

## Financing

### Financing principle

#### Sickness and maternity: Benefits in kind

##### ALBANIA

State Budget and Contributions.

##### ARMENIA

Financed by Central Government and Municipalities.

##### AZERBAIJAN

Contributions and State Budget.

##### BOSNIA AND HERZEGOVINA

Federation BiH

- Contributions and Cantonal budgets

Republika Srpska

- Contributions and budget of the RS

Brcko District

- Contributions and budget of Brcko District

##### GEORGIA

Financed by State budget for all those residents who are not insured by private or corporative insurance

##### MONTENEGRO

Contributions and the State Budget

##### NORTH MACEDONIA

Contributions and State Budget.

##### REPUBLIC OF MOLDOVA

Contribution and State Budget.

Benefits in kind – contributions (paid Mandatory Health Insurance Funds and State Budget).

State Social Insurance Budget

The public state social insurance system is an integral part of the social protection system with the main purpose of providing cash benefits to insured persons unable to obtain salary income from certain risk situations (temporary or permanent incapacity for work, maternity, old age, unemployment, etc.), correlated with the state social insurance contributions paid to the state social insurance budget.

Mandatory health insurance funds - total income, expenditure and funding sources intended to perform the functions and management of the mandatory health insurance system.

RUSSIAN FEDERATION

Contributions and Federal Budget.

SERBIA

Contributions and State Budget.

TURKEY

Civil Servants: Contributions.

Workers: Contributions.

Benefits in kind are provided in the scope of the Universal Health Insurance for both civil servants and workers, and Universal Health Insurance is contribution-based.

UKRAINE

State Budget.

**Sickness and maternity: Cash benefits**

ALBANIA

Contributions.

ARMENIA

Contributions and State subsidies

AZERBAIJAN

Contributions and State Budget.

BOSNIA AND HERZEGOVINA

Federation BiH

-Contribution and Cantonal budgets

Republika Srpska

- Contributions and budget of the RS

Brcko District

- Contributions and budget of Brcko District

GEORGIA

State Budget.

MONTENEGRO

Contributions and the State Budget

NORTH MACEDONIA

Contributions and State Budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

#### RUSSIAN FEDERATION

Contributions and Federal Budget.

#### SERBIA

Sickness: Contributions and State Budget;  
Maternity: State Budget.

#### TURKEY

Civil Servants: State funded (benefit provided as continuation of wage).

Workers: Contributions.

#### UKRAINE

Contributions and State Budget.

### Long-term care

#### ALBANIA

State Budget.

#### ARMENIA

Contributions and State subsidies.

#### AZERBAIJAN

State Budget.

#### BOSNIA AND HERZEGOVINA

Federation BiH

Entity budget and a part of participation from Cantonal budget

Federation of BiH 70 % and Cantons 30% for civilian victims of war, Federation 100 % for civilians with disabilities

Republika Srpska

Rights under the Law on Social Protection are financed

#### GEORGIA

State Budget.

#### MONTENEGRO

State Budget

#### NORTH MACEDONIA

Contributions and State Budget.

#### REPUBLIC OF MOLDOVA

Contributions and State Budget.

#### RUSSIAN FEDERATION

Contributions and Federal Budget.

SERBIA

Contributions and State Budget.

TURKEY

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

Contributions and State Budget.

## Invalidity

ALBANIA

Contributions.

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

Contributions and State Budget.

BOSNIA AND HERZEGOVINA

Federation BiH: 100% financed from the budget for people with a disability amounting from 90 to 100% invalidity; 70% federal budget and 30% from the cantonal budget for civilians who are recognized as war victims.

- Contributions, budget and other resources Republika Srpska

- Contributions and budget of the RS

Brcko District

- Employees given the option of joining either the system in Federation BiH or Republika Srpska

GEORGIA

State Budget finances social package for invalidity.

Financing of this benefit does not depend on contribution scheme and every person who is eligible for this benefit receives social package from the state budget.

MONTENEGRO

Contributions and the State Budget

NORTH MACEDONIA

Contributions and State Budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

RUSSIAN FEDERATION

Contributions and Federal Budget

SERBIA

Contributions and State Budget.

TURKEY

Civil Servants:

With regard to invalidity pension: Contributions.

With regard to duty invalidity pension: State funded.

Workers: Contributions.

UKRAINE

Contributions and State Budget.

## Old-age

ALBANIA

Contributions.

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

Contributions and State Budget.

BOSNIA AND HERZEGOVINA

Federation BiH

- Contributions, budget and other resources

Republika Srpska

-Contributions and budget of the RS

Brcko District

- Employees given the option of joining either the system in Federation BiH or Republika Srpska.

GEORGIA

State Budget finances State pension/state compensation (kompensacion). It does not depend on contribution scheme and every person who is eligible for this benefit receives social package from the state budget.

MONTENEGRO

Contributions and the State Budget

NORTH MACEDONIA

Contributions and State Budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

RUSSIAN FEDERATION

Contributions and Federal Budget.

#### SERBIA

Contributions and State Budget.

#### TURKEY

Civil Servants: Contributions.

Workers: Contributions.

#### UKRAINE

Contributions and State Budget.

### Survivors

#### ALBANIA

#### ARMENIA

Contributions and State subsidies.

#### AZERBAIJAN

Contributions and State Budget.

#### BOSNIA AND HERZEGOVINA

Federation BiH

-Contribution, budget and other resources

Republika Srpska

- Contributions and budget of the RS

#### GEORGIA

State Budget finances social package for survivors. It does not depend on contribution scheme and every person who is eligible for this benefit receives social package from the state budget.

#### MONTENEGRO

Contributions and the State Budget

#### NORTH MACEDONIA

Contributions and State Budget.

#### REPUBLIC OF MOLDOVA

Contributions and State Budget.

#### RUSSIAN FEDERATION

Contributions and Federal Budget.

SERBIA

Contributions and State Budget.

TURKEY

Civil Servants: Contributions.

Workers: Contributions.

UKRAINE

State Budget

## Employment injuries and occupational diseases

ALBANIA

Contributions.

ARMENIA

Compensation paid by employers. Compensation to the employees of liquidated employers is financed from payments by employers

AZERBAIJAN

Contributions and Employers

BOSNIA AND HERZEGOVINA

Federation BiH

-Contribution, budget and other resources

Republika Srpska

- Contributions and budget of the RS

Brcko District

- Contributions and budget of Brcko District

GEORGIA

Obligation of employer pursuant to the Law on "Occupational Safety" entered into force on January 1 2019. All costs of insurance is paid financed by the employer.

MONTENEGRO

Contributions and the State Budget

NORTH MACEDONIA

Contributions and State Budget.

REPUBLIC OF MOLDOVA

State Social Insurance Budget (contributions)

RUSSIAN FEDERATION

Contributions

#### SERBIA

Contributions and State Budget.

#### TURKEY

Civil Servants: State funded (benefit provided as continuation of wage).

Workers: Contributions.

