

## Invalidity

### Applicable statutory basis

#### ALBANIA

Law No. 7703, dated 11.5.1993 "For the social insurance in Republic of Albania" ( amended), by Law no.104/2014, date 31.07.2014, which has come into force on 1 January 2015.

#### ARMENIA

Law on "State Pensions".

22 December , 2010 -

- Law on "Social Protection of the Disabled".24 May, 1993
- Law on "The Profit Tax" 30 September, 1997 .
- RA Government resolution no. 276 of March 2, 2006.
- RA Government resolution no. 780 of June 13, 2003.
- RA Government resolution no.453 of April 12, 2007.
- RA Government resolution no. 665 of May 5, 2011.
- RA Government resolution no.635 of June 26, 2014- RA Government resolution no.1734 of December 30, 2010

#### BOSNIA AND HERZEGOVINA

Federation BiH

- Law on Pension and Disability Insurance of FBiH (Official Gazette of FBiH 13/18),  
Law Establishing the Institute for Medical Examination of the Health ("Official Gazette of the Federation BiH", nos. 70/07, 26/14 and 40/18)

Republic of Srpska

- Law on Pension and Invalidity Insurance of Republic of Srpska (Official Gazette of RS 134/11),  
-Law on Professional Rehabilitation Qualification and Employment of Disabled Persons - Consolidated text (Official Gazette of RS 37/12)

Brcko District

- Employees chose whether to be affiliated with the system in the Federation of BiH or Republic of Srpska

#### GEORGIA

- Labour Code of Georgia.

27/12/2010-Resolution N279 of Government of Georgia „On defining social package” 23.07.2012 (in force from 1.09.2013)

- Law of Georgia concerning "Social aids"29.12.2006.
- Law of Georgia concerning "Social Protection of Disabled Persons" (14.6.1995).
- Law of Georgia concerning "Medical and Social Appraisal" (7.12.2001).
- Order No 1/n by the Minister of Labour, Healthcare and Social Protection "On Approving the Rules of Determining a Limited Ability Status", 13.1.2003.
- Order No 2/n by the Minister of Labour, Healthcare and Social Protection "On the List of Illnesses, Anatomic and Mental Defects in Case of which Special Labour Conditions are allowed for Persons with a Limited Ability Status", 13.1.2003.

#### MONTENEGRO

Law on Pension and Disability Insurance, 2003

amended in 2004/2007/2008/2010/2011/2012/2013/2014/2015/2016

Law on Contributions for Mandatory Social Insurance, 2007

## NORTH MACEDONIA

Law on pension and disability insurance (Official Gazette No. 98/2012), as amended on several occasions

Law on Mandatory Fully Funded Pension Insurance (Official Gazette No. 29/2002), as amended on several occasions

Law on Payment of Pensions and Pension Benefits from Fully Funded Pension Insurance (Official Gazette No. 11/2012)

Law on employment of people with disabilities (Official Gazette No. 44/2000), as amended on several occasions

Law on Obligatory Social Insurance Contributions (Official Gazette No.142/2008)

The laws are supplemented by extensive guidelines

## REPUBLIC OF MOLDOVA

- Law No. 156-XIV, of 14.10.1998 on public pension system; came into force on 1.1.1999.

- Law No. 489-XIV, of 8.7.1999, on the public social insurance scheme.

- Law No. 756-XIV, of 24.12.1999, on insurance in respect of employment injuries and occupational diseases.

- Law No. 290 of 16.12.2016 On Amendments and Addenda to Some Legislative Acts.

Government Decision no. 165 of March 21, 2017 for the approval of the Regulation on the methodology of calculating the pensions and the methodology of confirming the contributory periods for the pensions establishment.

## RUSSIAN FEDERATION

Federal Law of December 15, 2001 166-FZ "On the State Pension Provision in the Russian Federation"

Federal Law of December 17, 2001, No. 173- FZ "On State Pensions in the Russian Federation";

Federal Law of December 15, 2001, No. 167-FZ "On Obligatory Pension Insurance in the Russian Federation".

Federal Law of May 15, 1991 No. 1244-1 "On Social Protection of Citizens Affected by Radiation Due to Chernobyl NPP Disaster";

Federal Law of November 26, 1998 No. 175-FZ "On Social Protection of Citizens of the Russian Federation Affected by Radiation Due to Accident in 1957 at Mayak Production Association and Radioactive Waste Dumping at the Techa River";

Decree of the Supreme Soviet of the Russian Federation of December 27, 1991 No. 2123-1 "On Application of Law of the Russian Soviet Federal Socialist Republic 'On Social Protection of Citizens Affected by Radiation Due to Chernobyl NPP Disaster' to Citizens from Extra Risk Subdivisions»;

Federal Law of November 24, 1995 No. 181-FZ "On Social Protection of Disabled Persons in the Russian Federation";

Federal Law of June 24, 1998, No. 125-FZ "On Compulsory Social Insurance against Accidents at Work and Occupational Diseases";

Federal Law of August 22, 2004 122-FZ "On Changes in the Legislative Acts of the Russian Federation and Loss of Validity of Some Legislative Acts of the Russian Federation in Connection with Adoption of the Federal Laws "On Changes in the Federal Law On the Basic Principles of the Legislative (Representative) and Executive State Power Bodies of the Russian Federation Constituents" and "On the Basic Principles of the Local Self-Governance Organization in the Russian Federation";

Federal Law No. 244-FZ, of November 1, 2007 "On Making Amendments in Some Russian Federation Legislation Acts in Order to Increase Material Support for Some Categories of Russian Citizens»;

Federal Law of July 24, 2009 No 212- FZ "On Insurance Contributions to the Pension Fund of the Russian Federation, Social Insurance Fund of the Russian Federation, Federal Compulsory Medical Insurance Fund and Local Compulsory Medical Insurance Funds";

Federal Law of March 6, 2001 No. 21-FZ "On Payment of Pensions to Citizens Leaving the Russian Federation for Permanent Residence Purposes";

Federal Law of July 17, 1999 No. 178-FZ "On the State Social Assistance";

Federal Law of July 24, 2009 No. 213-FZ "On Changes in Some Legislative Acts of the Russian Federation and Loss of Validity of Some Legislative Acts (Provisions of Legislative Acts) of the Russian Federation in Connection with Adoption of the Federal Law 'On Insurance Contributions to the Pension Fund of the Russian Federation, Social Insurance Fund of the Russian Federation, Federal Compulsory Medical Insurance Fund and Local Compulsory Medical Insurance Funds'"

Federal Law of November 7, 2011, No306-FZ "On Money Allowances of Military Personnel and Providing Them with Individual Payments"

Federal Law No. 364-FZ of December 14, 2015 "On the Budget of the Pension Fund of the Russian Federation for 2016"

Federal Law of 03.12.2012 N 217-FZ "On the Budget of the Federal Compulsory Medical Insurance Fund of the Russian Federation for 2013 and Planning Periods for 2014 and 2015"

Federal Law of 03.12.2012 N 219-FZ "On the Budget of the Social Insurance Fund of the Russian Federation ?? 2013 and Planning Periods for 2014 and 2015"

Federal Law of 03.12.2012 N 218-FZ "On the Budget of the Pension Fund of the Russian Federation ?? 2013 and Planning Periods for 2014 and 2015"

Federal Law of 24.07.2009 N 212-FZ "On insurance contributions to the Pension Fund of the Russian Federation, Social Insurance Fund of the Russian Federation, Federal Compulsory Medical Insurance Fund"

Federal Law of 01.12.2014 385-FZ «On budget of the Pension Fund of the Russian Federation for 2015 and Planning period of 2016 and 2017»

Federal law of 28.12.2013 400-FZ «On insurance pensions»

By-laws.

Decree of the Supreme Soviet of the Russian Federation of December 27, 1991 No. 2123-1 "On Application of Law of the Russian Soviet Federal Socialist Republic «On Social Protection of Citizens Affected by Radiation Due to Chernobyl NPP Accident» to citizens from extra risk units";

Subordinate acts.

#### SERBIA

Law on Pension and Disability Insurance 2003,

Revised 2004/2005/2006/2009/2010/2012/2013/2014/2018

Law on Compulsory Social Insurance Contributions 2004, Revised 2005/2006/2009/2011/2013/2014/2015/2016/2017/2018

Law on Professional Rehabilitation and Employment of Persons with Disabilities 2009,  
Revised 2013

The Budget System Law 2009, Revised 2010/2011/2012/2013/2014/2015/2016/2017/2018

#### TURKEY

Social Insurances and Universal Health Insurance Law No:5510 dated 31/05/2006

#### UKRAINE

Law of Ukraine "On mandatory state pension insurance", # 1058-IV dated July 9, 2003

Law of Ukraine "On the collection and accounting of a single fee for the compulsory state social insurance". 01.01.2011

Law of Ukraine "On amendments to some legislative acts Ukraine "dated 12.06.2016, 1774-VIII

Law of Ukraine „On state social assistance to disabled people from childhood and children with disabilities” №2109-III dated 16-11-2000

## Basic principles

#### ALBANIA

Social insurance system funded by contributions providing a basic pension intended to provide a minimum standard of living as well as a pension increment based on the length of insurance and previous earnings.

#### ARMENIA

Disability /Labour/ Pension

based on degree of invalidity and duration of insurance record.

Disability Benefit

Awarded to specific categories of the population regardless of insurance coverage or means, intended for those who do not fulfil the qualifying period required for a Disability /Labour/ Pension (see Table XI.2 'Specific Non-contributory Minimum: Invalidity' below)

#### BOSNIA AND HERZEGOVINA

#### Federation BiH and Republic of Srpska

- A social insurance scheme financed by employer's contributions which provides an earning related benefit to all employed person.
- No distinction is made between work related and non-work related incapacity, however those with work related incapacity are exempt from the conditions relating to minimum qualifying periods.

