

Belarus

Exchange rate: US\$1.00 =
8,300 Belarusian rubles.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1992 (pensions), 1995 (social insurance), 2003 (public service), and 2008 (occupational pensions), implemented in 2009.

Type of program: Social insurance system.

Coverage

All employed persons residing permanently in Belarus, including priests and employees of religious organizations, members of cooperatives, and farmers.

Special systems for those working under hazardous conditions, certain categories of professional activities, government employees, military personnel, and persons injured in the Chernobyl disaster.

Source of Funds

Insured person: 1% of earnings.

Self-employed person: 29% of declared income.

Employer: The contribution varies according to industry and business. Most employers contribute 28% of gross payroll.

Government: The cost of social and military personnel pensions and subsidies.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 25 years of coverage including at least five years of paid contributions (men) or age 55 with at least 20 years of coverage including at least five years of paid contributions (women).

Qualifying conditions are reduced for those working under hazardous conditions, war veterans, parents of children with disabilities, persons with disabilities since childhood, mothers of five or more children, and mothers of soldiers killed in action.

Partial pension: Paid if the insured does not meet the coverage requirements for a full old-age pension.

Benefits are payable abroad under reciprocal agreement.

Disability pension (social insurance): A pension is paid for a Group I disability (total disability requiring constant attendance), a Group II disability (total disability), or a Group III disability (partial disability), with at least one to 15 years of covered employment, depending on the insured's age when the disability began.

Partial pension: Paid if the insured has a Group I or Group II disability but does not meet the coverage requirements for a full disability pension. There is no partial pension for Group III.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension (social insurance): The deceased was the head of the household and met the qualifying period conditions for a disability pension.

Eligible survivors are a dependent spouse; children, siblings, and grandchildren younger than age 18 (age 23 if a student, no limit if disabled before age 18); the insured's parents if they are of pensionable age, disabled, or care for a child younger than age 8 and do not work; and dependent grandparents.

Funeral grant (social insurance): Paid to the person who pays for the funeral.

Social pension (social assistance): Nonworking citizens who are not eligible for an old-age, disability, or survivor pension and are at least age 60 (men) or age 55 (women), disabled since childhood, younger than age 18 and disabled, or orphans younger than age 18 (no limit if disabled before age 18).

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is 55% of the wage base plus 1% of the insured's average monthly earnings (but not less than 1% of the minimum old-age pension) for each year of coverage over 25 (men) and 20 (women) years. An additional 1% of the insured's average monthly earnings is paid for each year of coverage exceeding 10 years in hazardous work (seven and a half years for women), up to 20%.

The wage base is determined by the Council of Ministers.

The minimum pension is 25% of the national average subsistence income level in the last six months plus 20% of the national average wage.

The national average subsistence income level is 706,880 Belarusian rubles a month.

The national average wage is 2,880,600 Belarusian rubles.

The maximum pension is 1,879,260 Belarusian rubles.

Partial pension: The monthly benefit is reduced in proportion to the number of years of coverage less than that required for a full pension.

The minimum partial pension is 50% of the minimum pension; 100% of the minimum pension for mothers of at least five children.

Deferred pension: The pension may be deferred.

Benefit adjustment: Benefits are adjusted when the average wage increases. The minimum pension is adjusted according to changes in the national average subsistence income level.

Social old-age pension (social assistance): 50% of the national average subsistence income level in the last six months is paid.

The national average subsistence income level is 706,880 Belarusian rubles a month.

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

Permanent Disability Benefits

Disability pension (social insurance): 75% of the insured's monthly average earnings is paid for a Group I disability; 65% for Group II; 40% for Group III.

The minimum disability pension is 100% of the minimum old-age pension for a Group I or Group II disability; 50% for a Group III disability.

Partial pension: A percentage of the full pension is paid, according to the number of years of coverage.

The minimum partial pension is 100% of the minimum old-age pension for a Group I disability and for mothers with at least five children regardless of their disability group; 50% of the minimum old-age pension for a Group II disability.

Expert medical rehabilitation commissions assess the degree of disability.

Constant-attendance supplement: 100% of the minimum old-age pension is paid for a pensioner with a Group I disability; 50% for persons aged 80 or more, disabled children under 18, persons with a Group II disability that began in childhood or single pensioners requiring constant attendance.

Social disability pension (social assistance): The pension is 110% of the national average subsistence income level in the last six months for a Group I disability, 95% for a Group II disability that began in childhood; 85% for a Group II disability that began in adulthood; and 75% for a Group III disability.

For children younger than age 18 with a disability, the pension is 80% to 110% of the national average subsistence income level, depending on the assessed degree of disability.

The national average subsistence income level is 706,880 Belarusian rubles a month.

Expert medical rehabilitation commissions assess the degree of disability.

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

Survivor Benefits

Survivor pension (social insurance): 40% of the deceased head of the household's last covered earnings prior to the date of death is paid for each eligible survivor; 50% for orphans.

