



**HELLENIC REPUBLIC**  
**MINISTRY OF LABOUR AND SOCIAL SECURITY**  
GENERAL SECRETARIAT FOR SOCIAL SECURITY  
GENERAL DIRECTORATE FOR SOCIAL SECURITY  
DIRECTORATE OF SPECIFIC INSURANCE AND BENEFITS  
DEPARTMENT OF BILATERAL AGREEMENTS AND  
RELATIONS WITH INTERNATIONAL ORGANISATIONS

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**Subject: “41<sup>st</sup> Annual Report on the Application of the European Code of Social Security (Period from July 1, 2022 to June 30, 2023).”**

Please find attached the 41<sup>st</sup> Annual Report for Greece on the application of the European Code of Social Security (article 74).

We remain at your disposal.

**The Deputy Minister of  
Labor and Social Security**

**Panagiotis Tsakloglou**

**41<sup>st</sup> ANNUAL REPORT**  
**ON THE APPLICATION OF THE**  
**EUROPEAN CODE OF SOCIAL SECURITY**

**REPORT**

**FOR THE PERIOD FROM JULY 1, 2022 TO JUNE 30, 2023**

**(ARTICLE 74)**

**GREECE HAS ACCEPTED**  
**PARTS I, II, III, V, VI, VIII, IX, X, XI, XII, XIII, and XIV OF THE ECSS**

**Part I: General Provisions**

**Part II: Medical Care**

**Part III: Sickness Benefit**

**Part V: Old-age Benefit**

**Part VI: Employment Injury Benefit**

**Part VIII: Maternity Benefit**

**Part IX: Invalidity Benefit**

**Part X: Survivors' Benefit**

**Part XI: Standards to be complied with by Periodical Payments**

**Part XII: Common Provisions**

**Part XIII: Miscellaneous Provisions**

**Part XIV: Final Provisions**

Report by the Greek Government, in accordance with Article 74 of the European Code of Social Security for the period from July 1, 2022 to June 30, 2023, regarding the measures taken to give effect to the provisions of the ECSS, ratified by Law 1136/1981.

## **Part I - General provisions**

### **A.**

#### **1. Law 4949/2022 (Government Gazette - A' 126)**

##### **Article 79 and Joint Ministerial Decision D.15/D'/116685/6-12-2022 (B' 6248).**

Coverage of insurance contributions due to suspension of employment contracts by businesses – employers operating in the fur industry and affected by the consequences of the war in Ukraine for the months of July to December 2022

#### **2. Law 4957/2022 (Government Gazette - A' 141)**

##### **Article 243, par. 6.**

It is provided that for the employment of civil servants in projects/programs of the Special Accounts for Research Funds (ELKE) of Higher Education Institutions (AEI) no insurance contributions are paid for e-EFKA.

#### **3. Law 4997/2022 (Government Gazette - A' 219)**

##### **Article 5 - Permanent reduction of social security contributions of salaried employees for Public Employment Service (DYPA).**

As of January 1, 2023, the previous reductions of contribution rate for DYPA became permanent for salaried insured persons, and a single rate has been established for both full-time and part-time employees, and public servants.

Therefore, the contribution rate for DYPA is 3.06%, divided into 1.65% for the insured person and 1.41% for the employer.

In particular, the contributions to DYPA are the following:

- a) for unemployment, a percentage of 2.40%, divided into 1.20%, paid by the employer, and 1.20% by the employee (article 32, Legislative Decree 2961/1954);
- b) for the Protection of Employees from the Insolvency of the Employer Account, a percentage of 0.15%, paid by the employer (article 16, Law 1836/1989);
- c) for the Single Account for the Implementation of Social Policies, a percentage of 0.16%, divided into 0.06%, paid by the employer, and 0.10% by the employee (par. 4 of article 34, Law 4144/2013);

d) for the former Workers' Housing Organization (OEE), a percentage of 0.35%, paid by the employee (par. 4, article 34 Law 4144/2013; article 3, Law 678/1977; and par. C, article 7, Law 3144/2003).

#### **Article 9 - Incentives to convert part-time into full-time employment contracts.**

An insurance contribution subsidy program is established for private sector enterprises, which, from January 1, 2023 until December 31, 2023, will convert employment contracts of part-time employees into full-time employment contracts.

The program concerns all types of businesses, which on September 9, 2022 employed persons with a part-time employment contract at a percentage of more than 50% of their total employees, and the conversion of part-time contracts, concluded until September 9, 2022.

Each kind of social security contributions is subsidized by 40% from the state budget, for a period of one year, starting from the first day of conversion.

#### **Article 10 - Calculation and payment of tour guides' insurance contributions through an Analytical Periodic Declaration (APD).**

As of January 1, 2023, the insurance scheme of tour guides is being reformed and from the above date they are included in a scheme through the submission of an Analytical Periodic Declaration (APD), like all other salaried insured persons of the former IKA – ETAM.

For the insurance of tour guides in e-EFKA and TEKA, employee insurance contributions are paid in accordance with article 38 of law 4387/2016 and article 31 of law 4756/2020, as well as the contributions of article 34 of Law 4144/2013.