#### UKRAINE

Contributions and State Budget.

### Unemployment

#### ALBANIA

Contributions.

#### ARMENIA

Contributions and State subsidies.

#### AZERBAIJAN

Contributions

Source: Unemployment Fund

#### BOSNIA AND HERZEGOVINA

Federation BiH

- Contributions for unemployment

Republic of Srpska

- Budget of the Republic of Srpska

Brcko District

- Contributions and budget of Brcko District

#### GEORGIA

None

#### MONTENEGRO

Contributions and the State Budget

#### NORTH MACEDONIA

Contributions and State Budget.

#### REPUBLIC OF MOLDOVA

Contributions and State Budget.

#### RUSSIAN FEDERATION

Federal Budget



SERBIA

Contributions (employed and self-employed, but not farmers) and State Budget.

TURKEY

Civil Servants: Not applicable.

Workers: Contributions and State Budget.

UKRAINE

General contributions and State Budget.

## Family allowances

ALBANIA

None.

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

State Budget (family allowances considered to be targeted state social aid).

BOSNIA AND HERZEGOVINA

Federation BiH

- Contributions and Cantonal budgets

Republika Srpska

Contributions and Budget of the Republika Srpska

Brcko District

- Budget of Brcko District

GEORGIA

State Budget

MONTENEGRO

State Budget

NORTH MACEDONIA

State Budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

RUSSIAN FEDERATION

Contributions, Federal budget and local authority budgets

SERBIA

Financed by Central Government (State Budget).

#### TURKEY

Civil Servants: Not applicable.

Workers: Not applicable.

#### UKRAINE

General contributions and State Budget.

## Contributions of insured and employers

### Overall contributions

#### ALBANIA

Old age, survivors and invalidity pensions:

A total contribution of 21.6%, calculated on the payroll. 8.8% from employer and 12.8% from employee. The minimum (26000 ALL or 209 EUR) and maximum (114670 ALL or 922 EUR) monthly wage for the calculation of social and health insurance contributions is declared each year by a decision of the Council of Ministers.

#### ARMENIA

Sickness and maternity cash benefits, invalidity, old age, survivors, unemployment and birth grants are covered by contributions, integrated in the "Income tax".

Employees:

all employees: Contribution paid monthly through employers (or by selves) based on each employee's gross monthly salary:

monthly salary below 150000drams: 23% of gross salary,

monthly salary 150 000-2 000 000 drams: 23% of 150 000drams + 28% of the amount above 150 000 drams.

monthly salary above 2.000.000 drams: 23% of 150 000 drams + 28% of the amount above 150 000 drams to 2 000 000 + 36% of the amount above 2.000.000 drams.

In case of annual income:

below 1 800 000 drams: 23%,

1 800 000 drams to 24 000 000: 23% of 1 800 000 + 28 % of the amount above 24 000 000 drams.

above 24.000.000 drams: 23% of 1 800 000 drams + 28 % of the amount above 1 800 000 drams to 24 000 000 + 36% of the amount above 24.000.000 drams.

minimum contribution: none

maximum contribution: none.

#### AZERBAIJAN

1. Old Age, Invalidity, Survivors, Maternity and Sickness Cash Benefits;

2. Unemployment.

(State Social Protection Fund under the Ministry of Labour and Social Protection of Population (MLSPF))

- 1. public and semi-public institutions (municipalities, trade unions) and all employers (non-agricultural): 22% pay roll

- employers (agricultural): 2-12 % minimum wage for each person

- employees: 3 % gross earnings

- non-public sector :

the salary up to 200 AZN - employers - 22%,

employees – 3 %

the salary over 200 AZN - employers 44 manat + 15 % of the amount exceeding 200 manat

employees – 6 AZN + 10% of the amount exceeding 200 manat

2nd category: other fields: 20% of minimum wage.

2.- employers- 0,5 % payroll

- employees (working under a labour contract) - 0,5 % gross earnings

MW: The amount of minimum wage is approved by the President of the Republic of Azerbaijan.

The minimum wage from 1 March is 180 AZN.

Starting from 1 September the minimum wage is 250 AZN

#### BOSNIA AND HERZEGOVINA

Old age pension

Covers old age, disability and survivors benefits

Federation BiH:

Levied on gross earnings

- employee: 17%

- employer: 7%

- no ceilings

Republika Srpska:

Levied on gross earnings

- employee: 18.5%

- employer: none

- no ceilings

Brcko District:

- Employees given the option of joining either the system in Federation BiH or Republic of Srpska:

Health Care

Covers health care benefits in-kind and cash sickness benefits:

Federation BiH:

Levied on gross earnings:

- employee: 12,53%

- employer: 4%

- no ceilings

Republika Srpska:

Levied on gross earnings

- employee: 12%

- employer: none

- no ceilings

Brcko District:

Levied on gross earnings:

- employee: 12%

- employer: none

- no ceilings

Unemployment,

Federation of BiH

Levied on gross earnings:

-employee: 1,5%

-employer: 0,5%

Republika Srpska

Levied on gross earnings

-employee: 0,8%

-employer: none

Brcko District:

Levied on gross earnings:

-employee: none

-employer: 1,5 %

Republika Srpska

Contribution for child protection

Levied on gross earnings

-employee: 1,7%

-employer: none

#### GEORGIA

By the state budget are financed: maternity, invalidity, old age, survivors, poverty.

Sickness benefits in cash are not financed by contributions, but by employers.

## MONTENEGRO

The Law on Contributions for Mandatory Social Insurance, 2007  
Amended in 2008/2009/2010/2011/2012/2013/ /2015/2017

Health care, sickness and maternity:

The employee: 8.5% of gross wage

The employer: 4.3% of gross wage

The self-employed: 12.8% of reported wage

Citizens employed abroad: 12.8% of reported wage

Pensioners: 1%

Old-age, disability and survivors pension:

The employee: 15% of gross wage

The employer: 5.5% of gross wage of the employed

The self-employed: 20.5% of reported wage

Citizens employed abroad: 20,5%, if not mandatory insured in a foreign pension scheme or if the pension rights of that country cannot be exported, and if the person resided in Montenegro before departure to the foreign state

Contribution rate on which unemployment insurance contribution is paid amounts:

From the employer: 0,5% of gross wage

From the employee: 0,5% of gross wage.

## NORTH MACEDONIA

Invalidity, Old Age, Survivors, Employment Injuries and Occupational Diseases:

Pension and disability contributions are paid as one contribution by all employers: 18,4% of gross salary, The total of 18% contribution is divided into two parts: 12,4% will remain in the 1st pillar and 6% will be transferred to an individual account in the chosen private pension fund.

Self-employed: 18,4% of the lump-sum net income being subject to personal tax. The total contribution of 18% is split up between the 1st pillar (12,4%) and 2nd pillar (6%).

Health Care, sickness and maternity:

Employees: Employer pays 7,4% of the gross salary. No direct contribution required from employees.