#### District Brcko

- The people of the District of Brcko do not have their own separate pension system but choose to be affiliated to the scheme in either the Federation of BiH or Republic of Srpska.

#### GEORGIA

Flat rate benefit for all citizens and employees fulfilling the entitlement conditions. No distinction is made between work and non-work related incapacity.

#### MONTENEGRO

Social insurance scheme which is based on the principle of economic activity.

Financed from contributions paid by insured persons, employers, and in special cases funds for social insurance are provided for by the state.

Conditions for becoming entitled are years of age and minimum insurance service period. The amount of the compensation depends on the length of the insurance service period and the realized wage.

For non-active persons a specific invalidity grant is guaranteed.

#### NORTH MACEDONIA

Compulsory social insurance scheme financed by contributions covering the active population providing earnings-related benefits. Those suffering from employment injuries or occupational diseases do not have to satisfy any of the qualifying periods; they are also entitled to higher benefits.

#### REPUBLIC OF MOLDOVA

Social insurance type system providing an earnings-related benefit based upon the claimant's degree of invalidity.

#### RUSSIAN FEDERATION

A contemporary system of disability pension was introduced on January 1, 2002 and partially adjusted within the framework of reforms of 2010. The new system provides for a Labor Disability Pension, based upon the amount of the insurer's (employer's) compulsory contributions for each individual insured physical person or a State Disability Pension, paid at a flat-rate. Citizens of the Russian Federation are entitled to state-provided disability pension irrespective of the place of residence. Foreign citizens and persons without citizenship are entitled to retirement pension on equal terms with Russian citizens, subject to the condition that they are permanently residing in the territory of the Russian Federation (unless otherwise specified by international agreements)

#### SERBIA

Compulsory social insurance scheme for active population financed by contributions on a pay as you go basis. Any deficit is covered by the state budget. Benefits depend on age, previous earnings and duration of insurance. Benefits for work and non-work related incapacity are the same but victims of work-related incapacity are exempt from the conditions relating to minimum qualifying periods and their benefits are calculated on the basis of 40 years of insurance.

#### TURKEY

##### Civil Servants:

Social insurance based system and contribution by civil servant and employer state body.

##### Workers:

Social insurance based system financed by contributions from employers and employees providing an earnings related benefit.

#### UKRAINE

Disability pension shall be granted:

in the event of disability that resulted in full or partial incapacity to work due to a general disease (including a non-industrial injury and disability from childhood), provided the invalid has the required service as specified;

irrespective of whether the individual becomes disabled during employment period, before placement at work, or after ceasing employment;

in the event of industrial accident and occupational disease the benefit shall be granted under the Law of Ukraine "On Mandatory State Social Insurance against Industrial Accidents and Occupational Diseases that Caused Disability".

## Field of application

### ALBANIA

- employers,
- employees, and
- self-employed persons.

### ARMENIA

Disability Labour Pension:

- employees, self-employed persons and owners of agricultural land, who have been recognized as a person with disability

Disability Benefit: Disabled persons not qualifying for any pension,

### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska

All insured persons:

- employed
- self-employed
- farmers
- persons in religious services

### GEORGIA

Permanent residents

### MONTENEGRO

The insured persons are the employed, self-employed persons and farmers.

Disability caused by an employment injury or a professional disease covered as well.

For further information see Table 8 Employment injuries and professional diseases.

### NORTH MACEDONIA

employees,  
the self-employed  
farmers,  
interns,  
persons engaged in practical or voluntary work,  
unemployed/students during professional and vocational training  
prisoners

### REPUBLIC OF MOLDOVA

The person is entitled to a pension if he | or she fulfills the conditions provided by the legislation.

### RUSSIAN FEDERATION

Citizens of the Russian Federation, (irrespective of the place of residence) foreign citizens and stateless persons permanently residing in the Russian Federation (unless otherwise specified by an international agreement of the Russian Federation)

#### SERBIA

All persons performing an economic activity (See also Table VI 'Old Age: Field of Application')

In case of a work incapacity due to work injuries or occupational diseases, following groups are also covered:

- persons up to 26 years of age who are not insured but do part time work on the youth labour market and during their education,
- persons in professional education as directed by the employment agency,
- pupils and students on professional practice and internships,
- persons working whilst serving time in prison, and
- volunteer workers.

#### TURKEY

Civil Servants:  
Civil Servants.

Workers:  
Workers.

#### UKRAINE

All residents.

## Exemptions from compulsory social insurance

#### ALBANIA

None.

#### ARMENIA

None

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska  
None

#### GEORGIA

None.

#### MONTENEGRO

None

#### NORTH MACEDONIA

None.

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

None.

#### SERBIA

Serbian citizens employed abroad, if covered during their employment abroad by mandatory insurance provided by a foreign insurance provider

Registered and unregistered unemployed persons not receiving any unemployment benefit.

Posted workers performing gainful activities in Serbia while insured abroad.

#### TURKEY

Civil Servants: none.

Workers: none

#### UKRAINE

None.

## Risks covered

#### ALBANIA

#### ARMENIA

#### BOSNIA AND HERZEGOVINA

#### GEORGIA

#### MONTENEGRO

#### NORTH MACEDONIA

Invalidity is ascertained if the capacity for work is permanently reduced by more than 50% compared to physically and mentally healthy person of the same or similar education and abilities due to a change in the health condition (caused by either work or non-work related injury or disease), which cannot be reversed by medical treatment or rehabilitation. There are two categories of invalidity of the insured persons:

\* Category I - General incapacity to work: permanent loss of working capacity of the insured when the capacity to work is reduced by more than 80%.

\* Category II – Occupational incapacity to work:  
The capacity to work of the insured is reduced from 50% to 80%.

The insured person can continue to work on a half-time basis in the same job or be assigned to another job, if he/she has lost the capacity to perform the job on a full-time basis due to reduction of the work capacity by 50% compared to physically and mentally healthy person of the same or similar education and ability.

The jobs in relation to which the invalidity is assessed comprise all jobs adequate to his/her physical and mental abilities and to his/her previous jobs.

#### REPUBLIC OF MOLDOVA

#### RUSSIAN FEDERATION

## SERBIA

Invalidity is ascertained if person suffers a total loss of working ability due to a change in health condition (as a result of injury or illness related and unrelated to work) which cannot be reversed by medical treatment or rehabilitation.  
Invalidity is also ascertained when a member of professional military personnel suffers a total loss of capacity for professional military service.

## TURKEY

### Civil Servants:

Those who have lost min 60% of working capacity or earning capacity in the profession at a degree, which does not allow him/her to carry out the professional duties.

### Workers:

Those who have lost min 60% of working capacity or earning capacity in the profession.

Invalidity can be both as a result of work accidents and occupational diseases and regular accidents and diseases.  
The invalidity assessments of the insured are made by Health Committee of Social Security Institution.

## UKRAINE

# Conditions

## Minimum level of incapacity for work

### ALBANIA

Partial permanent working disability which incurs at least 33 percent of the working capacity lost, and is certified by MCDWC (medical committee for determination of the working capacity).

The minor permanent incapacity of less than 33%, but more than 10% - certified by a special medical commission.

### ARMENIA

Group III: less limited vital activity.

### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska

Minimum 20% of work incapacity, determined on the basis of findings, evaluation and opinions of professional agency.  
Professional agency is commissioned by PIF and composed of medical and occupational health specialists

### GEORGIA

If an injured person is capable of continuing the same profession but the salary is reduced or the job requires more effort due to the injury, then the level of professional incapacity is assessed as 25%.

### MONTENEGRO

A complete loss of working capacity of 100% and a partial loss of working capacity of 75%.

### NORTH MACEDONIA

More than 50% reduction in working capacity. Claimant's remaining working capacity is assessed in view of his/her health, age, education and capacity to work full-time in another job after completion of occupational rehabilitation

### REPUBLIC OF MOLDOVA



0-20% reduction in working capacity.

#### RUSSIAN FEDERATION

Reduction in working capacity not less than 40%.

#### SERBIA

Complete and permanent loss of working ability.

For members of professional military personnel – total loss of capacity for professional military service.

#### TURKEY

##### Civil Servants:

After working with insurance;

-Min 60% loss of working capacity

-Loss of earning capacity in the profession at a degree, which does not allow him/her to carry out the professional duties.

##### Workers:

After working with insurance;

-Min 60% loss of working capacity

-Min 60% loss of earning capacity in profession (if caused by an employment injury or occupational disease).

#### UKRAINE

The level determined by Medico-Social  
Expert Authority.

### Possibility of review

#### ALBANIA

Review period determined by MEC. Usually this period is 6 or 12 months

#### ARMENIA

#### BOSNIA AND HERZEGOVINA

##### Federation of BiH

The Federal Institute for Pension and Disability Insurance, by paying the costs of auditing, may apply for a revision of a decision awarding the right to disability category I and the employer for disabilities of category II, also by paying the costs of auditing

#### GEORGIA

Recipients in some cases are re-examined after 1 year and in the case of changing degree (group) of disability are entitled to receive benefit of adequate amount

#### MONTENEGRO

Findings, assessment and opinion of the first instance medical commission are subject to a prior control by a body established pursuant to the general regulation of the Pension and Disability Insurance Fund.

The insured person may request for reassessment of the findings. The Fund determines the control check-up of the beneficiary within three years from the day of determining the disability except in special cases: when disability is caused by malign disease, amputation of extremity, severe trauma with permanent deformity and similar serious diseases.

#### NORTH MACEDONIA

Obligatory control by a special Commission for Working capacity is performed a year after the first assessment (and maximum twice up to the age of 65 of the beneficiary) in order to reassess the degree of invalidity. Afterwards, the pension becomes

permanent. Failure to comply with this obligation results in suspension of the invalidity pension. Such control however is not applicable in cases where due to the type of disease there will be no improvement of working capacity.