The insured person's contribution shall be borne by the tour guide and the employer's contribution by the employer. The employer is responsible to withhold the insured person's contribution and pay it, along with the employer's contribution, and is obliged to submit a relevant APD in accordance with the relevant provisions. These insurance contributions shall be paid within the time limits laid down for all employed persons. In cases where the tour guides provide work to individual travelers, the employee is considered as employer as well.

The insurance contributions are calculated on the monthly salaries of the tour guides, as they result from the payment receipts, issued for each service provided related to their profession.

Regarding the maximum monthly insurable earnings, the check is carried out on an annual basis until February of the following year. Christmas and Easter gifts and

holiday allowances are subject to insurance contributions independently, up to the maximum of the insurable earnings of an employee.

The insurance days are derived per pay period by dividing the monthly earnings by the minimum daily wage of a craftsman on the 31/12 of each year and may not exceed 25 days. Until February of the following year, the insurance days for the whole year are recalculated, and the insurance days are obtained by dividing the annual earnings of the previous year by the minimum daily wage of the craftsman on the 31/12 of each year. In any case, the insurance days according to the above calculation may not exceed 300 days.

### **Article 13**

Payment of insurance contributions of professional horse riders formerly insured persons of the Provident Fund and Supplementary Insurance of Horse Racing Personnel – Addendum para. 3-5, article 37 of Law 4756/2020.

Inclusion of riders in the former IKA-ETAM “ergosimo” (remuneration and withholding of contributions of occasionally employed with the process of issuing and redeeming a special check) from 1/1/2023.

### **Article 15**

Settlement of insurance debts of travel agencies.

### **Article 17**

The issue of recognition of insurance time for resin workers for the year 2021, who were affected by fires, is regulated.

Resin workers, regardless of their insurance commencement date, who received the financial support of resin workers for forest fire protection of the year 2021, may recognize, as a time of actual employment, several days within the year 2021 and up to the completion of 300 days within that year, by paying the corresponding contributions of the employee and the employer.

In addition, resin workers of the Municipalities of Mantoudi - Limni - Agia Anna and Istiea - Edipsos of the Regional Unit of Evia of the Region of Central Greece, who apply for the granting of any pension category within the year 2022, may recognize as many days within that year as are required for the establishment of a pension right and not more than 300, with the payment of the corresponding contributions, employee and employer, covered from the state budget.

### **Article 23**

Double counting of service time of the Armed Forces and Law Enforcement personnel (replacing par. 5 of article 40 of Presidential Decree 169/2007 and par. 3 of article 22 of Law 3865/2010).

**Article 43**

Extension of special maternity protection benefit (amendment of article 142 of Law 3655/2008).

**Article 48**

Emergency and urgent measures for the protection of jobs in the areas of the Region of Crete affected by the floods of 15.10.2022.

Coverage of insurance contributions due to suspension or termination of employment contracts of employees in businesses – employers in areas of the Region of Crete affected by the floods of 15.10.2022.

**4. Law 5006/2022 (Government Gazette A' 239)**

**Article 30**

Amendment of the recognition of farmers' insurance time established by article 34 of Law 4387/2016 as well as amendment of the statutory provisions on the reimbursement of unduly paid contributions to former OGA.

**Article 31**

Insurance of college students during practical training against the risk of accidents at work and sickness benefits in kind, if they are not otherwise covered, directly or indirectly, for such benefits.

**Article 32**

Retroactive application of the method of calculating the insurance days recognized each month for the Members of the Board of Directors of Public Limited Companies and Agricultural Cooperatives established by article 34 of Law 4670/2020, from their initial affiliation to the insurance of e-EFKA according to the Law 4387/2016.

**5. Ministerial Decision - Ministerial Decision D.15/D/9801/30-1-2023 (1063 B') for the adjustment of the maximum insurable earnings and amounts of insurance categories from 1-1-2023.**

a. Maximum Insurable Earnings from 1-1-2023 is set at EUR 7.126,94

b. Monthly Main Pension Contribution from 1-1-2023 for Self-employed –

Freelancers.

### **Insurance Category**

1 <sup>st</sup>	EUR 169.95
2 <sup>nd</sup>	EUR 203.94
3 <sup>rd</sup>	EUR 258.76
4 <sup>th</sup>	EUR 325.65
5 <sup>th</sup>	EUR 404.59
6 <sup>th</sup>	EUR 548.23

### **Special Category**

**(for young professionals)** EUR 101.97

c. Monthly Main Pension Contribution from 1-1-2023 for Farmers.

