

Norway

Exchange rate: US\$1.00 equals 5.51 kroner.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1936.

Current law: 1997 (national insurance), with amendments.

Type of program: Universal and social insurance system.

Coverage

Universal pension: All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf, including noncitizen seamen serving on Norwegian ships outside territorial waters; citizens from European Economic Area (EEA) countries who pursue an activity as a self-employed person in Norway. Citizens from EEA countries working on Norwegian ships, except hotel and restaurant staff on cruise ships registered in the Norwegian international ship register; and certain categories of Norwegian citizens working abroad.

Earnings-related pension: All employed and self-employed persons with earnings greater than the base amount of 66,812 kroner (January 1, 2008).

Special systems for seamen, fishermen, railway employees, and public-sector employees.

Source of Funds

Insured person: 7.8% of gross income, including payments in kind; pensioners and persons younger than age 17 contribute 3% of gross income.

There are no maximum earnings for contribution purposes for insured persons.

The insured's contributions also finance sickness, maternity, and unemployment benefits.

Self-employed person: 10.7% of calculated personal income.

The minimum earnings for contribution purposes are equal to the base amount of 66,812 kroner (January 1, 2008). The base amount varies automatically with changes in general price and income levels and is adjusted once or twice a year.

Contributions are calculated on the basis of pensionable income (gross wage income including cash sickness, maternity, and unemployment benefits) in excess of 29,600 kroner a year. The maximum contribution must not exceed 25% of annual income greater than 29,600 kroner.

There are no maximum earnings for contribution purposes for self-employed persons.

The self-employed person's contributions also finance sickness and maternity benefits.

Employer: 14.1% of gross payroll. Contributions are waived in certain geographic areas, except for enterprises in certain sectors, and for employees aged 62 or older.

The minimum earnings for contribution purposes are equal to the base amount of 66,812 kroner (January 1, 2008). The base amount varies automatically with changes in general price and income levels and is adjusted once or twice a year.

The employer's contributions also finance sickness and maternity, work injury, and unemployment benefits.

Government: National government meets any deficit.

Qualifying Conditions

Old-age pension

Universal old-age pension: Age 67 with at least 3 years' residence between ages 16 and 66.

Retirement from employment is not required.

The pension is payable abroad under special conditions.

Earnings test: If the insured continues to work at age 67, there is no reduction in the old-age pension until the insured reaches age 68. From age 68, an earnings test is applied to the old-age pension until the insured ceases to work or reaches age 70. The value of the pension is reduced by 40% of the wages exceeding twice the base amount. The base amount is 66,812 kroner as of January 1, 2008.

Dependent's supplement (income-tested): Paid for a dependent spouse and children younger than age 18.

Special supplement: A supplement is provided to persons with limited work histories, low income, or who receive a small or no earnings-related old-age pension.

Earnings-related old-age pension: Age 67 with at least 3 years' earnings above the base amount. The base amount is 66,812 kroner as of January 1, 2008.

Retirement from employment is not required.

The pension is payable abroad.

Earnings test: If the insured continues to work at age 67, there is no reduction in the old age pension until the insured reaches age 68. From age 68, an earnings test is applied to the earnings-related old-age pension until the insured ceases to work or reaches age 70. The value of the pension is reduced by 40% of the wages exceeding twice the base amount. The base amount is 66,812 kroner as of January 1, 2008.

Disability pension

Universal disability pension: Paid to insured persons aged 18 to 66 with an assessed reduction in earning capacity of at least 50%. The insured must have at least 3 years' coverage

(1 year in certain cases) immediately before the date of the claim.

The degree of disability is assessed by the National Insurance Administration.

Dependent's supplement (income-tested): Paid for a dependent spouse and children younger than age 18.

The pension is payable abroad under special conditions.

Earnings-related disability pension: Paid to insured persons aged 18 to 66 with an assessed reduction in earning capacity of at least 50%. The insured must have at least 3 years' earnings above the base amount. The base amount is 66,812 kroner as of January 1, 2008.

The degree of disability is assessed by the National Insurance Administration.