Review is also possible on request of the beneficiary / employer / Pension Fund / the Commission for Working capacity at all times if there is a change in the degree of invalidity.

Persons entitled to occupational rehabilitation who could not be trained for particular job or have not exercised their right to occupational rehabilitation within 6 months are also subject to reassessment of working capacity.

Additionally, all assessments/controls of the invalidity are subject to audit by a special Commission for Audits

#### REPUBLIC OF MOLDOVA

#### RUSSIAN FEDERATION

Reexamination of persons with the 1st group of disability is conducted one time in 2 years, persons with II and III disability groups - 1 time per year, and children with disabilities - once during the period for which the category of "child with a disability" was set

#### SERBIA

The insured person may require re-examination.

The Fund may order a re-examination of the beneficiaries except in special cases:

when invalidity have been caused by cancer, losse of extremities, blindness, diabetes and similar serious diseases,

if disability was determined by the foreign social insurance fund,

if the beneficiary was older than 58 (man) or 55 (woman) at the moment the invalidity occurred.

#### TURKEY

Civil servants – workers

The recipient is re-examined upon the demand of the Social Security Institution or on the demand of the recipient him/herself, if circumstances change. The amount of the benefit is adapted in relation to the worsened or improved conditions.

#### UKRAINE

Invalid person when reaching pensionable age can choose between disability and old-age pension

### Period for which cover is given

#### ALBANIA

Full and Partial Pensions:

Available up to pensionable age, on reaching this age recipients have the right to opt for an old-age pension, if that is more favourable for them.

#### ARMENIA

Unlimited.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska

No defined age limits.

#### GEORGIA

Unlimited. After the entitlement to old age pensions the recipient must choose between the invalidity and old age pension

#### MONTENEGRO

Payment of partial disability pension ceases at the moment the person becomes entitled to old age or full disability pension.

#### NORTH MACEDONIA

As long as the contingency takes

#### REPUBLIC OF MOLDOVA

The right to invalidity pension is granted for the period for which the degree of disability was determined, the period indicated in the certificate of qualification for disability.

If the insured qualifies to obtain several categories of pension (ex: disability or old age), he may opt for a single category.

#### RUSSIAN FEDERATION

State disability pension, including social disability retirement pension is paid during the period of disability, including the situation of an indefinitely declared period.

There is no minimum age stipulated (in case of minors, the payment is done to the representative of the person). There is no official maximum age limit but when the beneficiary acquires the right to an old-age pension he/she will receive an old-age pension instead.

Disability retirement pension is set for a period during which the respective person is declared as disabled, however, as long as old-age pension is awarded (including a pre-schedule) or until reaching the age of 60, 55 years (men and women respectively) subject to the existence of fifteen years' (size of Individual Pension Coefficient during transition period) pensionable service, and in the event of lack of right to old-age pension – until reaching the age for awarding social pension envisaged by Federal Law «About State Pension Provision in the Russian Federation».

#### SERBIA

No defined age limits.

#### TURKEY

Civil Servants and Workers:

Insured persons can receive the invalidity pension for their duration of invalidity, but if they start to work again, their invalidity pension is suspended.

When insured person reaches pensionable age, invalidity pension is not transformed into old-age pension.

#### UKRAINE

The invalidity pension is granted for the term of the invalidity or for life for persons over 60.

### Minimum period of affiliation for entitlement

#### ALBANIA

-The minimum insurance period to qualify for a invalidity pension equals three-fourth of the period between the moment the insured person turned 20 years of age and the moment he/she became invalid.

$(\frac{3}{4} * (x-20))$  with x = the insured person's age at the time that he becomes disabled).

Moreover, the insured person must have acquired in the last 5 years before benefit entitlement to at least one insurance year.

-The person under conditions of a full disability, who has not completed the minimum insurance period, shall be eligible for a reduced disability pension equal to the ratio between the insurance period completed and the insurance period defined for a full disability pension.

#### ARMENIA

Disability /labour/ Pension:

Depending on the age of the person, the length of service should be at least:

up to 23 years of age: 2 years

23-26 years of age: 3 years

26-29 years of age: 4 years

29-32 years of age: 5 years

32-35 years of age: 6 years

25-38 years of age: 7 years

38-41 years of age: 8 years  
41-44 years of age: 9 years  
Over 44 years of age: 10 years

#### BOSNIA AND HERZEGOVINA

##### Federation of BiH

The right to disability pension is achieved if disability is caused by an injury at work or a professional illness. In the event of an injury outside of work and illness, a disability pension is granted if the insured person has a retirement age covering one third of the age of at least 20 years of life to the disability (high school education) , 22 years of age (higher professional qualifications) or 25 (university degree)

##### Republika Srpska

There is no minimum period of affiliation for entitlement

#### GEORGIA

None

#### MONTENEGRO

If disability is caused by an injury at work or a professional disease – regardless of the length of pension service period;

If disability is caused by an injury outside work or a disease – provided that the loss of working capacity occurred prior to reaching the age stipulated for becoming entitled to old-age pension (66 years (men) and 61 years and six months (women) in 2019) and that he/she had accrued pension service covering minimum one third of the work life (work life is the number of full years in the period as of the day when the insured person reached the age of 20, or the age of 23 if he/she acquired college degree in regular education, or the age of 26, if he/she acquired university degree in regular education, until the day of occurrence of disability;

Until reached age of 20 – regardless of the length of insurance service period;

When disability occurred from the age of 20 to the age of 30 – if he/she has a total of minimum one year of insurance service until the occurrence of disability.

#### NORTH MACEDONIA

##### Non-work related incapacity

It depends upon the age of the person when the invalidity emerged:

\* Age of 45 years and over: have acquired an insurance period of at least 12 years;

\* Age of 38 - 45 years: have acquired an insurance period for at least 40% of the time between attaining 20 years of age (26 for persons with university education) and the development of invalidity (only full years of service being considered).

\* Age of 30 -37 years: have acquired an insurance period for at least 30% of the time between attaining 20 years of age (26 for persons with university education) and the development of invalidity (only full years of service being considered);

\* before the age of 30: have acquired a pension insurance period for at least 12 months;

\* before the age of 25: have acquired a pension insurance period for at least 9 months;

\* before the age of 20: have acquired a pension insurance period for at least 6 months;

##### Work-related incapacity

No minimum period applies.

#### REPUBLIC OF MOLDOVA

The insured person assigned a disability degree caused by an ordinary disease shall benefit for a disability pension provided he/she meets the period of insurance conditions compared to age when disability was determined.

##### Age Qualifying period

under 23 2 years

23-29 4 years

29-33 7 years

33-37 10 years

37-41 13 years

over 41 15 years

#### RUSSIAN FEDERATION

The right to disability labor retirement pension is defined irrespective of cause of disability and the length of insurance period. In the event of complete lack of an insurance period and in the event of occurrence of disability as a result of a deliberate commitment by a person of a criminally punishable act or deliberate infliction of injury on its own health a social disability pension is established.

#### SERBIA

Victims of work-related incapacity are exempt from the conditions relating to minimum qualifying periods. If invalidity is caused by injury or disease which is unrelated to work/working conditions the following minimum insurance periods are applicable:

- up to 20 years of age: 1 year of insurance,
- up to 25 years of age: 2 years of insurance,
- up to 30 years of age: 3 years of insurance,
- over 30 years of age: 5 years of insurance.

#### TURKEY

Civil Servants and Workers:  
10 years of affiliation and 1800 days of contribution have to be paid for long term insurance branches (invalidity, old age and survivors insurances).

For invalid persons who are in need of permanent care, the only condition is 1800 days of contribution.

#### UKRAINE

Qualification period depends on age when disability occurs, it ranges from

- 2 years for persons aged under 23 years old
- 3 years for persons aged under 26
- 4 years for persons aged under 31
- 5 years for persons aged over 32.

## Benefits

### Determining factors for the amount of benefits

#### ALBANIA

- The basic old age pension (see Table VI "Old Age"),
- Insurance period, and
- Average assessment basis.

#### ARMENIA

Disability Labour Pension:  
length of service and invalidity group

Disability benefit:  
invalidity group

#### BOSNIA AND HERZEGOVINA

Federation of BiH

- period of employment, and
- scale of invalidity

The employment record has a consequence for the eventual amount of the benefits in the cases of non-work related diseases and injuries.

Republic of Srpska

- period of employment
- scale of invalidity
- gender, and
- the calendar year in which the pension is first granted

## GEORGIA

Degree of invalidity

## MONTENEGRO

Mandatory pension and disability insurance based on generational solidarity depending on work, time period for which contributions were paid and the amount of the base on which contributions were paid for pension and disability insurance, a insured persons will be secured the right in case of disability; wages realized during the insurance period; insurance period; gender; cause of occurrence of disability.

## NORTH MACEDONIA

1st pillar:  
Previous earnings,  
Period of insurance,  
Accrual rate,  
Degree of invalidity.

2nd pillar:  
Accumulated income plus returns of accumulation minus costs (operating, investments, etc.) of the pension fund selected by the insured person.

## REPUBLIC OF MOLDOVA

The basis for calculating the pension is the average of the average insured income from the entire period of activity, valued at the date of pension establishment.

The total realized contribution period includes contributory periods – activities during which the person participates to the social insurance system, as well as non-contributory periods – periods that are assimilated in the total contribution period.

## RUSSIAN FEDERATION

The amount of insurance disability pension is determined on the basis of the individual pensionable coefficient (IPC) multiplying by value of one pensionable coefficient (VPC) defined as of the day the insurance pension was granted  
IPC consists of the individual pensionable coefficient for periods before 01.01.2015 (IPCs) and individual pensionable coefficient for period after 01.01.2015 (IPCn).