Self-employed people: 7,4% of the lump-sum net income being subject to personal tax

Maximum contribution (employees): the contribution basis cannot be higher than the amount of 16 times the national average salary announced for January the current year ( $16 \times 36.017 = 576.272$  Denars).

Maximum contribution (self-employed): the contribution basis cannot be higher than 12 times the national average salary announced for January the current year ( $12 \times 36.017 = 432.204$  Denars).

Minimum contribution: the contribution basis cannot be lower than 50% of national average salary per employee announced in January of the current year (18.009 Denars).

## REPUBLIC OF MOLDOVA

The rate of mandatory state social insurance contributions paid into the state social insurance budget is differentiated by the category of taxpayers:

Employee - 6% of gross salary

Employers of public sector, except for higher education institutions and sanitary institutions – 23% of gross salary;

Employee - 6% of gross salary;

Employers of private sector /higher education institutions and health care institutions - 18% of gross salary.

In agriculture employer –12%, State budget – 6%, Employee – 6%;

In civil aviation (for employees working in special conditions):

- Employers of public sector – 33% of gross salary, employee – 6% of gross salary;

- Employers of private sector – 26%, employee – 6% of gross salary.

Self-employed, owners of agricultural land, processing the land individually, voluntary insured- pay the fixed social insurance tax provided by the annual social insurance state budget law.

The current social insurance system does not provide for divided social insurance contributions on distinct risks. Based on the

legislation in force, the total rate of social insurance contribution is 29% (public sector) or 24% (private sector) of the labor remuneration and other rewards fund, of which 6% is paid from the income of the insured (with some exceptions: the fixed lump sum tariffs). Thus, all accrued revenues are redistributed for payment of pensions and allowances for all risks insured.

**Mandatory Health Insurance:**

employers: 4,5% of gross salary and other work related income

employees: 4,5% of gross salary and other benefits equivalent to income.

**RUSSIAN FEDERATION**

Tax Code of the Russian Federation (part two) "of 05.08.2000 N 117-FZ (Chapter 34 Section XI)

In accordance with the Tax Code of the Russian Federation in 2018, for the majority of payers, the following insurance premium rates are set at 30%, of which 22% is transferred to the Pension Fund of the Russian Federation, 2.9% to the Social Insurance Fund of the Russian Federation, 5.1% to the Federal Mandatory Medical Insurance Fund. 10% - from the amount of excess of the established maximum base amount are charged to the Pension Fund of the Russian Federation. In addition, in 2018, lower insurance premium rates were established for the following categories of taxpayers (art. 427 NK):

- Organizations carrying out activities in the field of information technologies (with the exception of organizations that have entered into agreements with the management bodies of special economic zones on the implementation of technology-innovation activities and making payments to individuals working in a technology-innovation special economic zone or industrial-production special economic zone) which are recognized by Russian organizations that develop and implement computer programs developed by them physical media or electronically via communication channels regardless of the type of contract and (or) providing services (performing work) on the development, adaptation, modification of computer programs, databases (software and information products of computer equipment), installation, testing and maintenance computer programs, databases, - 14% (namely: 8.0% to the Pension Fund of the Russian Federation, 2.0% to the Social Insurance Fund, 4.0% to the Federal Mandatory Medical Insurance Fund).

- Organizations and individual entrepreneurs applying the simplified taxation system and whose main type of economic activity is specified in Clause 8 of Part 1 of Article 58 of the Federal Law of July 24, 2009 No. 212-FZ - 20% (20.0% only to the Russian Pension Fund Federations, 0.0% - to the Social Insurance Fund, 0.0% - to the Federal Mandatory Medical Insurance Fund).

- Organizations that received the status of a participant in a project to carry out research, development and commercialization of their results in accordance with Federal Law No. 244-FZ dated September 28, 2010 "On the Skolkovo Innovation Center" - 14% (14.0% only to the Pension Fund Of the Russian Federation, 0.0% - to the Social Insurance Fund, 0.0% - to the Federal Mandatory Medical Insurance Fund).

- Payers of insurance premiums, paying a single tax on imputed income for certain types of activities - pharmaceutical organizations and individual entrepreneurs licensed to pharmaceutical activities - in respect of payments and remuneration made to individuals, which in accordance with Federal Law of November 21, 2011 No. 323-FZ "On the basis of public health protection in the Russian Federation" have the right to engage in pharmaceutical activity or are permitted to carry it out - 20% (20.0% only in the Pension Fund) The Russian Federation, 0.0% - the Social Insurance Fund, 0.0% - in the Federal Compulsory Medical Insurance Fund).

- Non-profit organizations (with the exception of state (municipal) institutions) registered in accordance with the procedure established by the legislation of the Russian Federation, applying the simplified taxation system and carrying out activities in the field of social services for citizens, research and development, education, health, culture and arts (activities of theaters, libraries, museums and archives) and mass sports (except professional), taking into account volume of features - 20% (20.0% only to the Pension Fund of the Russian Federation, 0.0% to the Social Insurance Fund, 0.0% to the Federal Mandatory Medical Insurance Fund).

- Charitable organizations registered in accordance with the legislation of the Russian Federation and applying the simplified taxation system - 20% (20.0% only to the Pension Fund of the Russian Federation, 0.0% to the Social Insurance Fund, 0.0% to the Federal Fund compulsory health insurance).

- Organizations that make payments and other remuneration to members of crews of vessels registered in the Russian International Register of Vessels, with the exception of vessels used for storing and transshipping oil and oil products in seaports of the Russian Federation, for performing the work duties of a vessel crew member - 0.0% (Namely, 0.0% in all state extra-budgetary funds).

- Individual entrepreneurs applying the patent system of taxation - in respect of payments and remunerations accrued in favor of individuals engaged in the form of economic activities indicated in the patent, with the exception of individual entrepreneurs engaged in entrepreneurial activities referred to in subparagraphs 19, 45 - 48 clause 2 of Article 346.43 of the Tax Code of the Russian Federation - 20% (20.0% only to the Pension Fund of the Russian Federation, 0.0% to the Social Insurance Fund, 0.0% to the Federal Mandatory Medical Insurance Fund).

- Payers of insurance contributions that received the status of resident of the territory of advanced socio-economic development in accordance with the Federal Law of December 29, 2014 No. 473-FZ "On the territories of advanced socio-economic development in the Russian Federation" - 7.6% (namely : 6.0% to the Pension Fund of the Russian Federation, 1.5% to the Social Insurance Fund, 0.1% to the Federal Mandatory Medical Insurance Fund).

- organizations and individual entrepreneurs who received the status of a resident of the free port of Vladivostok in accordance with the Federal Law of July 13, 2015 N 212-FZ "On the Free Port of Vladivostok"

Namely: 6.0% of the Pension Fund of the Russian Federation, pp13 p1 st 427 of the Tax Code of the Russian Federation

- organizations included in the unified register of residents of the Special Economic Zone in the Kaliningrad Region in accordance with the Federal Law "On the Special Economic Zone in the Kaliningrad Region and on Amendments to Certain Legislative Acts of the Russian Federation".