The pension is payable abroad.

Temporary disability benefit: Paid instead of the earnings-related disability pension for an assessed reduction in earning capacity of at least 50% (30% or 40% in selected counties) if an improvement in the insured's working capacity is likely. The insured must have 3 years' coverage (1 year in certain cases) immediately before the disability began.

The degree of disability is assessed by the National Insurance Administration.

Survivor pension

Universal survivor pension: The deceased had at least 3 years' coverage immediately before the date of death or was receiving a pension from the National Insurance Administration. The surviving spouse was married to the deceased for at least 5 years or provides care for at least one dependent child.

Universal orphan's pension: The deceased had at least 3 years' coverage immediately before the date of death or was receiving a pension from the National Insurance Administration. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

Special supplement: A supplement is provided if the survivor is ineligible for an earnings-related survivor pension.

Child care benefit: Paid if the survivor or parent is a full-time student or works outside the home.

The universal survivor pension is payable in another country if either the survivor or the deceased had resided in that country for at least 20 years.

Earnings-related survivor pension: The deceased had at least 3 years' earnings above the base amount. The base amount is 66,812 kroner as of January 1, 2008.

Transitional benefit: A surviving spouse who is not eligible for an earnings-related survivor pension may be eligible for a transitional benefit, subject to conditions.

Earnings-related orphan's pension: The deceased had 3 years' earnings above the base amount. The base amount

is 66,812 kroner as of January 1, 2008. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

Earnings-related survivor pensions are payable abroad.

Old-Age Benefits

Old-age pension

Universal old-age pension: Up to 100% of the base amount is paid for a single pensioner; 170% for a couple if the spouse or cohabitant receives a pension or has annual income exceeding twice the base amount. The full pension is paid with 40 years' coverage.

Earnings test: If the insured continues to work at age 67, there is no reduction in the old-age pension until the insured reaches age 68. From age 68, an earnings test is applied to the old-age pension until the insured ceases to work or reaches age 70. The value of the pension is reduced by 40% of the wages exceeding twice the base amount. The base amount is 66,812 kroner as of January 1, 2008.

Partial pension: A proportionately reduced pension is paid for a coverage period shorter than 40 years. There is no guaranteed minimum pension.

Dependent's supplement (income-tested): 50% of the insured's pension is paid for a dependent spouse who is not receiving an old-age pension in his or her own right; 40% of the base amount is paid for each dependent child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of an exemption amount.

Special supplement: 79.33% of the base amount is paid for a single pensioner. The rate varies according to age. Benefits are adjusted when there is also entitlement to an earnings-related old-age pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Earnings-related old-age pension: The pension is equal to 42% of the current base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points. If the insured has less than 20 years' coverage, the average of all pension points is used. The number of pension points in a year equals the difference between the insured's pensionable earnings plus the year's base amount divided by the base amount.

Earnings test: If the insured continues to work at age 67, there is no reduction in the old-age pension until the insured reaches age 68. From age 68, an earnings test is applied to the old-age pension until the insured ceases to work or reaches age 70. The value of the pension is reduced by 40% of the wages exceeding twice the base amount. The base amount is 66,812 kroner as of January 1, 2008.

The maximum earnings for benefit calculation purposes are 6 times the base amount plus 1/3 of income between 6 times

and 12 times the base amount. The maximum number of pension points for benefit calculation purposes is 7 per year.

Earnings adjustment: Recorded earnings and wage limits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

The full earnings-related pension is paid with 20 years' coverage for persons born before 1917; the coverage requirement increases for persons born in 1917 or later, up to a maximum of 40 years.

Partial earnings-related pension: A proportionately reduced pension is paid for an incomplete coverage period.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding with adjustments made to the base amount.

Permanent Disability Benefits

Disability pension

Universal disability pension: If the insured is assessed as totally disabled, the pension is equal to up to 100% of the base amount. The insured must have 40 years of coverage for a full pension. The insured is credited with years of coverage as if he or she had worked to age 67.

The base amount is 66,812 kroner as of January 1, 2008.