IPCs reflects pension rights of the insured person formed before the Federal Law 400-FZ dd 28.12.2013 has come into force (based on labor length of service and salary of the insured person before 01.01.2002 as well as amount of insurance deductions and other contributions for the insured person to the Pension Fund after the mentioned date) that are transferred into the individual pensionable coefficient.

IPCn reflects pension rights of the insured person formed after 01.01.2015 according to new rules: sum of individual pensionable coefficient calculated for each calendar year based on the ratio of actual insurance contributions for insurance pension accrued during the year for worker and their normative size (E.g. The normative size is the product of the maximum tariff for the contributions to the insurance pension and the maximum calculation basis upon which the contributions are calculated).

The calculation of insurance pension summarizes all annual individual pensionable coefficients including coefficients for the "non-insurance" periods (for example, period to attend to a child up to the age of 1.5, period of military service and compulsory military service).

The insurance pension comes as fixed payment. It is a fixed amount and depends on the degree of disability of the dependent unemployed family members, the record of work in the Extreme North areas not less than 15 years or not less than 20 years in equivalent regions, as well as the residence period in "Northern territories".

## SERBIA

Previous earnings,  
period of insurance,

gender,  
age,  
working place risks, and  
cause of invalidity (result of work or not).

#### TURKEY

##### Civil Servants:

Factors determining the amount of invalidity benefit are:

- index + supplementary index
- salary coefficient,
- basic salary coefficient,
- seniority pay,
- allowances and supplements
- salary-related allocation rate.

##### Workers:

- minimum rate of 40%, and changes by 2% for every 360 days of premium exceeding 7200 premium days (additional 10% for those who require third party care) (maximum limit is 90%),
- average annual income
- GDP development rate and consumer price index.

#### UKRAINE

disability group  
previous earnings, and  
service period.

### Calculation method, pension formula or amounts

#### ALBANIA

- The full invalidity pension is calculated under the same method as the full old age pension is.
- The total pension amount cannot be lower than 75 percent of the national net minimum wage.
- The reduced invalidity pension amount shall be calculated by multiplying the full invalidity pension amount with the coefficient from the ratio between the insurance period completed and the insurance period required for a full invalidity pension.

#### ARMENIA

##### Disability Labour Pension:

In case of length of service (LOS) up to 10 years the pension benefit is calculated as following:

$$P = BP + (LOS \times YV) \times PC;$$

If the LOS greater than 10 years, the pension benefit calculation formulae is:

$$P = BP + (10 \times YV + (LOS - 10) \times YV1) \times PC,$$

where:

P - Monthly amount of labor pension;

BP - Size of basic pension (16000 drams per month) adjusted by a percentage according to disability group, which is:

Group I : 140%,

Group II: 120%,

Group III: 100%.

LOS – years of service;

YV – value of one year of service for LOS up to 10 years (including) (800 drams);

YV1 – value of one year of service for LOS exceeding 10 years; (500 drams)

PC – Personal Coefficient of pensioner.

The personal coefficient (PC) is defined:

$$\text{For } LOS = 10: PC = 0.1 \times LOS$$

$$\text{For } LOS = \text{from } 11 \text{ to } 40: PC = 1 + 0.01 \times (LOS - 10)$$

$$\text{For } LOS = 41: PC = 1.3 + 0.02 \times (LOS - 40).$$

The PC cannot be greater than 2

Disability benefit: lump sum :

Group I and disabled children (under 18 age ): 21500 drams per month

Group II: 19000 drams per month Group III: 16000 drams per month

#### BOSNIA AND HERZEGOVINA

Federation of BiH

The disability pension is determined in the same way as the old age pension.

An insured person who has a disability caused by an injury at work or a professional illness is entitled to a disability pension for a 40-year insurance period.

The average disability pension for January 2019 was 347.49 BAM.

Republika Srpska

Disability pension caused by a work injury or occupational disease cannot be less than the amount of an old-age pension based upon an insurance record of 40 years.

Disability caused by disease or injury outside of workplace is determined in a same way as old-age pension (index of average salary earned by insured person divided by average salary in Republic of Srpska multiplied by number of years of pension insurance record and then multiplied by 9,231875 BAM).

#### GEORGIA

Fixed benefit defined by law. 200 Gel for the persons with severe degree of disability (I group) and for children with disabilities.

120 Gel for persons with moderate degree of disability (II group).

#### MONTENEGRO

Full disability pension due to complete loss of working capacity, caused by an injury at work or professional disease, will be set in the same level as the old-age pension that the an insured person would receive for 40 years of pension service.

Partial disability pension is set in the amount of 75% of the full pension amount.

If disability is caused by an injury outside work or a disease:

an insured person under 55 years of age shall be provided with additional 2/3 of the pension service he/she lacks until 55 years of age and 1/2 of the pension service he/she lacks from 55 years of age to the age of 60;

an insured person over 55 years of age shall be provided with additional 1/2 of pension service lacking until 60 years of age.

Disability pension (P) is calculated by multiplying the personal points of the insured person (PP) with the value of the pension for one personal point on the day of entitlement (PVPP)

$P = PP \times PVPP$

Personal points (PP) are set through multiplying the personal coefficient of the insured person (PC) by its pension service (PS)

$PP = PC \times PS$

Annual personal coefficient represents the relation between the wage of the insured person, i.e. insurance base in certain calendar year according to the average annual wage in Montenegro for that calendar year.

#### NORTH MACEDONIA

The highest invalidity pension is 78.72% of the pension basis, but only for employment injuries and occupational diseases.

The minimum invalidity benefit is 36.40% of the pension basis (for men) and 41.60% of the pension basis (for women).

The actual pension is determined according to the individual's working period:

$P = c \cdot a \cdot R$

C= accrual rate

a= number of years of insurance

R=reference earnings

See calculation of benefits in Table VI 'Old Age'

The beneficiary of an invalidity pension suffering general incapacity to work (category I) prior to the age of 62 (women) and 64 (men) is also entitled to an invalidity supplement if the invalidity pension is less than 78.72% of the reference earnings. The invalidity supplement constitutes part of the invalidity pension.

Invalidity supplement

equals to:

\*10% of the amount of the invalidity pension if the general work incapacity is 80%;



- \* 15% of the amount of the invalidity pension if the general work incapacity is 90%;
- \* 20% of the amount of the invalidity pension if the general work incapacity is 100%.

2nd pillar:

If the calculated pension of a member of a pension fund are higher than or equal to the calculated amount of an invalidity pension within the first pillar, the member of the pension fund may, instead of the invalidity pension from the first pillar, choose to use the whole amount of accumulated assets standing to his/her account as a pension paid either through annuity or programmed withdrawals or temporary programmed withdrawals combined with lifelong deferred annuity.

#### REPUBLIC OF MOLDOVA

Disability pension linked to disability degree shall be calculated by the formulas:

For severe disability:

$$P = 0.42 \times Vav + Ta | Tmax \times Vav \times 0.1;$$

Major disability:

$$P = 0.35 \times Vav + Ta | Tmax \times Vav \times 0.1;$$

Medium disability:

$$P = 0.20 \times Vav + Ta | Tmax \times Vav \times 0.1;$$

Where:

P is pension amount;

Vav is valuated secured monthly average income which may not be above double average salary in the country in the year preceding the pension setting year;

Ta is total realized contribution period;

Tmax is maximum potential contribution period starting from the age of 18 to the retirement ages but not longer than forty years.

#### RUSSIAN FEDERATION

The amount of insurance disability pension is calculated based on the formula:

$$ISP = IPC \times VPC,$$

ISP – amount of insurance disability pension;

IPC – individual pensionable coefficient;

VPC – value of one pensionable coefficient defined as of the day the insurance pension was granted.

Thus, a correction factor (K) applies during calculation of IPC. K is equal to the ratio of standard length of pensionable service of disabled person (in months) as of the day insurance disability pension assigned, to 180 months. Standard length of pensionable service until reaching by a disabled person the age of 19 years is 12 months, and it is increased by 4 months for each full year of age starting from 19 years, however, not more than up to 180 months;

Maximum number of individual pensionable coefficients (points) taking into account in the size of amount of pension for calendar year is limited: 2017 - not more than 8,26.

Insurance disability pension has a fixed payment (FP) and it is a fixed amount as follows as of 01.02.2017:

1) Group I – 9 610,22 rubles per month;

2) Group II – 4 805,11 rubles per month;

3) Group III – 2 402,56 rubles per month.

Persons with dependant unemployable members of family are entitled with the fixed payment of disability pension in the amount of :

1) Group I :

In the event of one such family member 11 211,92 rubles per month;

In the event of two such family members – 12 813,62 rubles per month;

In the event of three of more of such family members – 14 415,32 rubles per month;

1) Group II:

In the event of one such family member – 6 406,51 rubles per month;;

In the event of two such family members – 8 008,51 rubles per month;

In the event of three of more of such family members – 9 610,21 rubles per month;;

1) Group III:

In the event of one such family member – 4 004,26 rubles per month;

In the event of two such family members – 5 605,96 rubles per month;

In the event of three of more of such family members – 7 207,66 rubles per month;

From 01.01.2017, the amount of the state disability retirement pension is determined as follows:

1) for disabled persons of Group I, II, III (except disabled persons of Group I due to Chernobyl NPP Disaster) – as a percentage of

the state social pension 5034.25 rubles, increased by 1 678.08 rubles for each unemployable family member;

2) for disabled persons of Group I due to Chernobyl NPP Disaster - on the basis of amount of the social pension 10068.53 rubles, increased by 1 678.08 rubles for each unemployable family member;

From 01.04.2016, taking into account indexation, the amount of the state disability pension is determined in the following manner: 1) for disabled persons of Group I, II, III (due to Chernobyl NPP Disaster) – as a percentage of the amount of social pension 4,959.85 rubles, increased by 1,653.28 rubles for each unemployable family member;

2) for disabled persons of Group I due to Chernobyl NPP Disaster - on the basis of the amount of social pension. 9,919.73 ruble, increased by 1,653.28 rubles for each unemployed family member.

