

Georgia

Exchange rate: US\$1.00 = 1.84 tlari.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (state pensions).

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

Type of program: Social insurance and social assistance system.

The government and employers may provide supplementary benefits.

Coverage

Social insurance: All employed persons residing in Georgia.

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

Social assistance: Older persons, persons with disabilities, 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 maternity 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 (men) or aged 65 (women). The pension is paid to an individual or to a family without other means of support.

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

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): 80 tlari a month plus 2 to 10 tlari a month, depending on the period of coverage, is paid.

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

Social pension (old-age): 80 tlari a month is paid.

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

Permanent Disability Benefits

Social pension (disability): 55 tlari a month is paid.

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

Survivor Benefits

Social pension (survivors): 55 tlari a month is paid.

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

Administrative Organization

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

Social Services Agency administers the program.

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: Employed persons.

Cash maternity benefits: Employed and self-employed women.

Medical benefits: Needy residents of Georgia.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors; none for cash sickness benefits.

Self-employed person: See source of funds under Old Age, Disability, and Survivors; not applicable for cash sickness benefits.

Employer: Total cost of cash sickness benefits; none for cash maternity and medical benefits.

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

Qualifying Conditions

Cash sickness benefits: Must be in covered employment.

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: 100% of the daily wage is paid.

Maternity benefit: 100% of the daily wage is paid, up to a total of 600 tlari. If the average monthly wage is greater than 600 tlari, the employer supplements the difference.

Workers' Medical Benefits

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to the needy and disabled.

Dependents' Medical Benefits

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to the needy and disabled.

Administrative Organization

Sickness benefits: Employers provide benefits directly to employees.

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

Social Services Agency administers the program.

Work Injury

Regulatory Framework

First laws: 1955 (short-term benefits) and 1991 (pensions).

Current law: 1999 (workmen's compensation).

Type of program: Social insurance and social assistance system.

Coverage

Work injury benefits: All employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors; none for medical benefits.

Self-employed person: Not applicable.

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

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

Qualifying Conditions

Work injury benefits

Cash benefits: There is no minimum qualifying period.

Medical benefits: The Ministry of Labour, Health, and Social Affairs determines eligibility at the local level.

Temporary Disability Benefits

100% of earnings is paid for up to 6 months; 10 months for tuberculosis.

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 assessed loss of working capacity. The duration of the payment depends on the assessed degree of disability and the extent to which the employer is liable for the insured's disability or death.

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

Government health providers provide direct medical services.

Survivor Benefits

Survivor pension: The widow(er)'s pension is based on the deceased's average monthly earnings in the last year of employment. Orphans receive 55 tlari a month.

Administrative Organization

Cash benefits: Ministry of Labour, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination. If the employer is at fault, the employer provides benefits directly to employees.

Medical benefits: Ministry of Labour, Health, and Social Affairs (<http://www.moh.gov.ge>) and health departments of local governments provide general supervision and coordination. Medical services are provided by clinics, hospitals, and other facilities administered by the Ministry of Labour, Health, and Social Affairs and local health departments. If the employer is at fault, the employer provides benefits directly.

Unemployment

Regulatory Framework

The 2006 (labor code) regulates severance pay for employed persons. In the case of termination by the employer, the employer pays 1 month of average monthly earnings (unless otherwise stated in the employment contract).

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: Needy families. (Recipients of family benefits can also receive social pensions, subject to conditions.)

Family Allowance Benefits

Family benefit: 24 tlari a month is paid for a member of a family; 30 tlari for a single person (January 2009).

Administrative Organization

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

Social Services Agency administers the program.