

Financing

Financing principle

Sickness and maternity: Benefits in kind

ALBANIA

State Budget and Contributions.

(last update of information 2019)

ARMENIA

Financed by Central Government and Municipalities.

AZERBAIJAN

Contributions and state budget.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Contributions and Cantonal budgets

Republika Srpska

- Contributions and budget of the RS

Brcko District of BiH

- Contributions and budget of Brcko District.

GEORGIA

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

MONTENEGRO

State budget.

NORTH MACEDONIA

Contributions and State budget.

REPUBLIC OF MOLDOVA

Contribution and State Budget.

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

State Social Insurance Budget

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

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

SERBIA

Contributions and State Budget.

TÜRKIYE

Civil Servants: Contributions.

Workers: Contributions.

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

UKRAINE

State Budget.

(last update of information Ukraine 2019)

Sickness and maternity: Cash benefits

ALBANIA

Contributions.

(last update of information 2019)

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

Contributions and state budget.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Contribution and Cantonal budgets

The Law on Material Support for Families with Children in the Federation of Bosnia and Herzegovina (Official Gazette of the Federation of Bosnia and Herzegovina No 52/22) prescribes the conditions and method of obtaining compensation for unemployed mothers, which ensures the uniformity of this right at the level of the entire Federation, independent of cantons where the user resides. According to the provisions of the law, financial assistance to an unemployed mother in labor is paid in the amount of 55% of the lowest salary in the Federation in accordance with the provisions of the Labor Law. The aforementioned compensation is paid from the cantonal budget.

According to Article 46 of the Law, the salary compensation to a mother during her absence from work due to pregnancy, childbirth and child care will continue to be paid in accordance with the cantonal regulations in the field of social and child protection until the adoption of a special regulation in accordance with the provisions of the Labor Law, when this right will be reintegrated into the system of employment and social security rights, but no later than three years from the date of entry into force of this law.

GEORGIA

State budget.

MONTENEGRO

State budget.

NORTH MACEDONIA

Contributions and State budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

SERBIA

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

TÜRKIYE

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

Workers: Contributions.

UKRAINE

Contributions and State Budget.

(last update 2019)

Long-term care

ALBANIA

State Budget.

(last update 2019)

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

State budget.

BOSNIA AND HERZEGOVINA

Federation of BiH

Entity budget and a part of participation from Cantonal budget

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

Republika Srpska

Rights under the Law on Social Protection are financed from the budget and the budget of local government – not from the contributions. Only the rights under child welfare are partly financed by contributions.

GEORGIA

State budget.

MONTENEGRO

State budget.

NORTH MACEDONIA

Contributions and State budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

SERBIA

Contributions and State Budget.

TÜRKIYE

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

Contributions and State Budget.

(last update 2019)

Invalidity

ALBANIA

Contributions.

(last update 2019)

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

Contributions and state budget.

BOSNIA AND HERZEGOVINA

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

The Law on Foster Parents ("Official Gazette of the Federation of Bosnia and Herzegovina", No 75/21) established a monthly compensation for the caring parent (parent of a person with 100% disability) in the amount of the net lowest salary in the Federation of Bosnia and Herzegovina in accordance with the Labor Law, to which contributions are paid for pension and disability insurance, health insurance and unemployment insurance.

The budget of the Federation of Bosnia and Herzegovina fully finances allowances for person with disabilities (so-called non-war disabled), for whom the competent medical commission determined 90 and 100% physical damage.

Allowances for civilian victims of war with physical damage of 60-100%, as well as family disability allowances for civilian victims of war, are financed in a participatory manner, in such a way that 70% of the necessary funds are secured in the budget of the Federation of Bosnia and Herzegovina and 30% in the cantonal budgets.

GEORGIA

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

MONTENEGRO

Contributions and the State budget.

NORTH MACEDONIA

Contributions and State budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

SERBIA

Contributions and State Budget.

TÜRKIYE

Civil Servants:

With regard to invalidity pension: Contributions.

With regard to duty invalidity pension: State funded.

Workers: Contributions.

UKRAINE

Contributions and State Budget.

(last update 2019)

Old-age

ALBANIA

Contributions.

(last update 2019)

ARMENIA

Included in 'Global Contributions for Several Branches' above.

AZERBAIJAN

Contributions and state budget.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Contributions, budget and other resources

Republika Srpska

-Contributions and budget of the RS

Brčko District of BiH

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

GEORGIA

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

MONTENEGRO

Contributions and the State budget.

