbetreuungsgeld, income tested): €14.53 to €33.88 a day is paid to the parent caring for a child for up to 851 days, depending on the benefit duration chosen; for 456 to 1,063 days if the parents take turns in providing child care over certain periods. The daily allowance is increased by 50% for each additional child in the case of multiple births.

Income test: The flat-rate child care allowance is reduced by the amount that exceeds 60% of the beneficiary's income in the year before childbirth or before the year of last receipt of a child care allowance (€16,200 if this figure is not available).

Partner bonus (Partnerschaftsbonus): A lump sum of €500 is paid.

Earnings-related child care allowance: 80% of the last earnings is paid to the parent caring for a child for up to 365 days after child birth; up to 426 days if the parents take turns in providing child care over certain periods.

The maximum daily earnings-related child care allowance is €66.

Earnings test: The earnings-related child-care allowance is reduced by the amount by which the annual earnings of the person caring for the child exceeds €16,800.

Partner bonus (Partnerschaftsbonus): A lump sum of €500 is paid.

Administrative Organization

Federal Chancellery (<https://www.bundeskanzleramt.gv.at/>) administers the program and the family benefits fund.