### **Insurance Category**

1 <sup>st</sup>	EUR 99.78
2 <sup>nd</sup>	EUR 120.61
3 <sup>rd</sup>	EUR 152.41
4 <sup>th</sup>	EUR 191.88
5 <sup>th</sup>	EUR 239.03
6 <sup>th</sup>	EUR 323.45

**B. The following changes concern supplementary pension (1<sup>st</sup> pillar) legislation and apply to Parts V, VI, IX, and X:**

**1. Law 4997/2022 "Rationalization of insurance and pension legislation, strengthening of vulnerable social groups and other provisions" (Government Gazette - A' 219):**

**I) Article 21, "Determination of the competent body for the assessment of the pension right in case of successive insurance between e-EFKA and other insurance organizations – Amendment of paragraphs 1 to 3 of article 2 of the Legislative Decree 4202/1961".**

The main amendment introduced by article 21 is the reduction of the periods of insurance, which are necessary for insured persons to receive an old-age, invalidity or survivors' pension, respectively, on the basis of the legislation concerning the last institution that the person was successively insured.

**II) Article 22, "Determination of gross total amount of supplementary pension -**

#### **Addition to para. 4 Article 120 of Law 4623/2019”.**

Article 22 of Law 4997/2022 (as amends article 120, Law 4623/2019) sets a ceiling to the monthly supplementary pension or the sum of monthly supplementary pensions granted by e-EFKA, in proportion to the ceiling set for the main pension.

In particular, it is provided that the total gross amount of each monthly supplementary pension or to more than one supplementary pensions due to old age, invalidity or death, which are granted by the e-EFKA, and provided that part of the time of insurance has been completed or goes back to 31.12.2014, amounts to a maximum of at six twentieths (6/20) of the ceiling provided for in par. 1 for the main pensions. The ceiling also includes any kind of pension or pension increases. The provision entered into force on 01/12/2022, while amounts already paid before its entry into force and exceeding this ceiling are not recovered.

#### **III) Article 35, “Provision of insurance clearance by the Hellenic Auxiliary Pensions’ Defined Contribution Fund (TEKA) – Addition of paragraph 5 to article 44 of Law 4826/2021”.**

Article 35 provided for the granting of insurance clearance by TEKA, provided that the applicant's arrears or overdue basic debts, certified by TEKA, do not exceed the amount of 100 EUR. Debts exceeding the amount referred to in the first subparagraph shall be settled by payment or installment arrangement in order to obtain proof of insurance clearance.

#### **IV) Article 84, “Repealed provisions”.**

Article 84 of Law 4997/2022, which concerns repealed provisions, abolishes from the entry into force of the Law (25-11-2022), the special levy of case b of paragraph 2 of article 38 of Law 3986/2011 (A' 152), as in force. The special levy was calculated at a rate of one percent (1%) on the regular salaries and additional remuneration and allowances of all salaried employees of the State, Public Legal Entities, Local Authorities, as well as employees of all Public Enterprises and Organizations and legal entities without exception.

The abolished contribution was paid to the former Civil Servants Welfare Fund (TPDY) for the insured persons of that Fund and to the former OAED for those who were not insured in the former TPDY, while for the personnel insured in the Funds of the Armed Forces, the contribution was paid in favor of these Funds.

## **2. Law 5018/2023 "Care for the personnel of the Armed Forces, rationalization of the legislation of the Armed Forces, organization of the National Guard and other provisions" (Government Gazette A' 25)**



**I) Article 88, “Rapid award of supplementary pensions - Amendment of par. 4, Article 48 of Law 4921/2022”.**

Article 88 of Law 5018/2023 (as amends article 48 of Law 4921/2022) concerning the examination of pension claims through the fast-track pension award procedure so as to include supplementary pension claims. It applies to both new claims and those that were pending at the time of entry into force of the law (09.02.2023).

More specifically, paragraph 4 of the amended article 48 of Law 4921/2022 defines that the act of awarding a supplementary pension is issued within a period of 3 months, from the date of award of a main pension or within 6 months from the date of submitting a claim for the award of a supplementary pension, if it was submitted after the application for a main pension. After the expiry of the above deadlines, the supplementary pension award decision documents are issued by the competent service of the institution or sector or branch or account to which the insured person belonged, due to their status or employment, at the time of application, according to the insurance history data kept in the "ATLAS" Information System or in other computer systems of e-EFKA, without verification of this data by e-EFKA before the issue of the decision. The recognition of additional insurance time, in accordance with para. 4 of article 17 of law 4670/2020 concerning the recognition of insurance time that has not been digitized or certified as valid and has not been recorded in the "ATLAS" Information System, is implemented without checking the documents proving this time. The additional insurance period may also be based on certificates of professionals who certify the insurance time, in accordance with sub. (a) of case b of par. 1 of article 255 of Law 4798/2021 (A' 68).

The decisions issued under the above procedure are reviewed within three years from their issue and in any case, their review is excluded after a period of five (5) years from their issue. If the review reveals that the insurance history considered for the pension award decision is incorrect, the pension decision shall be amended accordingly or revoked, as the case may be.

The above provisions apply to insured persons who have been awarded a main pension and who have completed at least four thousand five hundred (4,500) days of supplementary insurance, provided that: a) they are 67 years old or b) all or part of their supplementary insurance has been completed in the former Single Supplementary Insurance Fund for Employees (E.T.E.A.M.) or in any supplementary insurance institutions that was integrated with it.