## SERBIA

Same formula as for old age pensions (see Table VI 'Old Age: Calculation Method') with certain differences in calculating pension period 'PS':

If invalidity is caused by injury at work or occupational disease, the 'PS' is taken as 40 years

If invalidity is unrelated to work and:

- the person is younger than 53 then the pension period varies according to gender and is calculated using the formulae:

men:  $PS = rs + 2/3 \cdot (53 - x) + 5$

women:  $PS = 1.08 \cdot (rs + 2/3 \cdot (53 - x) + 5)$

- the person is aged 53 to 63 (53 to 58 if female) then the pension period varies according to gender and is calculated using the formulae:

men:  $PS = rs + 1/2 \cdot (63 - x)$ , women:  $PS = 1.08 \cdot (rs + 1/2 \cdot (58 - x))$ ,

- the person is aged 63 and over (58 and over if female) then the pension period varies according to gender and is calculated using the formulae:

men:  $PS = rs$ , women:  $PS = 1.08 \cdot rs$

Where:

PS: calculated pension period included in the old age formula (see Table VI 'Old Age: Calculation Method')

X: age

rs: effective working period.

The coefficient 1.08 (in 2019) is gradually decreasing to reach 1.06 in 2021.

Besides, in accordance with the decree adopted by the government conclusion in November 2018, all pension beneficiaries received a lump sum of 3,000 RSD in December 2018.

## TURKEY

Civil Servants first insured before 01.10.2008:

For the duration of invalidity and up to retirement age. It is calculated upon 9000 days of premium in all conditions.

Formula for calculating monthly invalidity pension (FCMIP)

$(FCMIP) = (A+B+C+D) \times E\%$  Where

A = (Index + supplementary index) x salary coefficient

B: Basic salary coefficient,

C: Seniority pay,

D: Allowances and supplements

E: Salary-related allocation rate

Explanation:

Index: indicates figures determined according to civil service grades.

Supplementary index: indicates variable figures relating to category, function and grade.

Basic salary (Basic salary is calculated by multiplying the civil servant's salary indicator with the basic salary coefficient):

coefficient determined by the General Finance Act (1000 x basic salary coefficient).

Seniority pay: relates to length of service (20 x salary

coefficient). The salary indicator is a scale granted to the civil servant according to his/her education and service years The basic

salary coefficient is determined each year by the Financial Budgetary Act. x length of service.

Allowances and supplements: These are determined using figures from the supplementary index and expressed as salary rates by the head of Administrative Affairs under Presidential Office .

Invalidity Pension allocation rate: The invalidity pension is awarded at a replacement rate of 60% when at least a service record is compiled amounting to 10 years Replacement rate is increased with 1% for each insurance year in addition of the minimum 10 years.

Civil Servants first insured after 01.10.2008:

See "Applicable statutory basis" above.

Workers first insured after 01.10.2008:

See Table 6 "Old Age" above.

Workers first insured after 01.01.2000 and before 01.10.2008:

The coefficient system and the index system have been abandoned changing the method for calculating the pension.

The new formula is:

Average annual earnings × Rate (60%)/12; if insured is lack of physically self support Average annual earnings X Rate (%70)/12  
Average annual earnings: earnings taken as a basis for the contribution in each calendar year from the year in which claimant began work to the date of claim. These earnings are adjusted in accordance with the Consumer Price Index (CPI) and growth of gross domestic product. The total annual earnings thus calculated should be divided by the total number of days of contribution equals. Average daily earnings which in turn are multiplied by 360 to arrive at average annual earnings. No ceiling.

Workers first insured before 01.01.2000

Following formula applied:

Index × coefficient x rate

Where:

index: average annual income upon which contribution have been paid over the five years preceding invalidity,

coefficient: determined by the Council of Ministers,

Mixed system:

for those who were affiliated before 01.01.2000 their pension is calculated using both formulas with the results being added together to form their final pension

#### UKRAINE

The amount of the disability pension is based on the old age pension. The old age pension is determined by the formula:

$P=W \times A$ ,

Where

P is pension amount in UAH

W is pensionable wage (income) of the insured person in UAH and

A is accrual rate.

Accrual rate used in pension calculation shall be determined by the formula:

$M \times S$

$A= \frac{\quad}{\quad}$

$100\% \times 12$

where

A is accrual rate

M is months of covered service period

S is percentage score determined pursuant to the above mentioned Law for one year of covered service period.

The amount of disability pension is expressed as a percentage of the old age pension and depends on the degree of disability:

Group I, 100%;

Group II, 90%;

Group III, 50%.

## Reference earnings or calculation basis

#### ALBANIA

The assessment basic is a proportion of sum of wages, for which during the insurance period contributions have been paid, with insurance period.

For the period before 1.1.1994 reference wages are takes as determined by Council of Minister.

In case a person has insurance period before and after 1.1.1994, assessment basic calculated as progressive arithmetic average of assessment part that stem from both periods.

#### ARMENIA

Benefits are flat-rate and so unrelated to previous earnings.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska

See Table VI 'Old Age'

#### GEORGIA

Benefits not linked to earnings

## MONTENEGRO

Wages, or insurance bases realized as of January 1, 1970

## NORTH MACEDONIA

Pension basis: average net earnings over the entire insurance period (after 1st January 1970). No ceilings but there is a maximum amount of benefit.

Sickness / Maternity benefit paid during temporary incapacity of work and unemployment benefits paid in time of unemployment or occupational rehabilitation are taken into account when calculating the pension basis. They are indexed by the same coefficient as for the earnings.

## REPUBLIC OF MOLDOVA

The basis for calculating the pension is the average monthly income insured during the whole period of activity, valued at the date of pension establishment.

## RUSSIAN FEDERATION

The amount of insurance disability pension is determined on the basis of the individual pensionable coefficient (IPC) multiplying by value of one pensionable coefficient (VPC) defined as of the day the insurance pension was granted

IPC consists of the individual pensionable coefficient for periods before 01.01.2015 (IPCs) and individual pensionable coefficient for period after 01.01.2015 (IPCn).

IPCs reflects pension rights of the insured person formed before the Federal Law 400-FZ dd 28.12.2013 has come into force (based on labor length of service and salary of the insured person before 01.01.2002 as well as amount of insurance deductions and other contributions for the insured person to the Pension Fund after the mentioned date) that are transferred into the individual pensionable coefficient.

IPCn reflects pension rights of the insured person formed after 01.01.2015 according to new rules: sum of individual pensionable coefficient calculated for each calendar year based on the ratio of actual insurance contributions for insurance pension accrued during the year for worker and their normative size (product of maximum tariff of deductions for insurance pension and maximum amount of base for calculation of insurance deductions to the Pension Fund).

The calculation of insurance pension summarizes all annual individual pensionable coefficients including coefficients for the "non-insurance" periods (for example, period to attend to a child up to the age of 1.5, period of military service and compulsory military service).

## SERBIA

See Table VI 'Old Age'.

## TURKEY

Benefit (invalidity pension) is earnings related. The calculations are explained above; see Chapter 5 Invalidity "Calculation method, pension formula or amounts".

## UKRAINE

Wage (income) over any 60 successive calendar months before 1st July , 2000, irrespective of any breaks, and the entire covered service period after 1st July 1,2000.

If service period is less than that specified above, then income over the entire service period shall be taken into account.

At the option of applicant, up to 60 successive months shall be excluded from pensionable period, provided that these months account for more 10% of the total service period.

## Non contributory periods credited or taken into consideration

### ALBANIA

Periods of insurance shall include all periods

- for which contributions were paid,
- during which a benefit was awarded by social insurance, including periods over which a partial disability pension was awarded.

The Council of Ministers may declare other periods as credited insurance periods, provided it reimburses the Social Insurance Fund from the State Budget.

#### ARMENIA

Only after 8 years of proper length of service are the following periods included in insurance record:

- 1) the period of receiving an unemployment benefit;
- 2) the period during which any of the parents (adopters, custodians) has taken care of his or her disabled child until the child reaches the age of 18, or the period during which an individual recognized as a custodian has taken care of a person with a first degree working incapacity where such a period shall not exceed ten years;
- 3) the period during which any of the parents (adopters) has taken care of each of his/her child(ren) until the child reached the age of two, provided the above period shall not exceed six years;
- 4) the period of cohabitation with one's spouse who has served as a soldier in places (military locations) defined by the Government of the Republic of Armenia, provided the above period shall not exceed eight years;
- 5) the period of cohabitation with one's spouse who has been commissioned to a diplomatic service of a diplomatic mission of the Republic of Armenia in a foreign state, provided the above period shall not exceed five years;
- 6) the period of full-time study at educational institutions (other than general educational institutions), provided the above period shall not exceed six years;
- 7) three times the length of the time period of arrest, imprisonment and punishment of persons subjected to repression, prosecution and later on duly acquitted starting from the age of 14 years ;
- 8) periods of participation in military operations as a member of the armed forces.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska  
See Table VI 'Old Age'

#### GEORGIA

None.