- Russian organizations engaged in the production and sale of animated audiovisual products produced by them, regardless of the type of contract and (or) the provision of services (works) for the creation of animated audiovisual products.

In accordance with Article 426 of the Tax Code for remuneration in favor of foreign citizens and stateless persons temporarily staying in the Russian Federation (except for highly qualified specialists in accordance with Federal Law No. 115-FZ of July 25, 2002 "On the Legal Status of Foreign Citizens in the Russian Federation" ) The insurance tariff is applied in the part of the Social Insurance Fund of the Russian Federation in the amount of 1.8%.

#### SERBIA

No overall contributions.

#### TURKEY

##### Workers:

Contribution for old-age, invalidity and survivors:

Insured person: 9% of gross earnings

Employer: 11% of gross earnings

Contribution for universal health insurance :

Insured person: 5% of gross earnings

Employer: 7,5% of gross earnings

Contribution for employment injuries, occupational disease, sickness and maternity:

Employer: 2% of gross earnings

Insured working in hazardous or dangerous job:

Employer: 2% of gross earning

Contribution for unemployment insurance:

Insured person: 1% of gross earnings

Employer: 2% of gross earnings

State: 1% of gross earnings

Insured person: Minimum premium paid for old-age, invalidity and survivors: 230,25 TL for 2019.

Employer: Minimum premium paid for old-age, invalidity and survivors: 281,42 TL for 2019.

Total: 511,68 TL

Insured person: Maximum premium paid for old-age, invalidity and survivors: 1.726,92 TL for 2019.

Employer: Maximum premium paid for old-age, invalidity and survivors: 2.110,68 TL for 2019.

Total: 3.837,6 TL

Insured person: Minimum premium paid for universal health insurance: 127,92 TL for 2019.

Employer: Minimum premium paid for universal health insurance: 191,88 TL for 2019.

Total: 319,80 TL

Insured person: Maximum premium paid for universal health insurance: 959,40 TL for 2019.

Employer: Maximum premium paid for universal health insurance: 1.439,1 TL for 2019.

Total: 2.398,50 TL

Employer: Minimum premium paid for employment injuries, occupational disease, sickness and maternity insurances: 51,16 TL for 2019.

Employer: Maximum premium paid for employment injuries, occupational disease, sickness and maternity insurances: 383,76 TL for 2019.

(Short term insurance premium is all paid by employer.)

Insured person: Minimum premium paid for unemployment insurance: 25.58 TL for 2019.

Employer: Minimum premium paid for unemployment insurance: 51,16 TL for 2019.  
The State: Minimum premium paid for unemployment insurance: 25,58 TL for 2019.  
Total: 102,32 TL

Insured person: Maximum premium paid for unemployment insurance: 191,85 TL for 2019.  
Employer: Maximum premium paid for unemployment insurance: 383,7 TL for 2019.  
The State: Maximum premium paid for unemployment insurance: 191,85 TL for 2019.  
Total: 767,4 TL

Note: Contributions are calculated on the basis of daily earnings and are paid monthly (30 days amount). The minimum daily earning is 85,28 TL and the maximum daily earning is 639,6 TL for 2019. (For maximum amount, the minimum amount is multiplied by 7,5.)

#### Civil Servants:

Old-age, invalidity, survivors and universal health insurance contribution rates are the same as workers'. Public bodies, which employ civil servants, pay premium as an employer for them. However, there is no compulsory premium paid for civil servants within the scope of short term insurance branches, because public bodies, which employ civil servants, pay them their full salary when they are temporarily out of work due to illness, maternity, employment injuries and occupational disease. Additionally, there is no compulsory unemployment insurance scheme for civil servants.

State Subsidization: 25% of the overall collected old-age, invalidity, survivor's and universal health insurance premium revenues. If there is still deficit, it is covered by the state.

#### UKRAINE

From 1 January 2011 global contribution (in the form of a unified social tax). The average amount to be paid by an employer is 37.61% to be distributed in the following manner:

insurance against accidents and occupation diseases: 1,51%

sickness: 1,4%

unemployment 1,5%

pension insurance 33,2%

and for employees 3,6% to be distributed in the following manner:

sickness: 1,0%

unemployment: 0,6%

pension insurance: 2,0%

### Sickness and maternity: Benefits in kind

#### ALBANIA

Employees: 1.7% of gross earnings.

- Employers: 1.7% of gross earnings.

Self-employed persons and unpaid family workers have to pay a percentage of the minimum wage defined by the Council of Ministers for the purposes of social insurance. This percentage varies according to the location of the person

- urban areas: 3.4% of 52000 ALL (418 EUR) (twice the minimum wage)

- rural areas: 3.4% of 9240 ALL (74 EUR)

- hilly mountain areas: 3.4% of 9240 ALL (74 EUR).

#### ARMENIA

None.

#### AZERBAIJAN

Not applicable

#### BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

#### GEORGIA

Not applicable.

## MONTENEGRO

See “Overall contributions for several areas” above

## NORTH MACEDONIA

See ‘Global contributions for several branches’.

## REPUBLIC OF MOLDOVA

Contributions paid into Fund for Mandatory Health Insurance:

employers: 4,5% of gross salary and other work related income

employees: 4,5% of gross salary and other benefits equivalent to income

self-employed: fixed tax provided by the annual law on compulsory health insurance funds

The amount transferred from the state budget to mandatory health insurance funds with the purpose to provide 16 vulnerable unemployed groups of population with health insurance, is set annually based on the state budget law, representing the approved amount of transfers from the state budget to the mandatory health insurance funds for the previous year, indexed with the consumer price index for the previous year.

## RUSSIAN FEDERATION

See “Global Contributions For Several Branches” above.

## SERBIA

Health insurance contribution:

Employees: 5.15% of gross salary;

employers: 5.15% of gross salary;

self-employed and farmers: 10.3% of the defined insurance base.

Citizens of Serbia working abroad are insured on a compulsory basis (if they are not insured in the country they work in) and pay contribution at the rate of 10.3% of gross salary.

Contribution rates for occurrence of injury and occupational diseases, in cases determined by law - 2%.

Minimum base for contributions: 35% of the national average gross wage paid in the 12 months period ending November of the previous year, indexed annually in January. Minimum base is 23,921 RSD (January 2019).

Maximum base: 5 times the national average gross wage paid in the period of 12 months ending November of the previous year, indexed annually in January. Maximum base is 341,725 RSD (January 2019).

## TURKEY

Benefits in kind are provided in the scope of the Universal Health Insurance.

For the contribution of Universal Health Insurance, see “Overall Contributions” above.

## UKRAINE

See “Global contributions for several branches”.

## Sickness and maternity: Cash benefits

### ALBANIA

Sickness:

A total contribution of 0.3 % gross earnings. 0.1% of this amount is paid by employers and 0.2% by employees.

