

## Turkey

### Basic principle

Social Insurance and Universal Health Insurance Law No:5510 came into force as of October 2008. According to the new Law, entire population is covered by a unique social security law.

The self employed and their dependants are covered by a unique social security system as the other insured.

### Funding

The scheme is funded by the contributions mainly by the insured and partly by the government (5 %).

Contribution is made based on the gross income. 20 % of is paid for old age, invalidity and survivors benefit; 1 – 6.5 % is paid for short term insurance and 12,5% for universal health insurance.

### Health Insurance

Registration of the self employed is obligatory. The following persons are entitled to sickness benefits in kind:

- the insured,
- his or her spouse, children and dependent parents,
- recipients of an old-age, invalidity or survivor's pension and their dependants.

Insured persons should contribute at least 30 days in last one year to get entitled to health care services. Except for emergency, insured person's premium debt must be less than 60 days.

### Invalidity

In order to get invalidity pension, insured should have at least 10 years of insurance period<sup>1</sup> and 1800 days of contribution. In case an insured is not able to financially self support, the insurance period is not taken into consideration.

The minimum Invalidity pension for workers is 454,60 TL, the maximum invalidity pension is 2000,53 TL for 2012.

### Old-age

To qualify for a full old-age pension, the insured must have reached the age of 60 for men and 58 for women and have contributed for at least 9000 days.

The minimum old age pension for 2012 is 441,85 TL and maximum old age pension for the same period is 2644,42 TL.

### Survivors

Survivors benefit includes, survivor pension, lump sum payment, marriage allowance for the daughter getting pension, funeral payment.

For the dependants of the insured to qualify for benefits, the insured must have paid contributions for the five years preceding the death with no debt related to social insurance. In case of any debt, dependants may acquire the benefit by paying for the debt.

Distribution of the pension is:

50% for widow or widower (in case widow/er is not covered by any insurance scheme and with no child, the amount rises to 75%).

% 25 for children below 18 (25 for studying at university) ,Single daughter (regardless of their age)

In some conditions parents of insured receive benefit.

### Family benefits

There is no insurance scheme for the self-employed that includes family benefits.

### Unemployment

There is no unemployment insurance scheme for the self-employed.

### Long-term care

**This system does not exist in Turkey.**

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<sup>1</sup> Insurance period is the period starting from the first contributory day to the date of application for a benefit irrespective of contributions made.