Partial pension: A proportionately reduced pension is paid according to the assessed loss of earning capacity.

The minimum disability pension is equal to 50% of the insured's projected universal old-age pension.

Dependent's supplement (income-tested): 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount is paid for each child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of an exemption amount.

Special supplement: 79.33% of the base amount is paid for a single pensioner. The rate varies according to age. Benefits are adjusted when there is also entitlement to an earnings-related disability pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years.

Other supplements: 585 kroner to 2,931 kroner a month is paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: Four different rates are payable depending on the insured's assessed need for special attention or nursing. The annual rates are 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner. The three highest rates are payable only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Earnings-related disability pension: The pension is equal to 42% of the current base amount multiplied by the insured's

average annual number of pension points in the 20 years with the most points. The number of pension points in a year equals the difference between the insured's pensionable earnings plus the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked to age 67.

The base amount is 66,812 kroner as of January 1, 2008.

The maximum earnings for benefit calculation purposes are 6 times the base amount plus 1/3 of income between 6 times and 12 times the base amount. The maximum number of pension points for benefit calculation purposes is 7 per year.

Earnings adjustment: Recorded earnings and wage limits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Partial pension: A proportionately reduced pension is paid for persons with shorter periods of coverage.

Attendance benefit: Four different rates are payable, depending on the insured's assessed need for special attention or nursing. The annual rates are 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner. The three highest rates are payable only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Temporary disability benefit: The benefit is equal to 66% of earnings up to six times the base amount in the year before the disability began or 66% of average earnings in the last 3 years before the disability began, whichever is greater. The benefit is paid for 1 to 4 years; may be extended if a return to work is likely.

The base amount is 66,812 kroner as of January 1, 2008.

The minimum benefit is 1.8 times the base amount (2.4 times the base amount if the disability began before age 26), plus a supplement of 40% of the base amount for each dependent child.

Income test: The supplement is reduced by 50% of income in excess of an exemption amount.

Attendance benefit: Four different rates are payable, depending on the insured's assessed need for special attention or nursing. The annual rates are 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner. The three highest rates are payable only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Survivor Benefits

Survivor pension

Universal survivor pension: Up to 100% of the base amount is paid to the surviving spouse. The full pension is paid if

the deceased had 40 years of coverage, with coverage projected as if the deceased had worked to age 66.

The base amount is 66,812 kroner as of January 1, 2008.

There is no minimum survivor pension.

Income test: If the surviving spouse's income exceeds 1/2 of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 1/2 of the base amount.

Special supplement: 79.33% of the base amount is paid if the deceased was not eligible for the earnings-related pension; a proportionately reduced supplement is paid if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and number of children.

The universal survivor pension ceases on remarriage.

Universal orphan's pension: 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the basic pension plus the earnings-related pension) of the parent who was entitled to the highest amount; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 66,812 kroner as of January 1, 2008.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Earnings-related survivor pension: The pension is equal to 55% of the deceased's earnings-related pension, with coverage projected as if the deceased had worked to age 67.

The earnings-related survivor pension ceases on remarriage.

Transitional benefit (income-tested): The benefit is equal to the value of the universal survivor pension plus the earnings-related survivor pension; if the insured was not eligible for an earnings-related pension, the benefit is equal to the value of the universal survivor pension plus the special supplement.

Income test: If the surviving spouse's income exceeds 1/2 of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 1/2 of the base amount.

Earnings-related orphan's pension: 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the basic pension plus the earnings-related pension) of the parent who was entitled to the highest amount; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 66,812 kroner as of January 1, 2008.

Funeral grant: An income-tested lump sum of up to 17,952 kroner is paid. There is no income test if the deceased was younger than age 18.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>), Ministry of Children and Equality (<http://www.regjeringen.no/nb/dep/bld>), and Ministry of Labor and Social Inclusion (<http://www.regjeringen.no/nb/dep/aid>) provide general supervision.

Norwegian Labour and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.

Sickness and Maternity

Regulatory Framework

First law: 1909.

Current law: 1997 (national insurance), with amendments.