**II) Article 89, “Advance payment of supplementary pension”.**

Article 89 of Law 5018/2023 and Ministerial Decision D16.26265/10.3.2023 (Government Gazette B' 1433) provided for a lump sum advance payment, against the supplementary pension, to those insured persons whose claim is pending on 1/1/2023 and have already received a main pension for the same reason. In particular, for pending old-age pensions, the applicant must have completed at least fifteen years of supplementary insurance. Each beneficiary received an advance payment equal to the

sum of months between the submission of the claim for supplementary pension up to 31.1.2023, multiplied by:

- a) 100 EUR for applicants for supplementary old-age pension;
- b) 50 EUR for applicants for supplementary pension due to invalidity, as well as for the surviving spouse claiming for a supplementary survivor's pension;
- c) 25 EUR for eligible children, claiming a supplementary survivor's pension divided equally among them.

The advance payment made in accordance with the above is offset against the supplementary pension amounts that will be granted with the final decision awarding a supplementary pension.

## **Part II - Medical care**

No changes.

## **Part III – Sickness benefit**

Under paragraph 4b', article 37, of Law 1846/1951 (Government Gazette 179 A') as in force, after its replacement by paragraph 4, article 26, of Law 2972/2001 (Government Gazette 291 A') the limits of daily wages and imputed wages of insurance classes are adjusted by the percentage of the increase granted each time in the pensions of former I.K.A. - E.T.A.M.. Therefore, as of 01.01.2023, the new limits of daily wages and imputed wages (T.H.) of the insurance classes of e-EFKA, were formed based on the rate of increase of pensions of e-EFKA by 7.75% (126331/28.12.2022 J.M.D. – Government Gazette 6949 B') with effect from the same date.

As of 1/1/2023, the maximum daily sickness benefit is as follows:

- a) For the first 15 days of subsidy (the T.H. of the 3rd insurance class) at EUR17.23.
- b) After the first 15 days of subsidy (the T.H. of the 8th insurance class) to EUR31.67.

## **STATISTICAL DATA**

Article 74- Title I (Sickness Benefit)

### Private Sector

Year	2022	January-23-May-23
Number of insured persons who were granted sickness benefit*	568,144	165,876

Days of subsidy	5,343,693	1,674,492
Source: e-EFKA		
* The number of insured persons is approximately based on the number of sickness benefit subsidy decisions.		

### Public Sector

No statistics available. The remuneration of public sector employees in case of illness is based on the provisions of the Civil Service Code.

### **Part V – Old Age Benefit**

1. By virtue of article 18 of Law 4997/2022 (Government Gazette A' 219), Joint Ministerial Decision 126331/28.12.2022 (Government Gazette B' 6949) determines the increase from 1.1.2023 of the total amount of the main pensions of the Electronic National Social Security Institution (e-EFKA) by seven point seventy-five percent (7.75%). Correspondingly, the coefficient of para. 4 of article 14 of Law 4387/2016 (A' 85), according to which the above pensions are adjusted (increased), is set at 1.0775.

Thus, from the same date, the full amount of the national pension amounts to EUR 413.76 for 40 years of permanent and legal residence in Greece between the age of 15 and the year of reaching the provided pension age and 20 years of insurance, while in case of less than 20 years of insurance and up to a minimum of 15, the amount of the national pension is reduced by 2% for each year (the amount of the national pension for 15 years of insurance is €372.38). Also, the maximum amount of pension(s) paid, which is equivalent to 12 times the full amount of the national pension, is now at €4,965.12.

2. Article 20 of Law 4997/2022 (Government Gazette A' 219) amends the age requirements for granting a reduced pension to former State insured persons who have established a pension right until 31.12.2012. Specifically, it is stipulated that from the entry into force of Law 4336/2015 (Government Gazette A' 94), i.e. 18.8.2015 and until 31.12.2022, former State insured persons who have established a pension right until 31.12.2012 (completion of 25 years), establish the right to immediate payment of a reduced pension of para. 2b of article 56 of the Civil and Military Pensions Code (presidential decree 169/2007, A' 210), based on the age limits provided until 18.8.2015 (at the age of 56 if they have completed 25 years of insurance in 2011 and at the age of 58 if they have completed 25 years of insurance in 2012) and can exercise their right at any time. As of 1.1.2023, the age limit for entitlement to a reduced pension for the above persons is set at 62 years.

3. Article 21 of Law 4997/2022, as amended paragraphs 1 to 3 of article 2 of Legislative Decree 4202/1961, determines the competent body for the assessment of pension rights during the application of the provisions of successive insurance between e-EFKA and insurance organizations other than e-EFKA.

## STATISTICAL DATA

Article 74 - Title I (Old-age pension)

### Private and Public Sector

Year	31-12-2022	30-06-2023
Number of pensions	1,134,475	1,144,573

Source: e-EFKA

## **Part VI - Employment Injury Benefit**

By virtue of article 18 of Law 4997/2022 (Government Gazette A' 219) and Joint Ministerial Decision 126331/28.12.2022 (Government Gazette B' 6949), from 1.1.2023 the increase of the total amount of the survivors' pensions of the Electronic National Social Security Institution (e-EFKA) by seven point seventy-five per cent (7.75%)

Therefore, the minimum pension limit for an accident at work or occupational disease is set at EUR827.52.