The minimum and maximum monthly wage amounts for the calculation basic are set yearly by a decision of the Council of Ministers.

Voluntary insurance available for self-employed persons, who receive benefits (e.g. subject to longer waiting periods).

Maternity:

A total contribution of 1.4% gross earnings paid at 0.6% of employee and 0.8% of employer.



Self employed do not pay for sickness because they do not benefit from this branch. They pay only for maternity leave.

#### ARMENIA

See "Overall contributions for several branches" above.

#### AZERBAIJAN

See "Global contributions for several branches" above.

#### BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

#### GEORGIA

Maternity is financed by State Budget for all employees

#### MONTENEGRO

See "Overall contributions for several areas" above

#### NORTH MACEDONIA

See 'Global contributions for several branches'.

#### REPUBLIC OF MOLDOVA

See above under overall contributions.

#### RUSSIAN FEDERATION

The budget of the Social Insurance Fund of the Russian Federation, the Federal budget, the employers' funds

#### SERBIA

Sickness: Contributions included in the rates shown under '2. Sickness and maternity: Benefits in kind' above. .

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

See "Global contributions for several branches" above.

### Long-term care

#### ALBANIA

None.

#### ARMENIA

See "Overall contributions for several branches" above

#### AZERBAIJAN

See “Global contributions for several branches” above.

#### BOSNIA AND HERZEGOVINA

None

#### GEORGIA

Not applicable.

#### MONTENEGRO

See “Overall contributions for several areas” above

#### NORTH MACEDONIA

Social Protection: None.

Health protection: See ‘Global contributions for several branches above’.

#### REPUBLIC OF MOLDOVA

No special provisions

#### RUSSIAN FEDERATION

See “Global contributions for several branches” above.

#### SERBIA

Cash benefit provided through Pension scheme - contributions included in the rates shown under ‘6. Old-age’.

Benefit in kind and cash benefit provided through Social Care institutions – no contributions, financed by tax.

#### TURKEY

Civil Servants: Not applicable.

Workers: Not applicable.

#### UKRAINE

None (financed by State Budget).

### Invalidity

#### ALBANIA

See “Global contributions for several branches” above.

#### ARMENIA

See “Overall contributions for several branches” above.

#### AZERBAIJAN

See “Global contributions for several branches” above.

#### BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

#### GEORGIA

Not applicable.

#### MONTENEGRO

See "Overall contributions for several areas" above

#### NORTH MACEDONIA

See 'Global contributions for several branches' above.

#### REPUBLIC OF MOLDOVA

See above under overall contributions.

#### RUSSIAN FEDERATION

See "Global contributions for several branches" above.

#### SERBIA

Contributions included in the rates shown under '6. Old-age'.

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

See "Global contributions for several branches" above.

### Old-age

#### ALBANIA

See "Global contributions for several branches" above.

#### ARMENIA

State pension security:

See "Overall contributions for several branches" above.

Funded pension: (only for persons born on and after 01.01.1974)

10% (up to the maximum threshold defined for the social payment) of gross monthly income:

- 2.5% as a social payments by employees

- 7.5% as a funded allocations by state budget (but not more than 37500 AMD).

#### AZERBAIJAN

See "Global contributions for several branches" above.

#### BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

#### GEORGIA

Not applicable.

#### MONTENEGRO

See "Overall contributions for several areas" above

#### NORTH MACEDONIA

See 'Global contributions for several branches' above

Employers who engage employees in hazardous and dangerous occupations pay an additional contribution. The value of each year of work is increased for the purpose of determining entitlement to and for the amount of the benefits;

- \* 9,2% for performing tasks and duties where the effective 12 months are calculated as 18 months in the years of service;
- \* 7,67% for performing tasks and duties where the effective 12 months are calculated as 17 months in the years of service;
- \* 6,13% for performing tasks and duties where the effective 12 months are calculated as 16 months in the years of service;
- \* 4,6% for performing tasks and duties where the effective 12 months are calculated as 15 months in the years of service;
- \* 3,07% for performing tasks and duties where the effective 12 months are calculated as 14 months in the years of service and
- \* 1,53% for performing tasks and duties where the effective 12 months are calculated as 13 months in the years of service.

#### REPUBLIC OF MOLDOVA

See above under overall contributions.

#### RUSSIAN FEDERATION

See "Global contributions for several branches" above.

#### SERBIA

Employees: 14% of gross salary;  
employers: 12% of gross salary;  
self-employed and farmers: 26% of the defined insurance base.

Citizens of Serbia working abroad are insured on a compulsory basis (if they are not insured in the country they work in) and pay contribution at the rate of 26%.

Pension contributions for employees in arduous and unhealthy occupations (listed in special legislation), paid by employer as follows:

- 3.7% for the extension of periods where 12 months is calculated as 14 months of the insurance period (decrease of the retirement age for old-age pension 1 year per every 5 years);
- 5.5% for the extension of periods where 12 months is calculated as 15 months of the insurance period (decrease of the retirement age for old-age pension 1 year per every 4 years);
- 7.3% for the extension of periods where 12 months is calculated as 16 months of the insurance period (decrease of the retirement age for old-age pension 1 year per every 3 years);
- 11% for the extension of periods where 12 months is calculated as 18 months of the insurance period (decrease of the retirement age for old-age pension 1 year per every 1 year and 6 months);

Contribution rates for occurrence of disability and physical injury from occupational injury and occupational disease, in cases determined by law - 4%.

Minimum base for contributions: 35% of the national average gross wage paid in the 12 months period ending November of the previous year, indexed annually in January. Minimum base is 23,921 RSD (January 2019).

Maximum base: 5 times the national average gross wage paid in the period of 12 months ending November of the previous year, indexed annually in January. Maximum base is 341,725 RSD (January 2019).

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

See “Global contributions for several branches” above.

## Survivors

### ALBANIA

See “Global contributions for several branches” above.

### ARMENIA

See “Overall contributions for several branches” above.

### AZERBAIJAN

See “Global contributions for several branches” above.

### BOSNIA AND HERZEGOVINA

See “Global contributions for several branches” above

### GEORGIA

Not applicable.

### MONTENEGRO

See “Overall contributions for several areas” above

### NORTH MACEDONIA

See ‘Global contributions for several branches’.

### REPUBLIC OF MOLDOVA

See above under overall contributions.

### RUSSIAN FEDERATION

See “Global contributions for several branches” above.

### SERBIA

Contributions included in the rates shown under ‘6. Old-age’.

### TURKEY

See “Overall Contribution” above.

### UKRAINE

See “Global contributions for several branches” above.

## Employment injuries and occupational diseases

### ALBANIA

#### ARMENIA

#### AZERBAIJAN

Financed entirely by individual employer's (duty of compensation)

#### BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

#### GEORGIA

Employment injuries and occupational diseases are financed by employers in case of their fault: 100% coverage by employer - all expenses related to treatment are covered by employer if injuries and diseases are employers' fault

#### MONTENEGRO

See "Overall contributions for several areas" above

#### NORTH MACEDONIA

Employer on behalf of the employee pays a contribution for obligatory health insurance in case of injury at work and occupational diseases: 0.5% of the gross salary.

