

Belarus

Exchange rate: US\$1.00 equals 2,146 Belarus rubles.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1992 (pensions), with 1994, 1995, 1996, and 1999 amendments; 1999 (social insurance); 2001 (funerals); and 2003 (state service).

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 aviators, teachers, artists, professional athletes, government employees, specific categories of medical personnel, and persons injured in the Chernobyl catastrophe.

Source of Funds

Insured person: 1% of earnings.

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

Self-employed person: Not applicable.

Employer: 10% to 35% of payroll, according to the type of industry and the type of enterprise.

The employer's contributions also finance cash sickness and maternity benefits, work injury cash benefits, and family allowances.

Government: The cost of social pensions, plus subsidies as needed.

Qualifying Conditions

Old-age pension: Age 60 with 25 years of insurance coverage (men) or age 55 with 20 years of insurance coverage (women).

Qualifying conditions are reduced for those in hazardous work, war veterans, parents of disabled children, persons disabled since childhood, mothers of five or more children, and mothers of military servicemen killed in action.

Benefits are payable abroad under reciprocal agreement.

Disability pension: Incapacity for any work (total disability) or usual work (partial disability); a minimum of 1 to

15 years of covered employment, depending on the insured's age at the onset of disability.

Survivor pension: The deceased was a pensioner or was entitled to a pension.

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

Old-Age Benefits

Old-age pension: The monthly pension is equal to 55% of the wage base, plus 1% of the wage base (not less than 1% of the minimum old-age pension) for each year of insurance coverage in excess of the required number of years of insurance coverage (25 years for men, 20 years for women), plus 1% of the wage base for each year of insurance coverage in excess of 10 years in hazardous work (7.5 years for women), up to 20%.

The minimum pension is equal to 25% of the national average per capita subsistence income level.

The maximum pension is equal to 75% of the wage base.

The wage base is determined by the Council of Ministers of the Republic of Belarus.

Partial pension: The monthly benefit is reduced in proportion to the number of years below the required number of years of insurance coverage (the minimum insurance coverage period for a pension is 5 years).

The minimum partial pension is equal to 50% of the minimum pension.

Constant-attendance supplement: 50% of the minimum old-age pension is paid for a pensioner aged 80 or older and requiring care; regardless of age for single pensioners.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 15% a quarter.

Social pension: 50% of the minimum pension is paid a month.

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

Permanent Disability Benefits

Disability pension: The Group I disability pension (total disability requiring constant attendance) is equal to 75% of the wage base; the Group II disability pension (total disability) is equal to 65% of the wage base; and the Group III disability pension (partial disability) is equal to 40% of the wage base.

The minimum disability pension is equal to 100% of the minimum old-age pension for Groups I and II and 50% of the minimum old-age pension for Group III.

Expert medical rehabilitation commissions set the definitions for the respective groups of disability.

Constant-attendance supplement: 50% of the minimum old-age pension is paid for a pensioner with a Group II disability requiring care; 100% for a pensioner with a Group I disability.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 10%.

Social pension for the disabled: For disabled persons with a Group I disability or a Group I or II disability that began in childhood, the pension is equal to 150% of the minimum monthly old-age pension; 100% for a Group II disability that began after age 18; 50% for persons with a Group III disability. For disabled children younger than age 18, the pension is equal to 150% of the minimum old-age pension for those in Group I, 175% for Group II, or 200% for Group III. In certain cases, disabled children younger than age 18 may receive 250% of the minimum old-age pension.

Expert medical rehabilitation commissions set the definitions for the respective groups of disability.

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

Survivor Benefits

Survivor pension: A monthly pension equal to 40% of the wage base is paid for each eligible survivor; 50% for full orphans.

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

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

Funeral grant: Equal to the average wage in the month before the date of death.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 10%.

Social pension for orphans: 100% of the minimum old-age pension is paid for each orphan younger than age 18; no limit if disabled since childhood.