Type of program: Universal and social insurance system.

Coverage

Cash sickness and maternity benefits: Employed and self-employed persons with income at least equal to 1/2 of the base amount. (The income limit does not affect the employer's obligation to pay cash sickness benefits for the first 16 calendar days for all employees.)

The base amount is 66,812 kroner as of January 1, 2008, and varies automatically with changes in general price and income levels, subject to adjustment once or twice a year.

Special cash benefit provisions for fishermen, casual workers, and the temporarily unemployed.

Medical benefits: All persons residing in Norway, including noncitizen seamen serving on Norwegian ships.

Special medical benefit provisions for seamen and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above. In addition, the employer pays the total cost of cash sickness benefits for the first 16 days.

Government: National government meets any deficit.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 28 days (4 weeks) of employment or self-employment.

Parental care leave: Paid to parents to care for a sick child younger than age 12 (age 18 if the child is disabled or chronically or seriously ill).

Cash maternity benefits: The insured must have at least 6 months of employment or self-employment in the last 10 months. The qualifying condition may be met by the mother, father, or both parents.

Maternity grant: Paid to insured mothers who are not entitled to cash maternity benefits.

Additional grant: Paid to widowed, divorced, separated, or unwed mothers with 3 years of coverage immediately before the claim.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 100% of covered earnings and is paid from the first full day of incapacity for up to 52 weeks; thereafter, the insured may receive a temporary disability benefit or disability pension.

The maximum earnings for benefit calculation purposes are six times the base amount. The base amount is 66,812 kroner as of January 1, 2008.

Self-employed persons receive 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

Parental care leave: The mother and father are each entitled to 10 days per year (single parent, 20 days); for more than two children, 15 days each (single parent, 30 days); for a disabled or chronically ill child younger than age 18, 20 days each (single parent, 40 days); for a sick child younger than age 18 and if the illness is potentially life-threatening, as long as it is necessary for the treatment of the child.

The cash sickness benefit is reduced from the 2nd month of institutional care.

Maternity benefit: 100% of covered earnings (self-employed person, 65% of assessed earnings) is paid to the mother for 44 weeks; alternatively, 80% of covered earnings is paid to the insured parents (mother or father) for 54 weeks. The mother must take 3 weeks of the benefit period before the expected date of childbirth and at least 6 weeks immediately after giving birth; 6 weeks of the total 44-week benefit period are reserved for the father as the “father quota.”

Reduced weekly working hours may count as a partial maternity benefit. The partial benefit is paid under the same qualifying conditions and is equal to 100% of covered earnings for 41 weeks; 80% for 51 weeks for the adoption of a child.

Part of the benefit may be postponed, but must be taken within 3 years of the birth or adoption.

Maternity grant: 33,584 kroner is paid if the insured is not receiving a maternity benefit (also paid for the adoption of a child); 1,765 kroner is paid for giving birth at home.

Additional grant: An additional benefit is paid to widowed, divorced, separated, or unwed mothers.

Workers' Medical Benefits

Cash refunds of part or all of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include part of doctors' fees (patients pay 130 kroner per consultation with a general practitioner; 280 kroner with a specialist) and free care in a public hospital. Patients pay 36% of expenses for listed essential medicines (up to 510 kroner per prescription), laboratory services, and transportation costs in excess of 120 kroner or 400 kroner for each required trip to hospital. The insured is free to choose the hospital, after a referral from a doctor.

Patient's own expenses, with certain exemptions for special diseases, are limited to a ceiling of 1,740 kroner; the ceiling for expenses for some higher-cost health services is 2,500 kroner. The ceilings are set annually by parliament. When the ceiling is reached, the patient is entitled to free treatment for the remainder of the year.

There is no limit to duration.

Dependents' Medical Benefits

Dependents are insured in their own right. Coverage is based on residency.

Cash refunds of part or all of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include part of doctors' fees (patients pay 130 kroner per consultation with a general practitioner; 280 kroner with a specialist) and free care in a public hospital. Patients pay 36% of expenses for listed essential medicines (up to 510 kroner per prescription), laboratory services, and transportation costs in excess of 120 kroner or 400 kroner for each required trip to hospital. The insured is free to choose the hospital, after a referral from a doctor.