## STATISTICAL DATA

Article 74 - Title I (Pension/Benefit due to an accident at work or an occupational disease)

### Private Sector

Year	31-12-2022	30-06-2023
Number of pensioners due to an accident at work or an occupational disease	2,965	2,903

Source: Directorate of Study of e-EFKA.

The data concerning the public sector is included in the tables of invalidity below (PART IX)

### Part VIII - Maternity Benefit

I) According to article 34 of law 4808/2021 (Government Gazette A' 101) and article 44 of law 4997/2022/(Government Gazette A' 219), the 63-day maternity leave is extended to working women who have children through surrogacy, as well as to employees who adopt a child from the date of the child's integration into the family until the age of 8, same as birth mothers, as defined in article 7 of the National General Collective Labour Agreement of 1993 and article 7 of the General Collective Labour Agreement of 2000, ratified by article 11 of Law 2874/2000. That is, the above employees are entitled during the above period to all kinds of remuneration and allowances related to it, provided that they meet the conditions set out in the individual statutory provisions of their insurance institution in the same way as birth mothers.

Definitions:

1) Working mother, who adopts a child: the mother who is registered in the National Register of Prospective Adoptive Parents and after a decision of the competent social service receives the child from a Child Protection and Care Unit or other Institution that has it under its protection, for the purpose of adoption.

2) Integration of the child into the family: the date of physical delivery for care and upbringing with a view to the adoption of the child by the employee.

II) Under article 83 of Law 4997/2022, as of 25-11-22, the duration of the special maternity protection benefit is increased from 6 to 9 months and covers employees who had the last day of the above maternity leave on that date. Also, the amount of the allowance paid by DYPA is increased and is equal to the minimum wage as it is formed each time by the National General Collective Labor Agreement.

### STATISTICAL DATA

#### Title I - Article 74 (Maternity Benefit)

Year	2022	January 22 -May 23
Directly insured	32,941	13,761
Indirectly insured	0	0
Days of subsidy	3,919,991	1,637,567

Source: Directorate of Study of the e-EFKA.

## Part IX - Invalidity Benefit

1. Article 26 of Law 4997/2022 (Government Gazette A' 219) introduces article 11A in Law 4387/2016 (Government Gazette A' 85) entitled "Pension due to disability due to a common disease". The conditions for granting a disability pension due to a common disease are consolidated for all insured persons of e-EFKA, regardless of the former institution to which they were affiliated and regardless of the distinction between "old" and "new" insured persons of Law 2084/1992 (Government Gazette A' 165), meaning those who were insured for the first time until 31.12.1992 and those after 1.1.1993, without amending the current pension provisions of Presidential Decree 169/2007 (Government Gazette A' 210) for civil servants and military personnel.
2. By virtue of article 18 of Law 4997/2022 (Government Gazette A' 219) and the Joint Ministerial Decision 126331/28.12.2022 (Government Gazette B' 6949), from 1.1.2023 the increase of the total amount of the main disability pensions of the Electronic National Social Security Institution (e-EFKA) by seven point seventy-five per cent (7.75%) as well as the increase of the absolute disability allowance of article 42 of Law 1140/1981 by seven point seventy-five per cent (7.75%) for pensioners due to invalidity and death as well as for blind pensioners due to old age.
3. Article 95 of Law 5043/2023 (A' 91) set an increase of eight percent (8%) as of May 1<sup>st</sup> 2023, in the following e-EFKA benefits:
  - a) Increase of par. 2 of article 4 of Presidential Decree 334/1988 (A' 154).
  - b) Sickness and disability allowance for pensioners former civil servants (article 54 of Presidential Decree 169/2007 (A' 210)).
  - c) Non-institutional allowance of e-EFKA (article 42 of Law 1140/1981 (A' 68)).
4. Reform of the Disability Assessment Procedure.

Article 102 of Law 4961/2022, (A' 146) provides for the reform of the Disability Assessment Procedure. The Electronic National Social Security Institution (e-EFKA) maintains an information system under the name "National Disability Portal", under the supervision of the Ministry of Labor and Social Affairs, which is accessible through the Single Digital Portal of the Public Administration (gov.gr-EPP).

The National Disability Portal shall consist of the following sub-systems:

- a) the Disability Certification System; b) the Digital Register of Persons with Disabilities; c) the Register of Disability Benefits; and, d) the Disability Card Subsystem, which are supported by supervised bodies of the Ministry of Digital Governance.

Through the National Disability Portal, persons with disabilities are able to have access to their personal data kept in the Digital Register of Persons with Disabilities, submit a request for disability assessment and certification, apply for a Disability Card, are served, as part of a one-stop-shop, for pension, benefit, social and economic benefits or social services provided for by legislation for persons with disabilities and are informed of the benefits available and the eligibility criteria for those benefits.