#### MONTENEGRO

For the children she gave birth to, a insured woman shall have six months per child calculated as special service

#### NORTH MACEDONIA

See Non-contributory periods credited or taken into consideration in Table VI 'Old Age'

#### REPUBLIC OF MOLDOVA

The total realized contribution period includes contributory periods – activities during which the person participates to the social insurance system, as well as non-contributory periods – periods that are assimilated in the total contribution period, and more specifically:

- period of military service, full or reduced;
- period of military service on contract base or other similar service, when pension cannot be established under Law on Pension Insurance for Military Staff and Other Staff from the Command Body and Internal Affairs Authorities Troops no.1544-XII of 23 June 1993;
- child care period – taking care of a child up to 3 years by one of the parents or by tutor in case of both parents' death;
- period during which the insured benefitted from a temporary incapacity indemnity, unemployment benefit, professional integration and reintegration benefits.
- period of care for a severely disabled child under the age of 18 by one of the parents, tutor, curator, until employment as a personal assistant;
- period of residency as part of mandatory post-university education;
- period of non-contributory service as a judge or prosecutor before 31 December 2005;

#### RUSSIAN FEDERATION

Period of active service and other equal service provided by Law of the Russian Federation "On Pension Provision for Persons Who Have Done Military Service in Internal Affairs Bodies, the State Fire-Fighting Service, Bodies for Control Over the Circulation of Narcotics and Psychotropic Substances and Institutions and Bodies of the Penal System, and for the Families of Such Persons";

period of obtaining compulsory social insurance benefit during the period of temporary disability; period of care by one of parents of each child until reaching the age of one year and a half, however, not more than six years in total; period of

obtaining an unemployment benefit, period of participation in paid public works and period of travel by referral of the state employment agency to another locality for employment purposes;  
the period of custody of persons unfoundedly put on trial, unfoundedly repressed and subsequently rehabilitated and the period of service of sentence by such persons in place of confinement and in exile; period of care administered by an employable person for a disabled person of Group I, disabled child or person who reached the age of 80;  
period of cohabitation of servicemen's spouses doing military service under contract in localities where they were not able to work due to lack of employment opportunities, however, not exceeding five years in total;  
period of living abroad of spouses of employees sent to diplomatic missions and consular offices of the Russian Federation, permanent missions of the Russian Federation under international organizations, trade missions of the Russian Federation in foreign countries, representative offices of federal executive bodies, under federal executive bodies or in capacity of representatives of such authorities abroad, and with representative offices of state institutions of the Russian Federation (state authorities and state institutions of the USSR) abroad and international organizations the list of which is approved by the Government of the Russian Federation, however, not exceeding five years in total.  
The listed periods are counted towards pensionable service if they were preceded and (or) followed by periods of employment and (or) other activity (irrespective of duration thereof) for which insurance contributions to the Pension Fund of the Russian Federation were paid

#### SERBIA

If insured person is a female who gave birth to 3 or more children the pension period (PS) is increased by 2 years  
Additional provisions to be applied from 2032 onwards:  
- 0.5 extra year for women who gave birth to one child,  
- 1 extra year for women who gave birth to two children;

#### TURKEY

There is no implementation of "non-contributory period credited or taken into consideration", but there are "back-purchase of insurance periods" (See Chapter 6 "Old-age").

#### UKRAINE

Periods of disability.

### Supplements for dependants : spouse, children, other dependants

#### ALBANIA

Spouse: None.  
Children: The family supplement for every dependent child up to 15 years of age is equal to 5% of basic pension, but subject to a maximum of 30%.  
-When the beneficiary of a disability pension becomes physically or mentally helpless and needs constant care of another person, he shall be awarded an allowance for helplessness of 15% of the net assessment base. The need of constant care is to be determined by the Medical Committee, responsible on work ability definition.

#### ARMENIA

Spouse: None.  
Children: None.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska  
None

#### GEORGIA

None

#### MONTENEGRO

Spouse - no  
Children - no  
Other dependant - no

#### NORTH MACEDONIA

Spouse: None.  
Children: None.

#### REPUBLIC OF MOLDOVA

Spouse: None.  
Children: None.

#### RUSSIAN FEDERATION

A fixed basic amount is set by taking into account dependents  
See above «The method of calculation, the calculation formula and the pension amount»

#### SERBIA

Spouse: None.  
Children: None.  
Other dependants: None.

#### TURKEY

Civil Servants: none

Workers: none.

#### UKRAINE

Spouse:none. Children:none

### Minimum pension

#### ALBANIA

It is repealed by the new law.  
None

#### ARMENIA

Basic pension (16000 drams per month)

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of SrpskaSee Table VI 'Old Age'

#### GEORGIA

#### MONTENEGRO

Minimum pension paid in January 2019, amounted 128,14 EUR.  
Minimum partial disability pension is set in the amount of 75% of the lowest full disability pension.  
Minimum pension is indexed as for other pensions.

#### NORTH MACEDONIA

See Table VI 'Old Age' below

#### REPUBLIC OF MOLDOVA

Minimum disability pension shall amount to:

- In the event of a severe disability, 75% of statutory guaranteed monthly minimum income;
- In the event of a major disability, 70% of statutory guaranteed monthly minimum income;
- In the event of a medium disability, 50% of statutory guaranteed monthly minimum income.

If the pension calculated as per the law be below the minimum pension for a respective category, the difference between the amounts shall be covered from the state budget.

#### RUSSIAN FEDERATION

State disability pension

1) From January 1, 2017 the minimum amount of state disability pension is 4959,85 rubles.

The minimum amount of social disability retirement pension is 4215,90 rubles.

2) From April 1, 2017 the minimum amount of state disability retirement pension is 5034,25 rubles.

The minimum amount of social disability retirement pension is 4279,14 rubles.

#### SERBIA

See Table VI "Old Age".

#### TURKEY

See Table 6 "Old Age" below

#### UKRAINE

Minimum old age pension for men having 35 years and women, having 30 years of covered service. The amount is set at the level of the minimum subsistence for individuals who are unable to work, as stipulated by the law 1497 UAH per month

### Maximum pension

#### ALBANIA

It is repealed by the new law.

None

#### ARMENIA

None.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska See Table VI 'Old Age'

#### GEORGIA

200 GEL per month

#### MONTENEGRO

Maximum pension is set by multiplying pension service by coefficient 4, which means that the level of personal coefficient is limited for calculation of the pension amount.

The amount of the maximum pension is calculated according to maximum value of personal point which is 4 and the maximum amount of pension service PS.



#### NORTH MACEDONIA

See Table VI 'Old Age' below

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

1) From January 1, 2017 the maximum amount of state disability pension is 37198,85 rubles.  
From April 1, 2017 the maximum amount of state disability pension is 37756,93 rubles.  
2) From January 1, 2017 the maximum amount of social disability retirement pension is 11903,51 rubles.  
From April 1, 2017 the maximum amount of social disability pension is 12082,06 rubles.

#### SERBIA

See Table VI 'Old Age'.

#### TURKEY

See Table 6 "Old Age" below

#### UKRAINE

No restriction

### Other benefits

#### ALBANIA

Persons who are on invalidity pension are entitled for the disability increment on the basis of the social services legislation. The amount is 3300 ALL per month for a full pension and 2200 ALL for a partial pension. The amounts mentioned above are for those persons who are born as invalids.

As for the disease invalidity and occupational disease, there are two categories, the first category includes persons who need care and the second category includes those who do not need care. The amount for the first category is 4000 ALL whereas for the second category is 2700 ALL.

#### ARMENIA

None.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska  
None

#### GEORGIA

None.

#### MONTENEGRO

Subsidy for physical impairment:

- for a person who experiences a loss, a severe injury or a considerable disability of certain organs or parts of the body regardless of the fact whether it caused work disability or not;
- for person who suffers physical impairment at a degree of at least 50%, when caused by an injury at work or a professional disease.

A person with severe disability, is entitled to a personal disability allowance according to the Law on Social and Child Welfare. The amount of the personal disability allowance is 183,68€.

A person is entitled to a care and assistance allowance according to the Law on Social and Child Welfare. The amount of the care and assistance allowance is 66,37€.

#### NORTH MACEDONIA

Invalidity payments for bodily injuries: an independent right to a periodic benefit that is determined by the type of the body injury. It is paid monthly.

Entitlement to the benefit and its amount are decided according to the List of body injuries with defined percentages of the damage. When there are several body injuries, all of them are taken into account to determine the total percentage, which cannot be higher than 100%.

The conditions of entitlement are: confirmation by the Commission for assessment of the working capacity of the Fund that there is a bodily injury;

the person was employed (insured) when the bodily injury occurred, and the insured person has acquired the minimum insurance period as required for the invalidity pension (see "Minimum period of affiliation for entitlement" above).

The amount of the benefit is calculated by multiplying the established percentage of the body injury (damage) and the basis, which may be:

\*9% of the average national wage in the past year if the body injury was caused by a work related injury or disease;

\*7% of the average national wage in the past year if the body injury was caused by a non-work related injury or disease.

#### REPUBLIC OF MOLDOVA

From July 1 2014 a monthly state financial support is granted to the pension beneficiaries when the amount after indexation does not exceed 1,500 MDL:

- beneficiaries of full old age pension – 180 lei

- beneficiaries of partial old age pension - 100 lei

Starting April 1, 2017, state financial support is not established for new pensioners (new entrants in the system)

#### RUSSIAN FEDERATION

EDB recipients are entitled to receive state social assistance in the form of a set of social services (NSO), which includes additional drug coverage, sanatorium-resort treatment and free travel on the suburban railway transport, as well as on long-distance transport to the place of treatment and back.

In 2018, the cost of a set of social services amounted to 1048 rubles 97 kopecks, of which:

- drug provision - 807 rubles 94 kopecks;

- Spa treatment - 127 rubles 90 kopecks;

- free travel by suburban railway transport, as well as by long-distance transport to the place of treatment and back - 119 rubles 03 kopecks.

Since January 1, 2010, in order to bring the total amount of material support to non-working pensioners to the minimum subsistence level established for pensioners in the constituent entity of the Russian Federation, social supplements are made to the pension. Depending on the subsistence minimum of a pensioner established in a constituent entity of the Russian Federation, the federal or regional social supplements to the pension are established and paid.

Funding is provided from the federal and regional budget.

In 2018, the average size of the federal social supplement (FSD) for a pension was:

1,924.08 rubles per month, regional social supplement (RSD) 5,040.33 rubles per month.

