

## Serbia

Exchange rate: Not available.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1922 (effective in 1937).

**Current law:** 1983.

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

Note: This information is from 1999.

#### Coverage

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

Special systems for various categories of self-employed workers including craftsmen, artists, and farmers.

#### Source of Funds

**Insured person:** 16%.

**Employer:** 16%.

**Government:** Guarantees cash benefits.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women) with 20 years of insurance. The pension is payable at any age with 40 years of insurance (men) or with 35 years (women); at age 65 (men) or age 60 (women) with 15 years of insurance. Retirement from insured employment is necessary. The pension is payable abroad if a reciprocal agreement exists.

**Disability pension:** Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). The insured person must have coverage for at least 1/3 of the years after age 20.

**Survivor pension:** Deceased was pensioner or had 5 years of insurance coverage.

#### Old-Age Benefits

**Old-age pension:** 35% (men) or 40% (women) of average earnings during the last 10 years or the 10 highest paid consecutive years in insured employment. Past earnings are revalued for changes in average wages. An increment of 2% (men) or 2% to 3% (women) of earnings is awarded for each year of insurance beyond 15 years.

Maximum pension: 85% of average earnings.

Benefit adjustment: Periodic adjustment of pensions for changes in the cost of living and the minimum wage level.

#### Permanent Disability Benefits

**Disability pension:** Same as for the old-age pension, above. If the date of onset of disability is before age 60 (men) or age 55 (women) and the person has less than 20 years' coverage, the minimum pension is 45% (men) or 55% (women). An increment of 2% of earnings is awarded for each year of insurance beyond 15 years.

Constant-attendance allowance: The allowance is provided where necessary.

Benefit adjustment: Periodic adjustment of pensions for changes in the cost of living and the minimum wage level.

#### Survivor Benefits

**Survivor pension:** One survivor receives 70% of the pension paid or accrued to the insured; two survivors, 80%; three survivors, 90%; four or more survivors, 100%.

Eligible survivors: Widow (age 45) or a widower (age 50), disabled, or caring for a child under age 15 (age 26 if a student, no limit if disabled); dependent mother (age 45) and father (age 55), or disabled; dependent grandchildren, brothers, or sisters.

**Funeral grant:** Burial expenses.

Benefit adjustment: Periodic adjustment of benefits for changes in the cost of living and the minimum wage level.

#### Administrative Organization

Social Security Institute provides general supervision.

Pension and disability funds administer the programs at the local level.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1922.

**Current laws:** 1992 and 1999 (health insurance for foreigners).

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

##### Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives; students; artists; self-employed workers; and farmers. Foreign citizens including persons without citizenship, those with refugee status, or those granted asylum. Pensioners are covered for medical benefits.

##### Source of Funds

**Insured person:** Contribution rates vary according to profession; maximum is 9.7% of earnings.

**Employer:** Varying percentage of payroll; maximum is 9.7% of payroll.

**Government:** None.

Regional pension and disability associations and employment associations pay contributions for beneficiaries' health coverage.

### **Qualifying Conditions**

**Sickness and maternity benefits:** Coverage for 12 continuous months or for 18 months during the last 2 years.

**Medical benefits:** No minimum qualifying period.

### **Sickness and Maternity Benefits**

**Sickness benefit:** Employer pays for first 60 days. The minimum benefit is 50% of average earnings. The maximum benefit is 75% of average earnings; 95% from the 61st day if the qualifying period is met, 90% if it is not. Benefit is payable from the first day of incapacity until recovery or until the award of a disability pension.

**Maternity benefit:** 100% of earnings if the qualifying period is met; 80% if it is not.

**Maternity grant:** Amount determined by health insurance association.

### **Workers' Medical Benefits**

Medical services are provided directly to patients through the facilities of the government health service on the basis of contracts with local health insurance associations.

### **Dependents' Medical Benefits**

Same as for the insured person. The wife or another female dependent of the insured person also receives maternity benefits on the same basis as an insured woman.

### **Administrative Organization**

Funds for health insurance programs administer the program on the local level.

National Committee provides general coordination of regional funds of associations.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1922.

**Current laws:** Same laws as those above that apply to Old Age, Disability, and Survivors and to sickness benefits.

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

### **Coverage**

Persons insured for Old Age, Disability, and Survivors and for sickness benefits.

### **Source of Funds**

**Insured person:** None.

**Employer:** See Sickness and Maternity, above.

**Government:** None.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

100% of earnings. Benefit is payable from the first day of incapacity until recovery or the award of a permanent disability pension.

### **Permanent Disability Benefits**

**Permanent disability pension:** Up to 85% of average earnings according to same schedule as for the old-age pension.

### **Workers' Medical Benefits**

Provided under sickness insurance.

### **Survivor Benefits**

**Survivor pension:** One survivor, 70% of the pension paid or accrued to the insured; two survivors, 80%; three survivors, 90%; four or more survivors, 100%.

Eligible survivors are spouse and children, grandchildren, brothers, sisters, and dependent aged parents.

**Funeral grant:** Burial expenses.

### **Administrative Organization**

Union of Pension and Disability Associations coordinates and administers short-term cash benefits.

### **Unemployment**

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#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 1992.

**Type of program:** Unemployment assistance.

### **Coverage**

Employed persons.

### **Source of Funds**

**Insured person:** Rate varies up to a maximum of 0.9% of earnings.

**Employer:** Rate varies up to a maximum of 0.9% of earnings.

**Government:** None.

### **Qualifying Conditions**

**Unemployment benefit:** Employment throughout the past 9 months or during 12 months out of the last 18 months. Total income from employment of the claimant's household should not exceed specified monthly amount.

### **Unemployment Benefits**

Income-tested. The benefit rate is 70% of average earnings in the last 3 months, is payable for up to 3 months, and may be extended up to 30 months for workers with 30 years of prior employment.

### **Administrative Organization**

Unemployment funds coordinate and administer the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 1990.

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

#### **Coverage**

Employees, some categories of self-employed persons, artists, social insurance beneficiaries, and nonworking single mothers with one or more children and limited income.

#### **Source of Funds**

**Insured person:** Rate varies.

**Employer:** None, except private employers who pay the entire contribution for their workers.

**Government:** None.

#### **Qualifying Conditions**

**Family allowances:** Child must be under age 15 (age 26 if a student, no limit if disabled). Taxable income of household must be below the specified monthly amount. The amount is adjusted periodically for cost-of-living changes. Most laws also require 12 months of coverage.

### **Family Allowance Benefits**

**Family allowances:** Rates vary according to the number of children in the family and an income test.

**Benefit adjustment:** Allowances adjusted periodically for cost-of-living changes.

### **Administrative Organization**

National Committee provides general coordination of the regional funds and associations.

Self-governing regional associations administer programs.