Self-employed: 0, 5% of the determined lump-sum net income being subject to tax payment.

A contribution for obligatory insurance against invalidity and injury at work and occupational diseases amounting to 4% of the basis (50% of national average salary per employee in the current month) is paid by the respective institution for the duration of internship/voluntary work/ imprisonment/trainings of unemployed people and public works.

#### REPUBLIC OF MOLDOVA

Financed by State Social Insurance Budget.

#### RUSSIAN FEDERATION

Funded by insurance contributions for compulsory social insurance against work accidents and occupational diseases, monthly paid by employers to the Social Insurance Fund of the Russian Federation (SIF RF).

Amounts paid by employers in favor of insured persons within labor relations and civil law contracts are liable to insurance contributions.

Insurance contributions rate depends on the class of occupational risk of the main type of economic activity of the plan sponsor. Types of economic activity are divided into groups according to class (level) of occupational risk. There are 32 classes of occupational risk. Insurance tariffs are differentiated by 32 classes of occupational risk in ranging from 0.2% for the 1st class of occupational risk to 8.5% - for the 32nd class of occupational risk and shall be established by federal legislation.

The employer can pay to 20% of the insurance contributions amount for preventive measures. Institutions and organizations that employ persons with disabilities or provide support to persons with disabilities (for example, with a view to their social development and education) pay 60% of the specified amount only .

#### SERBIA

Short-term benefits – contributions included in the rates shown under '2. Sickness and maternity: Benefits in kind' above;

Long-term benefits -contributions included in the rates shown under '6. Old-age', above.

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

Rates of contributions under this program are differentiated by industries (works) depending on occupational risks of production (there are 67 occupational risks of production; 0,66% rate is set for the 1-st class, 13,6% rate is set for the 67th class. Contributions are paid by employers only and the average rate of contributions is 1,5% .

## Unemployment

### ALBANIA

Employer: 0.9% gross earnings,  
- employee: none,  
- total: 0.9% gross earnings.

### ARMENIA

See "Overall contributions for several branches" above.

### AZERBAIJAN

Contributions.

### BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

### GEORGIA

None

### MONTENEGRO

See "Overall contributions for several areas" above

### NORTH MACEDONIA

Employers pay 1, 2% of gross salary.

### REPUBLIC OF MOLDOVA

See above under overall contributions.  
The current social insurance system does not provide for divided social insurance contributions on distinct risks.

### RUSSIAN FEDERATION

Financed by the Federal Budget.

### SERBIA

Employees: 0.75% of gross salary;  
self-employed: 0,75% of the defined insurance base.

Minimum base for contributions: 35% of the national average gross wage paid in the 12 months period ending November of the previous year, indexed annually in January. Minimum base is 23,921 RSD (January 2019).  
Maximum base: 5 times the national average gross wage paid in the period of 12 months ending November of the previous year, indexed annually in January. Maximum base is 341,725 RSD (January 2019).

### TURKEY

See "Overall Contribution" above.

UKRAINE

Employers: 1,3% of gross earnings employees: 0.5% of gross earnings.

A total contribution: 1,8%.

**Family allowances**

ALBANIA

None.

ARMENIA

See "Overall contributions for several branches" above

AZERBAIJAN

No contributory

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

Not applicable.

MONTENEGRO

None

NORTH MACEDONIA

None.

REPUBLIC OF MOLDOVA

Financed by State Social Insurance Budget.

RUSSIAN FEDERATION

Budget of the Social Insurance Fund, Federal budget, regional budgets

SERBIA

None.

TURKEY

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

None.



## Other special contributions

ALBANIA

None

ARMENIA

None

AZERBAIJAN

Not applicable

BOSNIA AND HERZEGOVINA

GEORGIA

None

MONTENEGRO

None

NORTH MACEDONIA

None.

REPUBLIC OF MOLDOVA

RUSSIAN FEDERATION

No special levies charged

SERBIA

None.

TURKEY

Not applicable.

UKRAINE

None

## Public authorities' participation

### Sickness and maternity: benefits in kind

ALBANIA

State Budget makes contributions on behalf of the economically inactive population for social insurance schemes. The consumption per capita is calculated by Compulsory Health Insurance Fund and approved by parliament together with the state Budget.

De facto the State budget pays the difference between the total expenditures and the contributions of active people(balancing of budget)

The Compulsory Health care insurance covers the following categories of the economically non-active individuals, for whom the health coverage is financed by the State budget or by other sources as defined by law, such as:

- a) people benefiting from Social Insurance Institute;
- b) people benefiting economic assistance or disability payments, in accordance with the relevant legislation;
- c) people who are registered as unemployed- jobseekers at the National Employment Service;
- d) foreign asylum seekers in the Republic of Albania;
- d) children under the age of 18 years old;
- f) pupils and students under 25 years old unless they have incomes from business activities;
- g) Categories of persons defined by special laws.

h) victims of trafficking

Persons who do not belong to one of these categories can join the scheme on a voluntary basis.

#### ARMENIA

Financed entirely by central government and municipalities.

#### AZERBAIJAN

State budget

#### BOSNIA AND HERZEGOVINA

Federation BiH  
-10 Cantonal budgets  
Republika Srpska  
- Budget of the RS  
Brcko District  
- Budget of Brcko District

#### GEORGIA

Financed by state budget and local authorities

#### MONTENEGRO

Possible deficit is covered from the State Budget.

#### NORTH MACEDONIA

Deficit covered by State Budget.

#### REPUBLIC OF MOLDOVA

Government pays contribution for 11 vulnerable unemployed groups of population (groups were merged), such as children, students, people with disabilities, pregnant women and persons on benefit.

#### RUSSIAN FEDERATION

Partially covered by regional authorities' budgets.

#### SERBIA

Central Government Budget covers eventual deficits.

Besides, the State budget pays contribution for specific groups of insured persons (See Table II 'Health Care, Field of application 1. beneficiaries')

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

State and local Budget.

### Sickness and maternity: Cash benefits

#### ALBANIA

State covers deficit, and

State pays contributions for unemployed people soldiers, etc. The state contribution is calculated using the minimum wage fixed for the purpose of assessing social security contributions. This amount is declared annually by the Council of Ministers.

#### ARMENIA

Sickness: benefits are financed by the state and employers

Maternity: benefits are financed by the state.

#### AZERBAIJAN

State may intervene to cover deficit, but according to legislation cash benefits are funded by contributions alone.

#### BOSNIA AND HERZEGOVINA

Federation BiH

-Cantonal budget covers deficit

Republic of Srpska

- Budget of the RS covers deficit

Brcko District

- Budget of Brcko District covers deficit for sickness

- Budget of Brcko District covers net salary compensation for maternity

#### GEORGIA

State budget (maternity benefits)

#### MONTENEGRO

Possible deficit is covered from the State Budget.