NORTH MACEDONIA

Contributions and State Budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

SERBIA

Contributions and State Budget.

TÜRKIYE

Civil Servants: Contributions.

Workers: Contributions.

UKRAINE

Contributions and State Budget.

(last update 2019)

Survivors

ALBANIA

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

Contributions and state budget.

BOSNIA AND HERZEGOVINA

Federation BiH

-Contribution, budget and other resources

Republika Srpska

- Contributions and budget of the RS

GEORGIA

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

MONTENEGRO

Contributions and the State budget.

NORTH MACEDONIA

Contributions and State Budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

SERBIA

Contributions and State Budget.

TÜRKIYE

Civil Servants: Contributions.

Workers: Contributions.

UKRAINE

State Budget

(last update 2019)

Employment injuries and occupational diseases

ALBANIA

Contributions.

(last update 2019)

ARMENIA

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

AZERBAIJAN

Contributions and direct payment by employers.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Contribution, budget and other resources

The amount of cash compensation for unemployment is 40% of the average net salary paid in the Federation in the last three months before the termination of employment of an unemployed person, which published by the Federal Bureau of Statistics.

GEORGIA

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

MONTENEGRO

Contributions and the State budget.

NORTH MACEDONIA

Contributions and State budget.

REPUBLIC OF MOLDOVA

State Social Insurance Budget (contributions)

SERBIA

Contributions and State Budget.

TÜRKIYE

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

Workers: Contributions.

UKRAINE

Contributions and State Budget.

(last update 2019)

Unemployment

ALBANIA

Contributions.

(last update 2019)

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

Contributions.

Source: Unemployment Fund.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Contributions for unemployment

Funds for meeting needs in the field of employment, and for the work of the Federal Employment Office and employment services, among other things, are provided from contributions paid by employers and employees in accordance with the law, in such a way that 30% of those directs funds to the Federal Employment Institute, and 70% to employment services.

GEORGIA

None

MONTENEGRO

Contributions and the State budget.

NORTH MACEDONIA

Contributions and State budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

SERBIA

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

TÜRKIYE

Civil Servants: Not applicable.

Workers: Contributions and State Budget.

UKRAINE

General contributions and State Budget.

(last update 2019)

Family allowances

ALBANIA

None.

(last update 2019)

ARMENIA

Contributions and State subsidies.

AZERBAIJAN

State budget (family allowances considered to be targeted state social allowance).

BOSNIA AND HERZEGOVINA

Federation of BiH

- Contributions and Cantonal budgets

The Law on Material Support for Families with Children in the Federation of Bosnia and Herzegovina ("Official Gazette of the Federation of Bosnia and Herzegovina", No 52/22) prescribed the conditions and method of obtaining child allowance, which ensured the uniformity of this right at the level of the entire Federation, regardless of the canton in which the user has a residence.

According to the provisions of the law, the amount of child allowance is 19% of the lowest salary in the Federation in accordance with the provisions of the Labor Law. The aforementioned compensation is paid from the federal budget, and in accordance with Article 45 of the Law, the cantons could prescribe more favorable conditions for realizing the right to child allowance and finance the aforementioned from their budgets.

GEORGIA

Not applicable.

MONTENEGRO

State budget.

NORTH MACEDONIA

State budget.

REPUBLIC OF MOLDOVA

Contributions and State Budget.

SERBIA

Financed by Central Government (State Budget).

TÜRKIYE

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

General contributions and State Budget.

(last update 2019)

Contributions of insured and employers

Overall contributions

ALBANIA

Old age, survivors and invalidity pensions:

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

(last update 2019)

ARMENIA

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

Employees:

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

from 1 January, 2021: - 22%

from 1 January, 2022: - 21%

from 1 January, 2023 and later: - 20%

minimum contribution: none.

maximum contribution: none.

AZERBAIJAN

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

2. Unemployment.

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

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

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

- employees: 3 % gross earnings

2. non-public sector:

- the salary up to 200 AZN: employers: 22%, employees – 3 %

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

employees: 6 AZN + 10% of the amount exceeding 200 AZN.

2. other fields: 20% of minimum wage.

- employers: 0,5 % payroll
- employees (working under a labour contact): 0,5 % gross earnings

From 1 January 2022 the minimum wage is 300 AZN.