In the whole of the Russian Federation, the subsistence minimum for a pensioner in to determine the size of the federal social supplement to a pension, established for 2019, was 8,846.00 rubles.

At the same time, the size of the subsistence minimum for a pensioner in order to establish a social supplement to the pension for 2019 in various regions amounted to (rubles per month):

Bryansk region (FSD) -

8,523.00 rubles, Kursk region (FSD) -8,600.00 rubles, Republic of Dagestan (FSD) - 8,680.00 rubles, Astrakhan region (FSD) -

8,352.00 rubles, Tambov region (FSD) - 7,811 , 00 rubles.

Republic of Komi (RSD) -10,742.00 rubles, Yamalo-Nenets a. about. (RSD) - 13 425.00 rubles, Chukotka Autonomous Okrug (RSD) - 19 000.00 rubles, etc.

#### SERBIA

Cash Compensation for Bodily Damage Resulting from Workplace Injury or Occupational Disease (See table VIII 'Employment injuries and occupational diseases').

Long-term care benefit (See table XII 'Long-term care').

"Money amount as pension increase" – See Table VI "Old Age".

#### TURKEY

Civil Servants: none

Workers: none.

#### UKRAINE

Minimum old age pension for men having 35 years and women, having 30 years of covered service. The amount is set at the level of the minimum subsistence for individuals who are unable to work, as stipulated by the law 1497 UAH per month

## Adjustment

#### ALBANIA

The basic old age and disability pensions are annually indexed, according to the change in price of a basket of goods which is considered essential for a minimum standard of living. The partial old age and partial disability pensions are annually indexed in proportion to the full old age pension.

The individual assessment basis for the pension increment, awarded to employed persons, is annually adjusted by the Council of Ministers according to the development of the national average contributions paid in that year.

#### ARMENIA

Irregular unilateral decision of Government based upon available resources.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of SrpskaSee Table VI 'Old Age'

#### GEORGIA

None

#### MONTENEGRO

Pension benefit indexed through indexation of the personal points as of January 1 of the current year, on the basis of statistical data, in relation to the change of the CPI and average wage in Montenegro for the previous year compared to the year prior to it, in the percentage representing the sum of 75% of the percentage increase, i.e. decrease in the CPI and 25% of the percentage of increase, i.e. decrease of wages. Indexation of personal points value was 2% in January 2019.

#### NORTH MACEDONIA

See Table VI 'Old Age' below

#### REPUBLIC OF MOLDOVA

The pensions are indexed only according to the annual growth of the consumer price index for the previous year determined and established by the Government, indexed being only the part of pensions paid from the state social insurance budget (previously the indexing index was established based on the annual increase of the consumer price index and the annual increase of the national average salary in the previous year).

The indexing coefficient for 2018 is 6,6%.

#### RUSSIAN FEDERATION

The amount of insurance disability pension is adjusted annually due to changes in the value of pension coefficient subject to change in prices for previous year as well as increase of average monthly earnings in the Russian Federation and the income of the budget of the Pension Fund of the Russian Federation. A fixed payment should be increased ( indexed) annually by the coefficient determined by the Government of the Russian Federation.

From February 1, 2017 pensions were indexed by 5,4%,  
From April 1, 2017 pensions were indexed by 0,38%,

Recalculation of the insurance disability pension is performed as the person proceeds his\her work taking into account the amount of "new" insurance contributions to the Pension Fund of the Russian Federation received after the award (previous recalculation) of the disability pension.

This recalculation is performed annually from April 1 without any declaration. And the IPC is not more than 3 (for those with the insurance pension only formed in given year) and not more than 1,875 (for those with insurance and funded pension in the given year).

The amount of the disability pension based upon the state retirement pension is increased annually from April 1, subject to the adjustment of the social pension taking into account the growth of retired person's living minimum wage in the Russian Federation, the coefficient of adjustment is determined by the Government of the Russian Federation.

#### SERBIA

See Table VI "Old Age".

#### TURKEY

See Table 6 "Old Age" below

#### UKRAINE

Actualization: every 2 years on the basis of amount of wage at the present moment.

## Accumulation with other social security benefits

#### ALBANIA

The invalidity pension may not be combined with pensions for old age, survivors, employment injuries or occupational disease.

#### ARMENIA

Unlimited.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska Invalidity pension may not be combined with other benefits. After pensionable age the invalidity pension is continued to be paid and not the old age pension.

#### GEORGIA

Invalidity (disability) pension cannot be combined with other benefits such as old-age pension or survivors pension. Upon reaching retirement age the recipient of invalidity pension is entitled to choose an old age pension. It is possible, however, for example to receive subsistence allowance (family benefit) and old age pension, or social package for disable and survivor persons.

#### MONTENEGRO

A beneficiary of a disability pension can at the same time be a beneficiary of subsidy for physical impairment. Moreover, accumulation is possible with other rights as provided by the Law on Social and Child Welfare (ie. personal disability benefit and care and assistance allowance. It is not possible to accumulate with other benefits from the pension scheme. Entitlement to care and assistance allowance cannot be accumulated with personal disability allowance.

#### NORTH MACEDONIA

Within the pension and disability insurance only the payment for bodily injuries (see "Other Benefits" above) can be combined with an invalidity pension and the amount of the payment is not affected by the amount of the invalidity pension.

Outside the pension insurance it can be accumulated with child benefits and social assistance benefits. Pensions may be accumulated with the financial reimbursement for assistance and care by other person and with allowances for blindness, mobility and deafness.

#### REPUBLIC OF MOLDOVA

If the insured qualifies to obtain several categories of pension (ex: disability or old age, survivor), he may opt for a single category.

At the same time, persons who have exercised their right for a pension but who continue to work by paying social insurance contributions from the salary are insured in the event of other social risks and are entitled to benefit ex: temporary incapacity benefit, an accident at work or other benefits

#### RUSSIAN FEDERATION

In case of concurring entitlements to several types of pension, as a rule only one type of pension is paid (pension precedence is given to the highest amount).

The following persons are entitled to receive at the same time disability retirement pension and another pension, provided by the law (due to old age, loss of breadwinner, long service or social pension)

And old age pension (or social pension):

- citizens recognized as disabled as a result of injury suffered due to military action,

The Great Patriotic War veterans recognized as disabled as a result of general disease, as well as some other categories of citizens.

Parents and widows of the deceased servicemen who were serving in the military forces; - Family members of citizens affected by the Chernobyl disaster as well as some other categories of citizens

#### SERBIA

No accumulation with other pensions. If beneficiary fulfils conditions for more than one pension, s/he selects one. Accumulation possible with Cash Compensation for Bodily Damage or Long-Term Care benefit. The benefit can be also combined with benefits granted by Law on Financial Support to Families with Children and Law on Social Protection.

#### TURKEY

Civil Servants and Workers:

- for the insurance holder qualified for both invalidity and old age pensions, higher pension is paid; if the pensions are equal only the old age pension is paid.

- for the insurance holder who qualified for invalidity or old age pension on one hand, and survivor's pension (from deceased spouse) on the other hand: both pensions are paid.

Workers:

- for the insurance holder who qualified for a pension (from old age, invalidity or survivor's insurances) and a benefit (from work accident and occupational disease insurance): the highest one plus, half of the other one are paid. In case both are equal, the benefit provided from work accident and occupational disease insurance plus, half of the pension provided from old age, invalidity or survivor's insurances are paid.

Unemployment benefit may not be combined with invalidity pension.

Civil Servants:

(Duty invalidity pension is for civil servants.)

If an insured person is qualified for both duty invalidity pension and survivor's pension, both pensions are paid.

If an insured person who receives duty invalidity pension restarts to work with insurance, and is entitled to both duty invalidity pension and invalidity pension, the highest pension is paid. If they are equal, only duty invalidity pension is paid.

If an insured person who receives duty invalidity pension restarts to work with insurance, and is entitled to both duty invalidity pension and old age pension, both pensions are paid.

#### UKRAINE

Possible to accumulate with family benefits.

## Accumulation with earnings from work

### ALBANIA

The full invalidity pension is suspended during any periods that the beneficiary is employed or otherwise economically active. The benefit shall continue only in cases where the law explicitly accepts the continuation of employment or other economic activity (e.g. partial disability pension).

### ARMENIA

Unlimited.

### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska Invalidity pension cannot be combined with other earnings

### GEORGIA

Earnings do not impact on payment and/or amount of invalidity pension.

### MONTENEGRO

A person being determined a partial loss of working capacity of 75%, and who is a beneficiary of partial disability pension may be partially employed (in an amount of ¼th of a full working week regardless of the income earned.

### NORTH MACEDONIA

Invalidity pension is terminated if a person receives earnings from employment/self-employment

### REPUBLIC OF MOLDOVA

The invalidity pension is not suspended and is not reduced in case the person continues his / her work activity.

### RUSSIAN FEDERATION

For employed pensioners, the amount of insurance pension and flat-rate allowance to insurance pension is paid without taking into account the amounts of indexation (adjustments) occurred during the period of work

### SERBIA

Generally not allowed. If the beneficiary performs gainful activity, invalidity is to be reassessed which usually result in termination of the benefit.

Exception possible when work (mainly intellectual) is performed under some specific contracts, usually for a limited period.

### TURKEY

Civil Servants and Workers:

If a pensioner in receipt of an invalidity pension begins to work again as an employee or self-employed, payment of invalidity pension is suspended.

### UKRAINE

Full accumulation possible, no influence on the amount of invalidity pension.

## Return to active life

## Rehabilitation, retraining

### ALBANIA

Professional rehabilitation is available to disabled persons where it may help the recipient re-enter the labour market. The entitlement criteria and methods of training are closely linked with the recipient's educational and medical needs. The government has also developed specialised services providing advice to disabled persons who are choosing or starting another job.

### ARMENIA

Free-of-charge prostheses, orthoses and corsets  
Free medicine for Group I and II, with 50% discount for Group III.

### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska- The employer has the duty to provide the employee (hit by a health disorder) another employment if such possibility exists within the company.

- Other suitable employment
- New or further training or
- To receive an appropriate monetary compensation with regard to the use of these rights

Vocational or social services are provided in mainstream public services.

Brčko District BiH:

Based on labour law

- The employee shall be obliged to inform the employer of the occurrence of injury or disease within three (3) days of the occurrence of injury or occupational disease.
- The employee who is temporarily incapacitated from work due to an injury at work or an occupational disease shall be entitled to return to work, after necessary treatment and has gone through necessary rehabilitation and after the authorized doctor or a medical institution has issued a written consent for return to work.
- If an authorized doctor or a medical institution prescribes a lower work norm, the employer shall be obliged to offer to him/her in writing or other jobs for which the employee is capable.

### GEORGIA

State Health and Social Programmes (rehabilitation, treatment, , specialized equipment- prosthesis, hearing devices, wheelchairs , etc.).

### MONTENEGRO

None

### NORTH MACEDONIA

Occupational rehabilitation to work full-time in another job is provided for invalid worker up to 50 years of age, whose capacity for work has diminished by 50%-80% and taking into account his/her qualifications needed for the previous work.

He/she is entitled to salary compensation (corresponding to the amount of invalid pension), which is paid from the onset of invalidity until the transfer to another adequate job at the same employer, or for up to 12 months after the completion of occupational rehabilitation if no such job can be found.

Additionally, the Special Fund within the Employment Service Agency finances adaptation of the working place, procurement of equipment, practical vocational training of a disabled person, engagement of workplace personal assistant as well as labour tax relief.

### REPUBLIC OF MOLDOVA

Insured persons are entitled to assistance with the following:  
physical rehabilitation,  
recovery of working capacity, and  
retraining.

Persons with category III invalidity can also take vocational training courses.

## RUSSIAN FEDERATION

The main provisions for rehabilitation of disabled persons include:

restorative medical actions, reconstructive surgery, prosthetic and orthopedic care, sanatorium-and-spa treatment; occupational guidance, training and education, assistance in employment, occupational adaptation; social and environmental, social and pedagogic, social and psychological, and social and cultural rehabilitation, welfare adaptation; fitness and recreational activities, sport.

Complex of special rehabilitation activities for disabled people is developed by Federal State Institutions of Medical and Social Assessment.(Rehabilitation of disabled people is under control of Federal Service of Supervision in the Field of Health and Social Development).

## SERBIA

Persons with invalidity have rights to:

professional assistance in examining remaining working capacity and selection of occupation, professional rehabilitation, and subsidies for equipping new workplace.

## TURKEY

Civil Servants:

Any financial support required for medical care is paid along with the pension.

Workers:

Rehabilitation and retraining services are provided in accordance with the provisions of the Institution's medical operating rules and regulations.

## UKRAINE

Rehabilitation: sanatoriums and special treatment as prescribed by doctors.

Retraining: medical, professional and social rehabilitation of disabled people is carried out according to rehabilitation programmes determined by the decision of medical-social experts with the participation of representatives of public services and public organizations of disabled people..

## Preferential employment of persons with disabilities

### ALBANIA

Every employer who engages more than 24 employees is obliged to employ one moderately disabled person for every 25 able bodied people working for him/her. If an employer engages a severely disabled person then this counts as five moderately disabled people. Employers who do not fulfill this quota must pay the equivalent of one minimum wage per absent disabled employee to the National Labour Fund. This money is then used to help generate employment opportunities for the disabled. Employers are entitled to subsidies from the Employment Office in order to buy special equipment or adapt the work place in order to cater for those with disabilities. Favorable tax treatment is also available for employers of disabled persons.

### ARMENIA

Taxable profit is decreased by 150% of the gross salary of each disabled employee.

### BOSNIA AND HERZEGOVINA

Federation of BiH

The quota system was established in the Federation of BiH in the Law on Professional Rehabilitation, Training and Employment of Persons with Disabilities (1 handicapped person for 16 employees)

### GEORGIA

State Program on Employment Support Services.

Employment support services for persons with disabilities consists of 2 main components:

Formation of group of supportive employment consultants (job coach);



Wage subsidy components. The objective of the component is to make an agreement with employers having vacancies, employ registered job seekers (PWDs) and subsidize wages. While PWDs in frames of the program are employed the state is paying 50% of the wage (up to 470 GEL). The duration of the components is no more than 4 months. The program obliges employers after the completion of the wage subsidy to employ program beneficiaries by signing an employment contract for not less than 6 months.

#### MONTENEGRO

With the aim of supporting employment of persons with disabilities, quota – the number of persons with disabilities that an employer must employ proportional to the total number of employees - were determined.

An employer employing a person with disability is entitled to subsidies, relating to:

grant for adjustment of working position and working conditions for employment of a person with disability;  
credit funds under favourable conditions for purchase of machines, equipment and tools necessary for employment of persons with disabilities;

participation in financing personal expenses of an assistant (assistant in work) of the person with disability;

wage subsidies for persons with disabilities employed.

An employer who does not employ a person with disability is obliged to pay in a special contribution to the Fund for Professional Rehabilitation and Employment of Persons with Disabilities.

#### NORTH MACEDONIA

No quota system in operation.

Persons with disabilities who run their own business as self-employed as well as sheltered enterprises are exempted from paying social contributions, personal income and profit taxes should they employ person(s) with disabilities for an indefinite period. Sheltered enterprises are entitled to grants (subsidies) for adaptation of the work place and for procurement of specialized equipment according to the needs of the persons with disabilities.

#### REPUBLIC OF MOLDOVA

The placement of people with disabilities in the workplace is done without discrimination.

#### RUSSIAN FEDERATION

Employers with a minimum quota of 3% disabled workers in their whole work force are rewarded by:  
relief from social security contributions for invalids, and  
lower taxes.

#### SERBIA

Employer with 20 - 49 employees – must hire at least one disabled person.

Employer with 50 and more employees – must hire at least two disabled persons. At least one per every additional 50 employees must be a disabled person.

Employer who do not fulfill the abovementioned obligation pays monthly compensation equal to 50% of the average salary in Serbia per missing disabled employee.

These rules do not apply to newly established enterprises during first 24 months.

Employers who hire disabled persons can obtain reductions in social security contributions for these persons for 3 years.

#### TURKEY

Employment of disabled persons is obligated by a quota system both in private and public organizations as follows;

Civil Servants: All public administrations with more than 50 staff are obliged to employ disabled persons in the proportion of 4% of the total number of staff.

Workers:

All employers with more than 50 staff are obliged to employ disabled persons in the proportion of 3% of the total number of staff. Sanctions are applied to employer who does not meet this quota.

Additionally, employment of disabled persons is promoted by a social security contribution incentive calculated on the amount of minimum earning subject to contribution. Employer share of the contribution which is paid by employer for disabled person is covered by the state.

#### UKRAINE

4% of workplaces are reserved for disabled persons. For enterprises employing 8 to 25 persons, one workplace is to be reserved for a disabled person. If employers do not fill these places they have to pay money into a Disability Fund.

## Taxation and social contributions

### Taxation of pension benefits

#### ALBANIA

Not subject to taxation.

#### ARMENIA

Not subject to taxation.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska- Not subject to taxation  
District Brcko  
- Subject to taxation

#### GEORGIA

Not subject to taxation.

#### MONTENEGRO

Not subject to taxation.

#### NORTH MACEDONIA

Pensions are subject to personal income tax.

#### REPUBLIC OF MOLDOVA

Benefits not subject to taxation.

#### RUSSIAN FEDERATION

Not subject to taxation.

#### SERBIA

Not subject to taxation.

#### TURKEY

Civil Servants: not subject to taxation.

Workers: not subject to taxation.

#### UKRAINE

Not subject to taxation.

### Limit of income for tax relief or tax reduction

#### ALBANIA

Not applicable.

#### ARMENIA

Not applicable.

#### BOSNIA AND HERZEGOVINA

Federation of BiH

- Not applicable

Republic of Srpska Tax relief per year:

900 KM for each supported member of the family

Amount for voluntary pension insurance

Housing loan interest rate

Brcko District:

- Tax relief of 240.00 KM + 50.00 KM (life expenditures) and a further 120.00KM for each supported member of the family. The rest of the individual's income is subjected to taxation in amount of 10%

#### GEORGIA

All Invalids of I and II Groups receive a tax exemption of 6000 GEL per annum.

#### MONTENEGRO

Not applicable

#### NORTH MACEDONIA

General taxation rules: Individual tax exemption for pensioners: 8.000denars (€129) per month.

#### REPUBLIC OF MOLDOVA

Not applicable.

#### RUSSIAN FEDERATION

Not applicable.

#### SERBIA

Not applicable.

#### TURKEY

Civil Servants: not applicable.

Workers: not applicable

#### UKRAINE

Not applicable.

## Social security contributions from pension

ALBANIA

None.

ARMENIA

None.

BOSNIA AND HERZEGOVINA

Federation of BiH

-Not applicable

Republic of Srpska- Not applicable

District Brcko

- Contributions paid on benefits in same way as on wages

GEORGIA

None

MONTENEGRO

Health care contribution amounting to 1% of the stipulated pension basis.

NORTH MACEDONIA

Contribution of 13% for health insurance. This contribution is not deducted from the pension; the amount is computed by the Pension and Disability Insurance Fund as if it was paid from individual pensions and is transferred to the Health Insurance Fund of the Republic of North Macedonia.

REPUBLIC OF MOLDOVA

None.

RUSSIAN FEDERATION

None.

SERBIA

Pension funds pay a contribution of 10.3% of pension, for health insurance of retired person.

TURKEY

Civil Servants: none

Workers: none.

UKRAINE

None.