## STATISTICAL DATA

### Article 74 – Title I

Private and Public Sector (Invalidity pension excluding accidents at work and occupational disease)

Year	31-12-2022	30-06-2023
Number of invalidity pensions	92,716	90,585

Source: e-EFKA

## **Part X – Survivors' Benefit**

Under article 18 of Law 4997/2022 (Government Gazette A' 219/25.11.2022) and Joint Ministerial Decision 126331/28.12.2022 (Government Gazette B' 6949), from 1.1.2023 the increase of the total amount of the survivors' pensions of the Electronic National Social Security Institution (e-EFKA) by 7.75%.

Therefore, the lower limit of the survivors' pension is set at EUR413.76 with 20 years of insurance of the deceased, while in case of less than 20 years of insurance and up to a minimum of 15 years, the amount of the national pension is reduced by 1.25% for each year (the lower threshold of the survivors' pension for 15 years of insurance is set at EUR387.90).

## STATISTICAL DATA

### Article 74 – Title I (Survivor's Pension)

#### Private and Public Sector

Year	31-12-2022	30-06-2023
Number of pensions	406,195	405,236

Source: Directorate of Study of e-EFKA.

## **Part XI - Standards to be complied with by Periodical Payments**

**SOURCE:** e-EFKA - GENERAL DIRECTORATE FOR STRATEGY & DEVELOPMENT STRATEGY - DIRECTORATE FOR STUDIES

Worker Type: art. 65 (6) b, Manufacturing (D), ISCO 7 (having previously rejected the economic activities (hotels and restaurants) due to seasonality and Z (Wholesale and Retail Trade) due to the low percentage of manual workers.)

Reference salary: **1,487.78 €**

Calculated using the database of 10/2022, is the average wage of all employees based on the above type of worker and refers to 25 days of insurance.

Basic Unit Time: 1 month

Currency Unit: €

Monthly Retirement Benefit:

It was calculated according to the art. 65 (1). The main pension has been calculated based on Law 4387/2016, as in force.

### **(A) Old-age pensions:**

Replacement Rate: 40%

Monthly Reference Wage: 1,487.78

40% of the Reference Wage:  $1,487.78 * 0.40 = 595.11$  EUR

**1. Beneficiary type: male, skilled, manual, with spouse and 30 years of insurance - Full pension (67 years old)**

#### AMOUNT OF PENSION

National pension 413.76

Contributory pension 484.13

Main pension 897.89

Supplementary Pension 235.58

Sum 1,130.47



**Retirement pension replacement rate: 75.98% (according to the ECSS)**

**2. Beneficiary type: Male, skilled, manual, with spouse and 15 years of insurance and 62 years of age - Reduced pension**

**AMOUNT OF PENSION**

National pension 260.67

Contributory pension 173.46

Main pension 434.13

Supplementary Pension 70.68

Sum 504.99

**Retirement replacement rate: 33.94% (according to the ECSS)**

**(B) Monthly Pension from an Employment injury or occupational disease:**

**Beneficiary type: Male, skilled, manual, with spouse and two children and one day of insurance**

Replacement Rate: 50%

Monthly Reference Wage: 1,487.78

50% of the Reference Wage:  $1,487.78 \times 0.50 = 743.89$  EUR

<b>Years of Insurance</b>	<b>National Pension</b>	<b>Contributory Pension</b>	<b>Main Pension</b>	<b>Supplementary Pension</b>	<b>Sum</b>	<b>Retirement replacement rate (according to ECSS)</b>
<b>1 Day of Insurance</b>						
-	€827.52		€827.52	0.00	827.52	<b>55.62%</b>
<b>Full Pension</b>						
<b>1 Day of Insurance</b>	€827.52		€827.52	0.00	827.52	<b>55.62%</b>

- <b>Partial reduction 25%</b>					
<b>1 Day of Insurance</b>					
- <b>Partial reduction 50%</b>	€827.52	€827.52	0.00	827.52	<b>55.62%</b>

\*Supplementary Pension is not provided for one day of insurance, according to the Greek legislation.

**(C) Invalidity pensions:**

Beneficiary type: Male, skilled, manual with spouse and two children and 15 years of insurance

Replacement Rate: 40%

Monthly Reference Wage: 1,487.78

40% of the Reference Wage:  $1,487.78 \times 0.40 = 595.11$  EUR

<b>Years of Insurance</b>	<b>National Pension</b>	<b>Contributory Pension</b>	<b>Main Pension</b>	<b>Supplementary Pension</b>	<b>Sum</b>	<b>Retirement replacement rate (according to ECSS)</b>
<b>15 Full Pension</b>	€372.38	€173.46	€585.84	€73.44	€619.28	<b>41.62%</b>
<b>15 Partial reduction 25%</b>	€279.29	€173.46	€452.75	€61.24	€513.99	<b>34.55%</b>
<b>15 Partial reduction 50%</b>	€186.19	€173.46	€359.65	€49.03	€408.68	<b>27.47%</b>

**(D) Survivors' pension:**

**Beneficiary type: widow of a skilled male manual worker with 2 children and 15 years of contributions.**

Replacement Rate: 40%

Monthly Reference Wage: 1,487.78

40% of the Reference Wage:  $1,487.78 \times 0.40 = 595.11$  EUR

#### AMOUNT OF PENSION

National pension + Contributory pension: 775.80 EUR

Main Pension: 775.80 EUR

Supplementary pension 74.94 EUR (est.)