The minimum survivor pension is 100% of the minimum old-age pension; 200% for the loss of both parents or the death of a single mother.

Partial pension: The pension is reduced proportionately if the deceased had less than the number of years of coverage required for a full pension.

The minimum partial pension is 50% of the minimum old-age pension, 100% for mothers with at least five children, and 200% for orphans.

The minimum old-age pension is 25% of the national average subsistence income level in the last six months.

The national average subsistence income level is 706,880 Belarusian rubles a month.

Funeral grant (social insurance): A lump sum equal to the national average wage in the month before the date of the death is paid.

Benefit adjustment: Benefits are adjusted when the national average wage increases.

Social orphan's pension (social assistance): 85% of the national average subsistence income level is paid.

The national average subsistence income level is 706,880 Belarusian rubles a month.

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current laws: 1992, 1993 (health), 1995 (social insurance), and 1997 (sickness).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Persons in covered employment and military personnel, and registered unemployed women (maternity benefits only).

Medical benefits: All persons residing in Belarus.

Source of Funds

Insured person: None.

Self-employed person: 6% of declared income.

The self-employed person's contributions also finance family allowances, unemployment benefits, and the funeral grant.

Employer: 6% of payroll.

The employer's contributions also finance family allowances, unemployment benefits, and the funeral grant.

Government: The cost of medical benefits; the cost of maternity benefits for military personnel, the interior service, and students.

Qualifying Conditions

Cash sickness benefits: Paid for insured workers, including foreign citizens and persons without citizenship working in Belarus.

Cash maternity benefits: There is no minimum qualifying period. Unemployed women must be receiving unemployment benefit.

Prenatal care grant: Paid to those registered with the state health care system before 12 weeks of pregnancy.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average earnings for the first six days of incapacity is paid; thereafter, 100%. 100% of the insured's average earnings is paid to care for a sick child younger than age 14 for up to 14 days or for periods of hospitalization as recommended by a doctor.

The monthly maximum benefit is 300% of the national average wage in the month before the incapacity began.

Maternity benefit: Employed women receive 100% of average monthly earnings; students on leave from employment receive 100% of the education grant; unemployed women receive 100% of the unemployment benefit.

The monthly minimum benefit is 50% of the national average subsistence income level.

The monthly maximum benefit is three times the national average wage in the month before childbirth and maternity leave.

The national average subsistence income level is 706,880 Belarusian rubles a month.

Benefits are paid for 126 calendar days (140 calendar days if there are complications or multiple births). For the adoption of a child younger than three months, the benefit is paid for 70 days, starting from the date of the adoption.

Prenatal care grant: A lump sum of the average subsistence income level is paid before the date of the birth.

The national average subsistence income level is 706,880 Belarusian rubles a month.

Workers' Medical Benefits

Medical services are provided directly by government health providers and include general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) provides general supervision.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection finances sickness and maternity benefits.

Ministry of Health (<http://minzdrav.by>) and local health departments provide general supervision and coordinate medical care.

Government clinics, hospitals, maternity homes, and other facilities provide medical services; the Ministry of Health and local health departments administer medical services.

Work Injury

Regulatory Framework

First law: 1939.

Current laws: 2003 (work injury and occupational diseases), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons and students in vocational training.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Contributions vary from 0.3% to 0.9% of payroll according to the assessed professional risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Work injury benefits are reduced by up to 25% if the work injury is deemed to be caused by gross negligence on the part of the insured.

Temporary Disability Benefits

100% of the insured's average daily earnings before the work accident or occupational disease is paid from the first day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: The pension is the insured's adjusted monthly earnings before the disability began according to the assessed loss of working capacity. The adjusted monthly earnings used to calculate the pension must not be less than 60% of the national average monthly wage.

May receive other pensions at the same time.

Permanent disability grant: A lump sum of six times the value of the permanent disability pension is paid.

Workers' Medical Benefits

Medical services are provided directly by government health providers and include general and specialist care, hospitalization, prostheses, medication, and other medical care services. Supplementary compensation is provided for food, transportation, and other special services necessary in cases of serious injuries.

Survivor Benefits

Survivor pension: If the insured's death is the result of a work injury or an occupational disease, a monthly pension is paid.

Eligible survivors are the widow(er), survivors younger than age 18 (age 23 if a student), old-age pensioners, disabled persons, one of the insured's parents, and other nonworking relatives with dependents younger than age 14 or disabled.

Survivor grant: A lump sum of 12 times the deceased's average monthly earnings is paid.

Eligible survivors are the widow(er), regardless of working capacity, survivors younger than age 18 (age 23 if a student), old-age pensioners, disabled persons, one of the insured's parents, and other nonworking relatives with

dependents younger than age 14 or disabled. The benefit is split equally among all eligible survivors.

Administrative Organization

Belarusian Republican Unitary Insurance Company Belgostrakh (<http://www.bgs.by>) administers the work injury and occupational diseases insurance program.

Employers and local social protection offices pay temporary disability benefits.