Patient's own expenses, including those for children aged 7 to 16, with certain exemptions for special diseases, are limited to 1,740 kroner; the ceiling for expenses for some higher-cost health services is 2,500 kroner. The ceilings are set annually by parliament. When the ceiling is reached, the patient is entitled to free treatment for the remainder of the year.

There are no copayments for benefits for children aged 6 or younger.

There is no limit to duration.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>), Ministry of Children and Equality (<http://www.regjeringen.no/nb/dep/bld>), and Ministry of Labor and Social Inclusion (<http://www.regjeringen.no/nb/dep/aid>) provide general supervision.

Norwegian Labour and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.

Work Injury

Regulatory Framework

First law: 1894.

Current law: 1997 (national insurance), with amendments.

Type of program: Universal and social insurance system.

Coverage

Employed persons, including personnel on Norwegian ships, fishing vessels, and permanent or movable installations on the Norwegian continental shelf (including noncitizens); students; and military personnel.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions equal to 0.4% of income, as assessed for national tax purposes.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: National government meets any deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered if the employer arranged the transportation.

Temporary Disability Benefits

The benefit is equal to 100% of covered earnings and is paid from the first full day of incapacity for up to 50 weeks; thereafter, the insured may receive a temporary disability benefit or disability pension.

The maximum earnings for benefit calculation purposes are six times the base amount. The base amount is 66,812 kroner as of January 1, 2008.

Self-employed persons receive 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

Permanent Disability Benefits

Permanent disability pension

Universal permanent disability pension: If the insured is assessed as totally disabled, the pension is equal to up to 100% of the base amount. (The pension is not reduced for a coverage period shorter than 40 years.)

The degree of disability is assessed by the National Insurance Administration.

The base amount is 66,812 kroner as of January 1, 2008.

Dependent's supplement (income-tested): 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount is paid for each child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of the minimum pension for couples plus 25% of the base amount.

Other supplements: 585 kroner to 2,931 kroner a month is paid for substantially increased expenses.

Attendance benefit: Four different rates are payable, depending on the insured's assessed need for special attention or nursing. The annual rates are 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner. The three highest rates are payable only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Earnings-related disability pension: The insured must be assessed with at least a 30% loss in earning capacity. The pension is equal to 42% of the current base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points. The number of pension points in a year equals the difference between the insured's earnings and the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked to age 67.

The degree of disability is assessed by the National Insurance Administration.

The base amount is 66,812 kroner as of January 1, 2008.

The maximum earnings for benefit calculation purposes are 6 times the base amount plus 1/3 of income between 6 times and 12 times the base amount. The maximum number of pension points for benefit calculation purposes is 7 per year.

Earnings adjustment: Recorded earnings and wage limits are adjusted automatically for changes in general price and

income levels, corresponding to adjustments made to the base amount.

The full pension is paid with 20 years' coverage for persons born before 1917; the coverage requirement increases for persons born in 1917 or later, up to a maximum of 40 years.

Partial earnings-related pension: A proportionately reduced pension is paid for an incomplete coverage period.

Attendance benefit: Four different rates are payable, depending on the insured's assessed need for special attention or nursing. The annual rates are 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner. The three highest rates are payable only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Temporary disability benefit: The benefit is equal to 66% of earnings up to six times the base amount in the year before the disability began or 66% of average earnings in the last 3 years before the disability began, whichever is greater. The benefit is paid for 1 to 4 years; may be extended if a return to work is likely.

The base amount is 66,812 kroner as of January 1, 2008.

The minimum benefit is 1.8 times the base amount (2.4 times the base amount if the disability began before age 26), plus a supplement of 17 kroner per day for each dependent child.

Attendance benefit: Four different rates are payable, depending on the insured's assessed need for special attention or nursing. The annual rates are 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner. The three highest rates are payable only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding to adjustments made to the base amount.

