

Georgia

Exchange rate: US\$1.00 equals 1.46 lari.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (state pensions).

Current laws: 1990 (pension security), with 1995 amendments; 2003 (mandatory social security); 2003 (individual registration and accounts); and 2005 (state pensions).

Type of program: Social insurance and social assistance system.

Government and employers may provide supplementary benefits.

Coverage

Social insurance: All employed persons residing in Georgia.

Special system for employees of the Ministry of Security, the Ministry of Internal Affairs, and the Ministry of Defense.

Social assistance: Older persons, disabled persons, and survivors according to need as determined by local government authorities.

Source of Funds

Insured person

Social insurance: 25% of taxable income.

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

Social assistance: None.

Self-employed person

Social insurance: 25% of taxable income.

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

Social assistance: None.

Employer

Social insurance: None.

Social assistance: None.

Government

Social insurance: Subsidies as needed.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (men) or age 60 (women), with at least 5 years of covered employment.

Earnings test: Pensioners in gainful employment must satisfy an earnings test.

Social pension (old-age): Aged 70 or older (men) or aged 65 or older (women). The pension is paid to an individual or to a family without other means of support.

Disability pension (social insurance): No benefits are provided.

Social pension (disability): Must be assessed as disabled. The pension is paid to an individual or family without other means of support.

Survivor pension (social insurance): No benefits are provided.

Social pension (survivors): The pension is paid to a surviving individual or family without other means of support.

Old-Age Benefits

Old-age pension (social insurance): 70 lari a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Social pension (old-age): 70 lari a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Permanent Disability Benefits

Disability pension (social insurance): No cash benefits are provided; there are certain reductions on hospital and medical charges if the disability is certified by local medical and health departments.

Social pension (disability): The monthly pension for an eligible single disabled person is 22 lari; 35 lari if the disabled person lives in a family of two or more.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor Benefits

Survivor pension (social insurance): No cash benefits are provided.

Social pension (survivors): The monthly pension for a single survivor is 22 lari; 35 lari for a family of two or more survivors.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination.

Georgia

Department of Labor, Health, and Social Affairs administers the program locally.

Sickness and Maternity

Regulatory Framework

First law: 1964 (health).

Current laws: 1994 (health care), 1955 (health care system), and 1997 (medical insurance).

Type of program: Social insurance (maternity benefits) and social assistance (medical benefits) system.

Coverage

Cash sickness benefits: No benefits are provided.

Cash maternity benefits: Employed and self-employed women.

Medical benefits: Persons residing in Georgia assessed as needy.

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: None.

Government: Cash maternity benefits; the total cost of medical benefits for needy persons residing in Georgia.

Qualifying Conditions

Cash sickness benefits: No cash benefits are provided.

(Private employers may voluntarily provide benefits if an employee's incapacity is certified by a doctor. The employee pays the cost of medical certification.)

Cash maternity benefits: There is no minimum qualifying period.

Medical benefits: Citizens residing in Georgia who satisfy a needs test.

Sickness and Maternity Benefits

Sickness benefit: No cash benefits are provided.

(Private employers may voluntarily pay 100% of earnings for up to 30 days a year.)

Maternity benefit: The benefit is equal to 100% of average monthly earnings and is paid for up to 126 days (140 days for multiple births or for a childbirth with complications). Leave without pay may be extended up to 3 years. 200 lari is paid to a mother for medical services; 400 lari to a mother from a low-income family.

The maximum maternity benefit is 600 lari (no limit for public employees).

Workers' Medical Benefits

Medical services are provided through government clinics, hospitals, maternity homes, and other facilities to the needy and disabled.

Dependents' Medical Benefits

Medical services are provided through government clinics, hospitals, maternity homes, and other facilities to the needy and disabled.

Administrative Organization

Cash maternity benefits: Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision.

Maternity benefits are provided by the State United Social Insurance Fund (<http://www.susif.ge>).

Medical benefits: Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination.

Work Injury

Regulatory Framework

First laws: 1955 (short-term benefits); and 1991 (pensions), with amendment.

Current law: 1999 (workmen's compensation).

Type of program: Social insurance and social assistance system.

Coverage

Work injury benefits: All employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above. None.

Self-employed person: Not applicable.

Employer: None. If the employer is determined liable for the insured's disability or death, the employer pays the total cost of benefits.

Government: See source of funds under Old Age, Disability, and Survivors, above; the total cost of medical benefits.

Qualifying Conditions

Work injury benefits

Cash benefits: There is no minimum qualifying period.

Medical benefits: Ministry of Labor, Health, and Social Affairs determines eligibility for medical benefits at the local level.

Temporary Disability Benefits

The benefit is equal to 100% of earnings and is paid for a maximum of 6 months; 10 months for tuberculosis. If the employer is at fault for the insured's disability, the employer pays the total cost of benefits.

A special local commission, consisting of local health and medical officials, the employee, and the employer, determines liability and assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension: The benefit is based on the insured's average monthly earnings during the last 3 months and the percentage loss in working capacity. The duration of the payment depends on the assessed degree of disability and the extent to which the employer was at fault. If the employer is determined liable for the insured's disability, the employer pays the total cost of benefits.

A special local commission, consisting of local health and medical officials, the employee, and the employer, determines liability and assesses the degree of disability.

Workers' Medical Benefits

Medical services are provided directly by government health providers. If the employer is determined liable for the insured's disability, the employer pays the total cost of benefits.

Survivor Benefits

Survivor pension: If the employer is at fault for the insured's death, the pension is based on the deceased's average monthly earnings in the last 3 months. If the employer is not at fault, a social pension of 22 lari a month is paid for a single survivor; 35 lari a month for a family of two or more.

Administrative Organization

Temporary disability benefits: If the employer is at fault, enterprises and employers pay benefits to their employees.

Permanent disability and survivor pensions: Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination. If the employer is at fault, enterprises and employers pay benefits to their employees.

Medical benefits: Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) and health departments of local governments provide general supervision and coordination. Medical services are provided through clinics, hospitals, and other facilities administered by the Ministry

of Labor, Health, and Social Affairs and local health departments. If the employer is at fault, enterprises and employers pay the cost of medical benefits for their employees.

Unemployment

Regulatory Framework

First law: 1991 (unemployment).

Current law: 2006 (employment).

Type of program: Social insurance system.

Coverage

Citizens between ages 16 and 65 (men) or ages 16 and 60 (women).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Unemployment benefit: Must be registered at an employment office and be able and willing to work. The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for job placement or vocational training, or filing a fraudulent claim.

Unemployment Benefits

In the case of termination by the employer, 1 month of average monthly earnings is paid (unless otherwise stated in the employment contract).

Administrative Organization

Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision.

Social Assistance and Employment State Agency and its regional and local branches administer the program.

Family Allowances

Regulatory Framework

First and current law: 2006.

Type of program: Social assistance system.

Coverage

All persons residing in Georgia according to need as determined by local government authorities.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family benefit: Families assessed as needy. (Recipients of family benefits can also receive social pensions, subject to conditions.)

Family Allowance Benefits

Family benefit: 35 lari a month is paid for a family of two or more; 22 lari for a single person.

Administrative Organization

State United Social Insurance Fund (<http://www.susif.ge>) and the Social Assistance and Employment State Agency administer the programs.