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the permanent disability and survivor pensions program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection finances benefits.

Ministry of Health and local health departments provide general supervision and coordinate medical benefits.

Government clinics, hospitals, maternity homes, and other facilities provide medical services; the Ministry of Health and local health departments administer medical services.

Unemployment

Regulatory Framework

First law: 1921.

Current laws: 2006 (employment).

Type of program: Social insurance system.

Coverage

Citizens aged 16 and older residing permanently in Belarus.

Source of Funds

Employee: None.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: Subsidies as needed from state and local governments.

Qualifying Conditions

Unemployment benefit: The insured must be unemployed, of working-age, and residing in Belarus. The insured must register at the state employment office as unemployed (must not be enrolled in a day-program at an educational institute, enlisted in military or government service, or engaged in a business pursuit) and be able and willing to work. Unemployment must be involuntary.

Unemployment Benefits

70% of average earnings of all employees at the last place of employment is paid for the first 13 weeks and 50% for the next 13 weeks for those who were employed full-time (or employed for at least 12 weeks in the last 12-month period).

100% of the wage base is paid for the first 13 weeks and 75% for the next 13 weeks for an unemployed person who had more than 12 months of covered employment (but less than 12 weeks of paid work in the last 12 months), for workers returning to work after a period of interruption longer than 12 months but with at least 12 months of covered employment, or an unemployed person who is ineligible for regular unemployment benefits, but was gainfully employed in public works for at least 22 days.

85% of the wage base is paid for 13 weeks and 70% for the next 13 weeks for an unemployed person who is a first time job seeker or for an unemployed person who has had a prolonged interruption from work and who has worked for less than a year in total.

The maximum benefit is twice the wage base.

The wage base is determined by the Council of Ministers.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its structures administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1992 (family benefits).

Type of program: Universal and social assistance system.

Coverage

Families permanently residing in Belarus with one or more children.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Sickness and Maternity, above.

Employer: See source of funds under Sickness and Maternity, above.

Government: Subsidies as needed from state and local governments.

Qualifying Conditions

Child care allowance for a child up to age 3: Paid to a mother or a father or adoptive parents or a guardian.

Child care allowance for a child aged 3 or older: Paid for children aged 3 to 16 (aged 18 if a student without an education grant) with monthly family income below 60% of the national average subsistence income level as of September in the previous year (80% for a reduced benefit).

Families caring for a person with a disability, diagnosed with HIV, a child aged 3 to 18, or single parents with a Group I or II disability caring for a child aged 3 to 18; families with a member in mandatory military service caring for a child aged 3 to 18 are not subject to a means test.

The national average subsistence income level is 706,880 Belarusian rubles a month.

Sick child care allowance: Paid for a child younger than age 14 in outpatient care or a child younger than age 5 to 14 (age 18 if disabled) if hospitalized.

Disabled child care allowance: Paid to nonworking persons caring for a disabled child younger than age 18.

Sanatorium-spa treatment allowance: Paid for a disabled child younger than age 18.

Additional monthly allowances: Paid for children under certain conditions.

Birth grant: Paid to the child's mother or father, guardian, and to parents who adopted a child younger than 6 months old.

Family Allowance Benefits

Child care allowance for a child up to age 3: 100% of the minimum subsistence income level is paid to a mother, a father, adoptive parents, or guardian on child care leave, 50% if not on child care leave and work more than 50% or with a child in kindergarten.

Child care allowance for a child aged 3 or older: 30% of the minimum subsistence income level is paid if monthly family income is less than 60% of the national average subsistence income level as of September in the previous year; 50% if their income does not exceed 80%.

The legal national average subsistence income level is 706,880 Belarusian rubles a month.

Sick child care allowance: 100% of the average daily earnings for the duration of the illness.

Disabled child care allowance: 65% of the national average subsistence income level is paid.

Sanatorium-spa treatment allowance: 100% of the average daily earnings for the duration of the treatment is paid.

Additional monthly allowances: 75% of the national average subsistence income level is paid for children up to age 18 months with an unmarried mother; 40% for children from age 18 months to age 3 with an unmarried mother.

A single parent not receiving alimony receives 40% of the national average subsistence income level for each child until age 16 (age 18 if a student).

Families with disabled children younger than age 18 and wives of soldiers on active duty receive 40% of the national average subsistence income level.

Each child younger than age 18 diagnosed with HIV or AIDS receives 45% of the national average subsistence income level.

The legal national average subsistence income level is 706,880 Belarusian rubles a month.

Birth grant: 10 times the minimum subsistence level income prior to the birth is paid for the first child; 14 times for the second and subsequent child.

The subsistence level is an average per capita amount that varies according to the different categories of the population.

Additional grants are paid for multiple births and for families with several children.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) provides general oversight of the program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) administers the program.

Enterprises and employers pay benefits to employees.

Local offices of the Ministry of Labor and Social Protection (<http://mintrud.gov.by>) administer benefits for nonworking mothers.