Sum 850.74 EUR

**Retirement pension replacement rate: 57.18% (according to the ECSS)**

#### **(E) Sickness Benefit:**

**Beneficiary type: Skilled male manual with spouse and 2 children**

Replacement Rate: 45%

Monthly Reference Wage: 1,487.78 EUR

45% of the Reference Wage:  $1,487.78 \times 0.45 = 669.50$  EUR

For a skilled male manual worker, the daily sickness benefit to which he is entitled (with spouse and 2 children) is EUR31.67 per day of sickness, which is the maximum amount that can be given as a daily sickness benefit. The amount of the sickness benefit is different for the first 15 days of the subsidy and amounts to 17.23 EUR.

Therefore, for the 1st month, the monthly sickness benefit is 733.50 EUR, so the replacement rate in the monthly reference wage is 49.30%.

For each of the following months, the monthly sickness benefit is 950.10 EUR, so the replacement rate in the monthly reference wage is 63.90%.

## **Part XII – Common Provisions**

No changes.

## **Part XIII - Miscellaneous Provisions**

Answered under each ratified part.

## APPENDIX

### **REPLY – Clarification on the Conclusions of the Committee of Experts on the Application of Conventions and Recommendations of the International Labour Organization concerning the application of the European Code of Social Security by Greece (40<sup>th</sup> Annual Report 1/7/21 - 30/6/22)**

#### **1. Part III (sickness benefit), Article 16 of the Code.**

##### **Article 22 of the Greek Constitution**

“Work constitutes a right and shall enjoy the protection of the State, which shall care for the creation of conditions of employment for all citizens and shall pursue the moral and material advancement of the rural and urban working population.

All workers, irrespective of sex or other distinctions, shall be entitled to equal pay for work of equal value.”

##### **Articles 657 and 658 of the Civil Code.**

Article 657 of the Civil Code stipulates that: “The employee retains his claim to salary if, after at least ten days of work, he is prevented from working for an important reason not due to his fault. The employer has the right to deduct from the salary the amounts paid to the employee by compulsory insurance”.

Article 658 of the Civil Code stipulates that: “The period during which the claim to salary in the event of an obstacle is maintained, in accordance with the preceding article, may not exceed one month if the obstacle arose at least one year after the commencement of the working contract, and half a month in any other case. The claim for this period exists even if the employer terminated the working relation because the impediment gave him that right”.

The provisions of the above articles constitute mandatory law and therefore no contrary individual or collective agreement is allowed as to lower the limits of time during which the employee's claim to receive his salary is maintained.

##### **The concept of the important reason for abstaining from work.**

For the employee's claim to salary be maintained, even though he does not perform work, the impediment (obstacle) to work must be due to an important reason, namely a reason which, in good faith, justifies the absence from work.

An important reason for abstaining from work can be any fact that refers either to the person as an employee and generally to his personal environment or to a real event, which creates an objective inability to provide work on behalf. The employee's illness, as it follows from the provisions of articles 660 and 661 of Civil Code, para. 3 of article 5 of Law 2112/1920 (Government Gazette A' 67), article 8 of the Royal Decree 16/18-7-1920 and article 3 of Law 4558/1930 (Government Gazette A' 124) but also as

accepted by the case law of the courts is an important reason for abstaining from work, without adverse consequences for him.

**The concept of year within the meaning of Article 658 of the Civil Code/Entitlement to remuneration.**

A year in the true sense of Article 658 of the Civil Code means the employment year, i.e., the year for the calculation of which the starting point is the time of commencement of the contract and the end of which is the corresponding date of the following year and not the calendar year. Consequently, once the working points corresponding to the date of commencement of the contract have been completed, the employee's entitlement to a maximum of one month's remuneration is revived.

Article 5 of Law 178/1967 stipulates that in case of absence from work due to sickness, the employer is obliged to pay half the daily wage or the corresponding salary, for the time between notification of the sickness and payment of the benefit by the social security institution (1 to 3 days).

For the remaining period, the employer is entitled to deduct the amounts paid to the employee by e- EFKA due to the impediment (article 657 par. 2 of the Civil Code) from the remuneration. If the employee is not subsidized by the insurance institution, then the employer must pay him, for each day of his absence, as many daily wages as are the working hours during which he would work, if the impediment had not taken place.

More analytically:

- from the 1st to the 3rd day of sickness, e-EFKA does not grant a benefit, as the employer is obliged to pay half of the employee's daily wage or the so called equivalent daily wage (for those not being paid on a daily wage basis).
- from the 4th day to the 19<sup>th</sup> day (i.e., for 15 days ) of absence due to sickness, e-EFKA grants a benefit equal to  $\frac{1}{4}$  of the daily wage (as determined by the insurance class in which the insured person is classified, based on the average earnings of his/her last 30 days of work). Furthermore, the employer pays the difference between the daily wage and the sickness benefit i.e. the remaining  $\frac{3}{4}$ .
- for every additional day of absence due to sickness after the 15-days period is over and until the completion of one month, e-EFKA grants a benefit equal to  $\frac{1}{2}$  of the daily wage (as determined previously) and the employer pays the difference between the daily wage and the sickness benefit i.e. the remaining  $\frac{1}{2}$ .
- for any additional day of absence after this period is over, e-EFKA grants a benefit equal to  $\frac{1}{2}$  of the daily wage and for a maximum of 182 to 720 days, depending on the number of days worked in the previous years.