Workers' Medical Benefits

Comprehensive care is provided, including appliances.

There is no cost sharing.

There is no limit to duration.

Survivor Benefits

Survivor pension: Up to 100% of the base amount is paid to the surviving spouse. The full pension is paid if the deceased had 40 years of coverage, with coverage projected to age 66.

The base amount is 66,812 kroner as of January 1, 2008.

Income test: If the surviving spouse's income exceeds 1/2 of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 1/2 of the base amount.

Special supplement: 79.33% of the base amount is paid if the deceased was not eligible for the earnings-related pension. The supplement is reduced proportionately if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and number of children.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding with adjustments made to the base amount.

Orphan's pension: 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the basic pension plus the earnings-related pension) of the parent who was entitled to the highest amount; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 66,812 kroner as of January 1, 2008.

Benefit adjustment: Benefits are adjusted automatically for changes in general price and income levels, corresponding with adjustments made to the base amount.

Funeral grant: An income-tested lump sum of up to 17,952 kroner is paid. There is no income test if the deceased was younger than age 18.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>), Ministry of Children and Equality (<http://www.regjeringen.no/nb/dep/bld>), and Ministry of Labor and Social Inclusion (<http://www.regjeringen.no/nb/dep/aid>) provide general supervision.

Norwegian Labour and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.

Unemployment

Regulatory Framework

First law: 1906.

Current law: 1997 (national insurance), with amendments.

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees and seamen; self-employed persons aged 64 or older are covered under special circumstances.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: National government meets any deficit.

Qualifying Conditions

Unemployment benefit: Annual earnings in the last year before unemployment equal to at least 1.5 times the base amount at the time of making a claim to the benefit, or 3 times the base amount in the last 3 years before unemployment at the time of making a claim to the benefit. The insured must be registered at a public employment office and be able and willing to work. Unemployment is not due to voluntary leaving, discharge for misconduct, participation in a labor dispute, or the refusal of a suitable offer or retraining (disqualification for at least 4 weeks).

The base amount is 66,812 kroner as of January 1, 2008.

Unemployment Benefits

The benefit is equal to 0.24% of annual income a day, up to six times the base amount. The benefit is paid after a 3-day waiting period for up to 52 weeks if annual income before unemployment was less than 133,624 kroner; 104 weeks if income was 133,624 kroner or more.

The base amount is 66,812 kroner as of January 1, 2008.

Child's supplement: 17 kroner a day is paid for each dependent child younger than age 18.

The maximum daily benefit is 962 kroner, plus child supplements.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>), Ministry of Children and Equality (<http://www.regjeringen.no/nb/dep/bld>), and Ministry of Labor and Social Inclusion (<http://www.regjeringen.no/nb/dep/aid>) provide general supervision.

Norwegian Labour and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.

Family Allowances

Regulatory Framework

First law: 1946.

Current law: 2002 (child insurance).

Type of program: Universal system.

Coverage

All children residing in Norway.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: The child must be younger than age 18.

Family Allowance Benefits

Family allowances: 11,640 kroner a year is paid for each child. Family allowances are paid monthly.

Single parents receive extended child benefits for one child more than is actually supported. Single parents of children younger than age 3 who are entitled to extended child benefits and a full transitional benefit (see Old Age, Disability, and Survivors, above) may also receive an extra infant supplement of 7,920 kroner a year.

Beneficiaries living in the Arctic region receive an annual supplement of 3,840 kroner per child.

Cash benefit for families with young children: The monthly allowance is paid for children between ages 1 and 3 and adopted children who have not started school. The benefit may be granted for up to 23 months. To receive the full benefit (39,636 kroner per year per child), the child must not attend a day care center that receives a state grant. If the child, according to agreement, attends a day care center less than 33 hours a week, the family may be entitled to a reduced cash benefit.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>), Ministry of Children and Equality (<http://www.regjeringen.no/nb/dep/bld>), and Ministry of Labor and Social Inclusion (<http://www.regjeringen.no/nb/dep/aid>) provide general supervision.

Norwegian Labour and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.