#### NORTH MACEDONIA

See 'Sickness and Maternity: benefits in-kind' above

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Local self-governing authorities can establish additional support measures for families with children out of local budgets.

#### SERBIA

Sickness: State Budget covers eventual deficits;  
Maternity: Financed entirely by the State Budget.

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

None.

### Long-term care

#### ALBANIA

Financed entirely by State Budget.

#### ARMENIA

No special scheme.

#### AZERBAIJAN

State Budget.

#### BOSNIA AND HERZEGOVINA

Federation BiH  
No specific contribution

#### Republika Srpska

The budget of the Republic provides funds for financing the right to a personal disability allowance.

In the budget of the Republic the funds are provided for co-financing of the rights to financial assistance and allowance for assistance and care by other person in the amount of 50% of the total amount of cost. Co-financing for users' accommodation when placed by the social welfare centers in social welfare institutions is established by Government. In the budget of local governments funds are provided for co-financing of the rights to financial assistance and care by other person in the amount of 50% of the total amount in order to finance the stay in an institution, the rights to care in a foster family, the right to a day care, the right to care and assistance at home, the right to a one-time financial assistance, expanded rights.

Brcko District  
No specific contribution

#### GEORGIA

Financed by state budget and local authorities

#### MONTENEGRO

Financed in full from State Budget.

#### NORTH MACEDONIA

Social protection: Financed by the State.

Health protection: Deficit, as well as programmes that provide health protection to persons who are not insured on any ground are covered by State Budget.

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Partially covered by federal and regional authorities' budgets. (Coverage of deficits and local supplemental payments to the minimum benefits fixed by the federal laws, coverage of the expenditures of the local institutions in charge of the long-term care).

#### SERBIA

Social Welfare scheme: Financed entirely by the State budget.

Pension and Invalidity scheme: State budget covers eventual deficit.

#### TURKEY

Civil Servants: Not applicable.

Workers: Not applicable.

#### UKRAINE

State Budget.

### Invalidity

#### ALBANIA

State covers deficit, and

State pays contributions for unemployed people, soldiers, etc. The state contribution is calculated using the minimum wage fixed for the purpose of assessing social security contributions. This amount is declared annually by the Council of Ministers.

#### ARMENIA

Disability pensions and benefits are financed by the state.

#### AZERBAIJAN

Persons not eligible for labour pensions may apply for relevant social benefits covered from the state budget

#### BOSNIA AND HERZEGOVINA

Federation BiH

Republic of Srpska

- Budget of the Republic of Srpska covers deficit

Brcko District

- Employees given the option of joining either the system in Federation BiH or Republic of Srpska.

#### GEORGIA

State Budget.

#### MONTENEGRO

Possible deficit is covered from the State Budget.

#### NORTH MACEDONIA

Deficit covered by State Budget.

State budget provides funds for payment of privileged benefits (granted under more favorable conditions and in higher amounts) for police, army officers and those employed in penitentiaries and reformatory institutions. The State budget also finances war veterans' pensions.

State Budget (via Employment Agency) pays global contributions for invalidity, old age and survivors pensions on behalf of those beneficiaries of an unemployment benefit who have been less than 15 years in employment and who are at the most 18 months short to qualify for an old age pension. Pension insurance contributions are paid until the total pension insurance period of the beneficiary reaches the required minimum record of 15 years.

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Partially covered by regional authorities' budgets. (Coverage of deficits and local supplemental payments to the minimum benefits fixed by the federal laws, coverage of the expenditures of the local institutions in charge of the rehabilitation of invalids etc.).

#### SERBIA

Central Government Budget covers eventual deficits.

Moreover, Budget finances benefits granted under more favourable conditions and at higher amounts for police and army officers, and authorised officials employed in penitentiaries, the Security Information Agency, the Tax Police and Ministry of Foreign Affairs;

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

State Budget. (for uninsured persons).

### Old-age

#### ALBANIA

State covers deficit.

State pays contributions for unemployed people, soldiers, etc. The state contribution is calculated using the minimum wage fixed for the purpose of assessing social security contributions. This amount is declared annually by the Council of Ministers.

#### ARMENIA

Old age pensions and benefits are financed by the state.

Funded pensions and benefits are financed by the state and contributions.

#### AZERBAIJAN

The deficit of expenditure part of the budget for pension payments is covered by State Budget.

#### BOSNIA AND HERZEGOVINA

Federation BiH

- Entity budget covers deficit

Republic of Srpska

-Budget of the Republic of Srpska

Brcko District

- Employees given the option of joining either the system in Federation BiH or Republic of Srpska

#### GEORGIA

State Budget.

#### MONTENEGRO

Possible deficit is covered from the State Budget.

#### NORTH MACEDONIA

See "Invalidity" above

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Starting from 2010 the minimum level of material support for retired persons may not be lower than the minimum subsistence level as defined for retired persons in the constituent entity of the Russian Federation. Depending on the amount of pensioner's subsistence level of the constituent entity of the Russian Federation a federal social additional pension payment is implemented on top of the pension. The financing of the federal social additional payment is done through inter-budget transfers from the federal budget stemming from the budget of the Pension Fund of the Russian Federation and based upon the budgetary legislation of the Russian Federation. The financing of the regional social additional payment is stemming from the budget of the constituent entity and other inter-budget transfers coming from the federal budget to budgets of constituents of the Russian Federation (excluding allowances, grants and subventions).

#### SERBIA

See 'Public authorities' participation: Invalidity' above.

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

State Budget (for uninsured persons).

### Survivors

#### ALBANIA

State covers deficit.

State pays contributions for unemployed people, soldiers, etc. The state contribution is calculated using the minimum wage fixed for the purpose of assessing social security contributions. This amount is declared annually by the Council of Ministers.

#### ARMENIA

Survivors pensions and benefits are financed by the state.

#### AZERBAIJAN

Persons not eligible for labour pensions may apply for relevant social benefits covered from the state budget

#### BOSNIA AND HERZEGOVINA

Federation BiH

Family pensions for Widow/widowers are financed from the FBiH budget.

Republic of Srpska

- Budget of the Republic of Srpska covers deficit

#### GEORGIA

State budget

#### MONTENEGRO

Possible deficit is covered from the State Budget.

#### NORTH MACEDONIA

See "Invalidity" above

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Financed:

- insurance(non-contributory) pension – by insurance contributions;
- state pension provision – by appropriations of the federal budget

#### SERBIA

See 'Public authorities' participation: Invalidity' above.

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

State Budget (for uninsured persons).

### Employment injuries and occupational diseases

#### ALBANIA

State covers deficit.

State pays contributions for unemployed people, soldiers, etc. The state contribution is calculated using the minimum wage fixed for the purpose of assessing social security contributions. This amount is declared annually by the Council of Ministers.

#### ARMENIA

The employer is responsible for paying a periodic amount to any victims of employment injuries or occupational diseases for which that employer is responsible.