Benefit adjustment: The social pension is adjusted according to changes in the national average per capita 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), with amendments; 1995 (social insurance); 1997 (pregnancy and childbirth); 1996, with 1998 amendment; 1999; and 2002 (families with children).

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

Coverage

Cash sickness and maternity benefits: Persons in covered employment or in military service; and registered unemployed women (maternity benefits only).

Medical benefits: All persons residing in Belarus.

Source of Funds

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

Self-employed person: Not applicable.

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

Government: The cost of medical benefits. Maternity benefits for members of the armed forces, the interior service, and students are paid for out of the state budget.

Qualifying Conditions

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

Cash maternity benefits: There is no minimum qualifying period.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 80% of average earnings for the first 6 days of incapacity; thereafter, 100%.

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

The benefit is also awarded at 100% of average earnings 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.

Maternity benefit: Employed women receive 100% of average monthly earnings; students on leave from employment receive 100% of the education grant; women who are registered as unemployed and are currently receiving the unemployment benefit receive 100% of the unemployment benefit; women who are registered as unemployed but who have exhausted the 26 weeks of entitlement to an unemployment benefit receive 200% of the minimum wage.

The monthly minimum benefit is 50% of the minimum per capita subsistence income level.

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

Benefits are payable for 126 calendar days (140 calendar days in the case of a difficult birth or multiple births). For the adoption of a child younger than 3 months, the benefit is payable for a total of 70 days, starting from the date of the adoption.

Prenatal care grant: A lump sum is paid toward the costs of medical consultation during the first 12 weeks of pregnancy. The grant is equal to 50% of the birth grant (see Family Allowances, below).

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

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.

Cash benefits are provided directly by the enterprises, as well as by local offices of social protection, as specified by law.

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

Medical services are provided through government clinics, hospitals, maternity homes, and other facilities and are administered by the Ministry of Health and local health departments.

Work Injury

Regulatory Framework

First law: 1939.

Current laws: 1992 (pensions), with amendments; 1997 (short-term benefits); 1999 (lost earnings and additional expenditures); and 2003 (work injury and occupational diseases), implemented in January 2004.

Type of program: Social insurance system.

Coverage

Employed persons, convicted persons working in prison workshops, persons employed on the basis of a civil or legal agreement, and students engaged in vocational training.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Contributions vary from 0.2% to 8.5% of payroll according to the sector of economy and classes of assessed professional risk. (Contributions are reduced by 50% for nongovernmental organizations, for associations with disabled persons or pensioners accounting for at least 50% of the staff, and for members of collective and state-owned farms.)

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

The benefit is based on the insured's adjusted earnings before the certification of disability and according to the loss of working capacity. The benefit is payable from the first day of incapacity until recovery or the certification of permanent disability. The adjusted monthly earnings cannot be less than 60% of the average monthly national wage.

A lump sum is paid equal to six times the value of the earnings-related benefit.

Permanent Disability Benefits

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

Earnings-related benefits for work injury or occupational diseases may be paid in addition to other pensions.

Permanent disability benefit: A lump sum is paid equal to six times the value of the earnings-related benefit.

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 additional food costs, 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 benefit: A lump sum is paid equal to 12 times the deceased's average monthly earnings.

Eligible survivors are the widow(er), regardless of working capacity, and other eligible survivors. The benefit is split equally among all eligible survivors.

Administrative Organization

Insurance Enterprise of the Republic of Belarus (<http://www.belgosstrakh.by>) administers the mandatory work injury and occupational diseases insurance program.

Temporary disability benefits are provided directly by the place of employment, as well as by local social protection offices, as specified by law.

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

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 coordinates medical benefits.

Medical services are provided through government clinics, hospitals, maternity homes, and other facilities and are administered by the Ministry of Health and local health departments.

Unemployment

Regulatory Framework

First law: 1921.

Current laws: 1991 (employment), with 1999 amendment; and 2002 (minimum wage).

Type of program: Social insurance system.

Coverage

Citizens aged 16 to 59 (men) or aged 16 to 54 (women) residing permanently in Belarus.