BOSNIA AND HERZEGOVINA

Old age pension

Covers old age, disability and survivors benefits

Federation of BiH:

Levied on gross earnings

- employee: 17%

- employer: 7%

- no ceilings

Republika Srpska:

Levied on gross earnings

- employee: 18.5%

- employer: none

- no ceilings

Brčko District:

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

Health Care

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

Federation of BiH:

Levied on gross earnings:

- employee: 12,53%

- employer: 4%

- no ceilings

Republika Srpska:

Levied on gross earnings

- employee: 12%

- employer: none

- no ceilings

Brčko District:

Levied on gross earnings:

- employee: 12%

- employer: none

- no ceilings

Unemployment,

Federation of BiH

Levied on gross earnings:

-employee: 1,5%

-employer: 0,5%

Republika Srpska

Levied on gross earnings

-employee: 0,6%

-employer: none

Brčko District:

Levied on gross earnings:

-employee: none

-employer: 1,5 %

Republika Srpska

Contribution for child protection

Levied on gross earnings

-employee: 1,7%

-employer: none

GEORGIA

No overall contributions.

MONTENEGRO

The Law on Contributions for Mandatory Social Insurance, 2007 amended in 2008/2009/2010/2011/2012/2013/2015/2017/2019/2021/2022.

Health care, sickness and maternity:

There is no obligation to pay health insurance contributions, neither on the side of the employee nor on the side of employer.

Old-age, disability and survivors pension:

The employee: 15% of gross wage;

The employer: 5.5% of gross wage of the employed;

The self-employed: 20.5% of reported wage;

The farmers: the mandatory basis for calculating contributions is 12% of the average monthly salary earned in the previous year per employee in Montenegro.

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

Unemployment insurance contributions:

The employer: 0,5% of gross wage;

The employee: 0,5% of gross wage.

NORTH MACEDONIA

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

Pension and disability contributions are paid as one contribution by all employers: 18.8% of gross salary, divided into two parts: 12.8% will remain in the 1st pillar and 6% is transferred to an individual account in the chosen private pension fund.

Self-employed: 18.8% of the lump-sum net income being subject to personal tax. The total contribution of 18.8% is split up between the 1st pillar (12.8%) and 2nd pillar (6%).

Health care, sickness and maternity:

Employer pays 7.5% of the gross salary of employees. No direct contribution required from employees.

Self-employed people pay 7.5% of the lump-sum net income being subject to personal tax.

Maximum contribution (employees): the contribution basis cannot be higher than the amount of 16 times the national average salary announced for January the current year ($16 \times 49,397 = 790,352$ MKD).

Maximum contribution (self-employed): the contribution basis cannot be higher than 12 times the national average salary announced for January the current year ($12 \times 49,397 = 592,764$ MKD).

Minimum contribution: the contribution basis cannot be lower than 50% of national average salary per employee announced in January of the current year (24,699 MKD).

REPUBLIC OF MOLDOVA

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

Employee - 6% of gross salary

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

Employee - 6% of gross salary;

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

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

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

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

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

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

The current social insurance system does not provide for divided social insurance contributions on distinct risks. Based on the legislation in force, the total rate of social insurance contribution is 29% (public sector) or 24% (private sector) of the labor remuneration and other rewards fund, of which 6% is paid from the income of the insured (with some exceptions: the fixed lump sum tariffs). Thus, all accrued revenues are redistributed for payment of pensions and allowances for all risks insured.

Mandatory Health Insurance:

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

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

SERBIA

No overall contributions.

TÜRKIYE

Workers:

Contribution for old-age, invalidity and survivors:

Insured person: 9% of gross earnings

Employer: 11% of gross earnings

Contribution for universal health insurance :

Insured person: 5% of gross earnings

Employer: 7,5% of gross earnings

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

Employer: 2% of gross earnings

Insured working in hazardous or dangerous job:

Employer: 2% of gross earnings

Contribution for unemployment insurance:

Insured person: 1% of gross earnings

Employer: 2% of gross earnings

State: 1% of gross earnings

Insured person: Minimum premium paid for old-age, invalidity and survivors: 900.72 TRY for 2023.

Employer: Minimum premium paid for old-age, invalidity and survivors: 1,100.88 TRY for 2023.

Total: 2,000.16 TRY.

Insured person: Maximum premium paid for old-age, invalidity and survivors: 6,755.40 TRY for 2023.