However, the State Budget will pay a periodic benefit to victims of employment injuries and occupational diseases whose employer has gone into liquidation before 01.10.2004. This compensation cannot be less than 20% of minimum salary \*(50000 drams per month) + the amount calculated on the basis of the sickness level. The sickness level ranges from 5% to 100% and is defined by the Medical Social Expert Commission. There is no ceiling for payment.

A draft law is being considered for those employees whose employer goes into liquidation after 01.10.2004. It is proposed that all employers will contribute to a social insurance scheme that will cover the payment of compensation should the employer go into liquidation.

Since 01.07.2015 minimum salary - 55000 drams per month

#### AZERBAIJAN

The social insurance scheme does not cover this risk.

Covered entirely by the individual employer's duty of compensation



No scheme for self-employed persons.

#### BOSNIA AND HERZEGOVINA

##### Federation BiH

- Entity budget covers deficit

##### Republic of Srpska

- Budget of the Republic of Srpska covers deficit

- Budget of the Republic of Srpska

##### Brcko District

- Budget covers deficit

#### GEORGIA

None

#### MONTENEGRO

Possible deficit is covered from the State Budget.

#### NORTH MACEDONIA

See "Invalidity" above

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Financial support is provided by the Social Insurance Fund of the Russian Federation on compulsory social insurance against industrial accidents and occupational diseases.

#### SERBIA

See 'Public authorities' participation: Invalidity' above.

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

State Budget guarantees deficit (for miners).

## Unemployment

#### ALBANIA

State covers deficit.

State pays contributions for unemployed people, soldiers, etc. The state contribution is calculated using the minimum wage fixed for the purpose of assessing social security contributions. This amount is declared annually by the Council of Ministers.

#### ARMENIA

None.

#### AZERBAIJAN

The compulsory unemployment insurance contributions get accumulated at the State Social Protection Fund (SSPF) under the Ministry of Labor and Social Protection of Population.

At the time of insurance case the amount of payment will depend on the length of insurance contributions payment period:

3-5 years - 50% of the lost monthly salary

5-10 years - 55% of the lost salary

More than 10 years - 60% .

#### BOSNIA AND HERZEGOVINA

Federation BiH

Taking into account that the financing of social security for the unemployed is done by the Cantonal Employment Services and Employment Office of Federation of BiH, there is no participation of public authorities.

Republic of Srpska

- Budget of the Republic of Srpska covers deficit

Brcko District

- Budget of Brcko District covers deficit and

- Budget of Brcko District allocates amounts for programs for the reduction of unemployment

#### GEORGIA

None

#### MONTENEGRO

Possible deficit is covered from the State Budget.

#### NORTH MACEDONIA

In principle, no participation of the State.

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Financed by the Federal Budget.

#### SERBIA

Central Government Budget covers eventual deficits.

#### TURKEY

See "Overall Contribution" above.

#### UKRAINE

State Budget.

### Family allowances

#### ALBANIA

None.

#### ARMENIA

Child benefits are financed by the State.

#### AZERBAIJAN

Financed entirely from State Budget.

#### BOSNIA AND HERZEGOVINA

Federation BiH

-Cantonal budget

Republic of Srpska

- Budget of the Republic of Srpska covers deficit

Brcko District

- Budget of Brcko District

#### GEORGIA

State Budget finances targeted social assistance for households under poverty line.

#### MONTENEGRO

Financed in full from the State Budget.

#### NORTH MACEDONIA

Financed entirely by the State

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Financed from the budget of the Social Insurance Fund, federal and regional budgets.

#### SERBIA

Financed entirely by central Government Budget.

#### TURKEY

Civil Servants: Not applicable.

Workers: Not applicable.

#### UKRAINE

State Budget.

### General non-contributory minimum

#### ALBANIA

Financed entirely by State Budget.

#### ARMENIA

Benefits are financed by the State.

#### AZERBAIJAN

Not applicable

BOSNIA AND HERZEGOVINA

No specific scheme

GEORGIA

State Budget.

MONTENEGRO

Financed in full from the State Budget.

NORTH MACEDONIA

Financed entirely by the State

REPUBLIC OF MOLDOVA

None.

RUSSIAN FEDERATION

None

SERBIA

Financed entirely by central Government Budget.

TURKEY

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

None.

## Financing systems for long-term benefits

### Invalidity

ALBANIA

Pay As You Go.

ARMENIA

Pay As You Go.

AZERBAIJAN

The system is Pay As You Go, but with element of notional defined contribution (NDC) and social assistance. Benefits are paid through social insurance contributions.

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

PAYG - financed from general revenues and taxes of the state budget

MONTENEGRO

Financed from the existing contributions (Pay As You Go).

NORTH MACEDONIA

I pillar: Pay As You Go.  
II pillar: Funded

REPUBLIC OF MOLDOVA

Pay As You Go.

RUSSIAN FEDERATION

Pay As You Go.

SERBIA

Financed from current contributions (Pay As You Go).

TURKEY

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.

## Old-age

ALBANIA

Pay As You Go.

ARMENIA

Pay As You Go.

Funded pension system

AZERBAIJAN

The system is Pay As You Go, but with element of notional defined contribution (NDC) and social assistance. Benefits are paid through social insurance contributions.

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

PAYG - financed from general revenues and taxes of the state budget

MONTENEGRO

Financed from the existing contributions (Pay As You Go).

NORTH MACEDONIA

I pillar: Pay As You Go.

II pillar: Funded  
(Hybrid scheme)

REPUBLIC OF MOLDOVA

Pay As You Go.

RUSSIAN FEDERATION

a Pay As You Go with funded component

SERBIA

Financed from current contributions (Pay As You Go).

TURKEY

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.

## Survivors

ALBANIA

Pay As You Go.

ARMENIA

Pay As You Go.

AZERBAIJAN

The system is Pay As You Go, but with element of notional defined contribution (NDC) and social assistance. Benefits are paid through social insurance contributions.

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

Social schemes are financed from general revenues and taxes of the state budget

MONTENEGRO

Financed from the existing contributions (Pay As You Go).

NORTH MACEDONIA

I pillar: Pay As You Go.

II pillar: Funded

REPUBLIC OF MOLDOVA

Pay As You Go.

RUSSIAN FEDERATION

Pay As You Go.

SERBIA

Financed from current contributions (Pay As You Go).

TURKEY

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.

## Employment injuries and occupational diseases

ALBANIA

Pay As You Go.

ARMENIA

Not applicable. Benefits are paid by employer.

AZERBAIJAN

All casualty-related insurance is covered by contributions made to private insurance firms by employers.

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

None

MONTENEGRO

Financed from the existing contributions (Pay As You Go).

NORTH MACEDONIA

I pillar: Pay As You Go.

II pillar: Funded

REPUBLIC OF MOLDOVA

Pay As You Go.

RUSSIAN FEDERATION

Pay As You Go.

SERBIA

Financed from current contributions (Pay As You Go).

TURKEY

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.