Source of Funds

Employee: None.

Self-employed person: None.

Employer: 1% of payroll; 0.5% in the agricultural sector.

Government: Subsidies as needed from state and local budgets.

Qualifying Conditions

Unemployment benefit: Must be unemployed, of working-age, and residing in Belarus. 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 are paid for the first 13 weeks and 50% for the following 13 weeks for those who were in full-time employment (or employed for at least 12 weeks in the last 12-month period).

The minimum benefit is the wage base.

The maximum benefit is twice the wage base.

The wage base is determined by the Council of Ministers of the Republic of Belarus.

For an unemployed person who was not in full-time employment but had more than 12 months of covered employment overall (though fewer than 12 weeks' paid work in the last 12 months) or for a skilled worker returning to the workforce after a period of interruption longer than

12 months, the benefit is 100% of the wage base for the first 13 weeks and 75% for the following 13 weeks.

For an unskilled unemployed person who is seeking employment after a prolonged interruption from work and who has worked for less than a year in total, the benefit is 85% of the wage base for 13 calendar weeks and 70% for the following 13 weeks.

For an unemployed person who is ineligible for regular unemployment benefits because of inadequate covered employment but is gainfully employed in the public sector for at least 22 days, the benefit is 100% of the wage base for the first 13 weeks and 75% of the wage base for the following 13 weeks.

Benefit adjustment: Benefits are adjusted periodically according to changes in the wage base.

Administrative Organization

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

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1992 (families with children), with amendments; 1998; and 1999 (family allowances), with amendments.

Type of program: Universal and social assistance system.

Coverage

Families (including those headed by unemployed, disabled, or single parents or unmarried mothers) with one or more children.

Source of Funds

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

Self-employed person: No information is available.

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

Government: See source of funds under Old Age, Disability, and Survivors, above. Central government budget allocations cover allowances for children aged 3 or older; local budget allocations cover means-tested allowances.

Qualifying Conditions

Family allowances: All children younger than age 3. Children aged 3 to 16 (aged 18 if a student and not receiving

an education grant) receive the full benefit rates in families whose monthly per capita income does not exceed 60% of the minimum per capita subsistence income level as of September in the previous year; if the preceding year's family income is less than 80% of the minimum per capita subsistence income level, benefit rates are halved. Families caring for a disabled child aged 3 to 18 receive full benefits that are not subject to a means test.

Family Allowance Benefits

Family allowances: Monthly allowances are paid to working women and disabled women (Group I, total disability requiring constant attendance; Group II, total disability but not requiring constant attendance) for each child younger than age 3 equal to 65% of the minimum per capita subsistence income level during the child care leave period; 50% for working women who are not on child care leave.

30% of the minimum per capita subsistence income level is made for each child aged 3 to 16 (aged 18 if a student and not receiving an education grant) whose family per capita income does not exceed 60% of the average minimum per capita subsistence income level for September of the previous year; 50% of the benefit is paid if family per capita income does not exceed 80% of the average minimum per capita subsistence income level for September of the previous year.

Monthly allowances are paid for nonworking women equal to 35% of the minimum per capita subsistence income level for each child younger than age 3.

Additional monthly allowances: Children up to age 18 months who are born out of wedlock (and when the identity of the father has been provided by the mother) receive 75% of the monthly benefit; children from age 18 months up to age 3 who are born out of wedlock (and when the identity of the father has been provided by the mother) receive 40% of the monthly benefit.

A single parent not receiving alimony receives 40% of the monthly benefit for each child until age 16 (age 18 if a student).

Families with disabled children younger than age 18 as well as wives of military servicemen on regular duty receive 40% of the monthly benefit.

Nonworking persons who are not pensioners and who care for a disabled child younger than age 18 receive 65% of the minimum per capita subsistence income level.

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

Birth grant: A lump sum equal to 200% of the minimum per capita subsistence income level is paid. The grant is not means-tested.

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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>) administers benefits for nonworking mothers.