Employer: Maximum premium paid for old-age, invalidity and survivors: 8,256.60 TRY for 2023.

Total: 15,012.00 TRY

Insured person: Minimum premium paid for universal health insurance: 500.40 TRY for 2023.

Employer: Minimum premium paid for universal health insurance: 750.60 TRY for 2023.

Total: 1,251.00 TRY

Insured person: Maximum premium paid for universal health insurance: 3,753.00 TRY for 2023.

Employer: Maximum premium paid for universal health insurance: 5,629.50 TRY for 2023.

Total: 9,382.50 TRY

Employer: Minimum premium paid for employment injuries, occupational disease, sickness and maternity insurances: 200.16 TRY for 2023.

Employer: Maximum premium paid for employment injuries, occupational disease, sickness and maternity insurances: 1,501.20 TRY for 2023.

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

Insured person: Minimum premium paid for unemployment insurance: 100.08 TRY for 2023.

Employer: Minimum premium paid for unemployment insurance: 200.16 TRY for 2023.

The State: Minimum premium paid for unemployment insurance: 100.08 TRY for 2023.

Total: 400.32 TRY

Insured person: Maximum premium paid for unemployment insurance: 750.60 TRY for 2023.

Employer: Maximum premium paid for unemployment insurance 1,501.20 TRY for 2023.

The State: Maximum premium paid for unemployment insurance: 750.60 TRY for 2023.

Total: 3,002.40 TRY

Note: Contributions are calculated on the basis of daily earnings and are paid monthly (30 days amount). The minimum daily earning is 333.60 TRY and the maximum daily earning is 2,502.00 TRY for 2023. (For maximum amount, the minimum amount is multiplied by 7.5).

Civil servants:

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

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

There is also an additional premium for civil servants collected from the institutions they work for. In return for duty disability pensions to be paid to these persons and death pensions to be granted to their beneficiaries, an additional provision premium of 20% of state premium appropriations is received for social security institutions allocated from the budgets of public administrations for the insured within this scope.

UKRAINE

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

insurance against accidents and occupation diseases: 1,51%

sickness: 1,4%

unemployment 1,5%

pension insurance 33,2%

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

sickness: 1,0%

unemployment: 0,6%

pension insurance: 2,0%

(last update 2019)

Sickness and maternity: Benefits in kind

ALBANIA

Employees: 1.7% of gross earnings.

- Employers: 1.7% of gross earnings.

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

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

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

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

(last update 2019)

ARMENIA

Included in 'Global Contributions for Several Branches' above.

AZERBAIJAN

Not applicable.

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

Not applicable.

MONTENEGRO

None.

NORTH MACEDONIA

See 'Overall contributions' above.

REPUBLIC OF MOLDOVA

Contributions paid into the Fund for Mandatory Health Insurance:

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

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

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

The amount transferred from the state budget to mandatory health insurance funds with the purpose to provide 11 vulnerable unemployed groups of population with health insurance, is set annually based on the state budget law, representing the approved amount of transfers from the state budget to the mandatory health insurance funds for the previous year, indexed with the consumer price index for the previous year.

SERBIA

Health insurance contribution:

employees: 5.15% of gross salary;

employers: 5.15% of gross salary;

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

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

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

Minimum base for contributions: 35% of the national average gross wage paid in the 12 months period ending October of the previous year, indexed annually in January. Minimum base for 2023 is 35,025 RSD.

Maximum base: 5 times the national average gross wage paid in the period of 12 months ending October of the previous year, indexed annually in January. Maximum base for 2023 is 500,360 RSD.

TÜRKIYE

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

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

UKRAINE

See "Global contributions for several branches".

(last update 2019)

Sickness and maternity: Cash benefits

ALBANIA

Sickness:

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

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

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

Maternity:

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

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

(last update 2019)

ARMENIA

Included in 'Global Contributions for Several Branches' above.

AZERBAIJAN

See "Global contributions for several branches" above.

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

No contributions, maternity benefits financed by the state budget.

MONTENEGRO

None.

NORTH MACEDONIA

See 'Overall contributions' above.

REPUBLIC OF MOLDOVA

See above under overall contributions.

SERBIA

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

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

See "Global contributions for several branches" above.

(last update 2019)

Long-term care

ALBANIA

None.

(last update 2019)

ARMENIA

Included in 'Global Contributions for Several Branches' above.