Consequently, our system provides for a dual mechanism that guarantees that insured persons enjoy a full income replacement rate and do not suffer significant income losses due to their sickness. In fact, total earnings paid to the employee during the period of

absence from work due to sickness are much higher than the 45% required under the provisions of articles 16 and 66 of the European Social Security Code, since for the first 3 days of absence, they represent 50% of the insured's earnings, while from the 4<sup>th</sup> day and onwards, the combined income replacement rate represents 100% of the insured's real earnings.

**Relevant legal framework:**

- Articles 657 and 658 CC
- Articles 660, 661 CC
- Article 5 para. 3 of Law 2112/1920 (Government Gazette A' 67)
- Article 8 of Royal Decree 16/18-7-1920
- Article 3 of Law 4558/1930 (Government Gazette A' 124)
- Article 5 of Law 178/1967 (Government Gazette A' 190)

**2. Part VI (benefit for accidents at work), Article 36(2) and (3) of the European Code of Social Security.**

(a) Articles 36 and 38 of the Code essentially approach disability in terms of functionality and the ability of the disabled person to continue practicing his or her profession or a different one, with a view to ensuring an adequate living income.

In Greece, disability certification is medical-centered, while possessing specific implicit features of functional assessment. The rules and guidelines governing the assessment of disability are detailed in the Single Table for the Determination of the Percentage of Disability (EPPPA), which is issued by a Joint Ministerial Decision of the Ministers of Labor and Social Affairs and Finance, following the recommendation of the Special Scientific Committee. The latter is a group composed of specialized medical scientists and competent public officials linked to disability certification policies. The EPPPA provides detailed guidance on the attribution of a disability rate per condition, in line with the ICD-10 international classification. It is worth noting that in a recent Policy Paper prepared by an Interdisciplinary Working Group at the Ministry of Labor and Social Affairs and examination of the EPPPA per disease category, the following conclusions emerged, among others:

- In severe forms of diseases, the high disability rates awarded (67% or more), when they relate specifically to a single condition (especially in cases of occupational accidents) are also shaped by the significant limitation they bring to the individual's daily activity in all areas. In these cases, the impairment of functionality is severe and converges significantly with the medical rate for most diseases.
- Diseases that receive disability rates up to 50% in their majority have little or no impact on functionality and a large deviation from the medical rate is recorded.

Therefore, the disability certificates awarded by the competent authorities bear significant implicit characteristics of functional assessment, whereas disability certificates with an awarded percentage of less than 50% indicate the ability of the individual to continue working, either in their previous profession or a different one.

**(b)** Regardless of the awarded rate of disability, the health committee evaluating disability is obliged to evaluate two additional important characteristics associated with the individual's ability to work:

1. To explicitly determine whether the individual can exercise any working activity (“on/off criterion”).
2. To determine and award any percentage in terms of the so-called “insurance disability”, that is whether the person is able to continue the profession he was practicing before the disability occurred, taking into account other socio-economic criteria.

The above contribute substantially to the judgment on whether the person continues to be able to work because of his disability, or not.

**(c)** Article 26 of Law 4997/2022 established a uniform treatment of medical disability rates of 50% and above, so that a disability pension due to a common illness is awarded by all former social security funds that have integrated with e-EFKA.

Greece fully meets the provisions of articles 36 and 38 of the Code, given that disability rates of less than 50%, that are awarded without satisfying the criterion “incapable of any gainful activity”, indicate that individuals are capable of employment in the labor market. Therefore, the coverage already laid down in the legislation provides an integrated framework that adequately satisfies the provisions of the Code.

- 3. Part XI (Levels to be observed when making periodic payments), Article 65 of the Code, in conjunction with Articles 29(1) and (2), 57(1) and (2) and 63 (1) and (2) of the Code.**

The relevant calculations of periodic payments for all Parts of the Code are provided in Part XI.

The national pension in cases of disability is not calculated based on the years of residence and insurance, but on the basis of the percentage of disability (see, article 7 par. 4 of Law 4387/2016).

- 4. Article 65 (10) of the Code**



Relevant information is provided in parts III, V, VI, IX and X of the report regarding the increase of benefits, according to law 4997/2022 (Government Gazette A' 219/25.11.2022) and the issued 126331/28.12.2022 (Government Gazette B' 6949) Joint Ministerial Decision. It is worth noting that from 2023 the adjustment of pensions will take place every year, based on inflation and growth data. Therefore, data on the relevant adjustments will be included in the following annual reports.

Regarding previous years, and especially the period 2010-2022, the fiscal conditions that the country faced made it imperative to limit pension expenditure.