AZERBAIJAN

See "Global contributions for several branches" above.

BOSNIA AND HERZEGOVINA

None

GEORGIA

Not applicable.

MONTENEGRO

See "Overall contributions" above.

NORTH MACEDONIA

Social Protection: None.

Health protection: See 'Overall contributions' above.

REPUBLIC OF MOLDOVA

No special provisions

SERBIA

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

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

TÜRKIYE

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

None (financed by State Budget).

(last update 2019)

Invalidity

ALBANIA

See "Global contributions for several branches" above.

ARMENIA

Included in 'Global Contributions for Several Branches' above.

AZERBAIJAN

See "Global contributions for several branches" above.

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

Not applicable.

MONTENEGRO

See "Overall contributions" above.

NORTH MACEDONIA

See 'Overall contributions' above.

REPUBLIC OF MOLDOVA

Law no. 156/1998 regarding the public pension system.
Law no. 499/1999 regarding state social allowances for some categories of citizens.

SERBIA

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

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

See "Global contributions for several branches" above.

(last update 2019)

Old-age

ALBANIA

See "Global contributions for several branches" above.

ARMENIA

State pension security: Included in 'Global Contributions for Several Branches' above.

Funded pension:

Mandatory participation only for persons born on and after 01.01.1974

Voluntary participation - Before 1974 born, as well as self-employed persons (regardless of age).

The calculation for mandatory participants is as follows: the amount of mandatory funded payment is 10% of the basic income of the person.

- If the basic income is less than 500,000 AMD, 5% is paid by the employees and the other 5% by the state.

- If the basic income exceeds 500,000 AMD, but is less than 15 times the minimum salary (15* 75,000 AMD = 1,125,000 AMD), then (10% of the basic income minus 25,000 AMD) is paid by the employees, and 25,000 AMD by the state

- If the basic income exceeds 1,125,000 AMD, then not more than 10% of 1,125,000 AMD (87,500 AMD is paid by the employees and 25,000 AMD by the state)

For those who voluntarily joined the funded system before July 2018, the conditions for mandatory partial members apply.

For those who voluntarily joined the system from July 2018, the amount of funded payment is

- 5% if the basic income less than 1,125,000 AMD

- 56,250 AMD if the basic income exceeds 1,125,000 AMD

AZERBAIJAN

See "Global contributions for several branches" above.

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

Not applicable.

MONTENEGRO

See "Overall contributions" above.

NORTH MACEDONIA

See 'Overall contributions' above.

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

- * 9.4% for performing tasks and duties where the effective 12 months are calculated as 18 months in the years of service;
- * 7.83% for performing tasks and duties where the effective 12 months are calculated as 17 months in the years of service;
- * 6.27% for performing tasks and duties where the effective 12 months are calculated as 16 months in the years of service;
- * 4.7% for performing tasks and duties where the effective 12 months are calculated as 15 months in the years of service;
- * 3.13% for performing tasks and duties where the effective 12 months are calculated as 14 months in the years of service and
- * 1.57% for performing tasks and duties where the effective 12 months are calculated as 13 months in the years of service.

REPUBLIC OF MOLDOVA

See above under overall contributions.

SERBIA

Employees: 14% of gross salary;
Employers: 10% of gross salary;
Self-employed and farmers: 24% of the defined insurance base.

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

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

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

Minimum base for contributions: 35% of the national average gross wage paid in the 12 months period ending October of the previous year, indexed annually in January. Minimum base for 2023 is 35,025 RSD.

Maximum base: 5 times the national average gross wage paid in the period of 12 months ending October of the previous year, indexed annually in January. Maximum base for 2023 is 500,360 RSD

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

See "Global contributions for several branches" above.

(last update 2019)

Survivors

ALBANIA

See "Global contributions for several branches" above.

ARMENIA

Included in 'Global Contributions for Several Branches' above

AZERBAIJAN

See "Global contributions for several branches" above.

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

Not applicable.

MONTENEGRO

See "Overall contributions" above.

NORTH MACEDONIA

See 'Overall contributions' above.

REPUBLIC OF MOLDOVA

See above under overall contributions.

SERBIA

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

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

See "Global contributions for several branches" above.

(last update 2019)

Employment injuries and occupational diseases

ALBANIA

ARMENIA

Included in 'Global Contributions for Several Branches' above

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

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

MONTENEGRO

See "Overall contributions" above.

NORTH MACEDONIA

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

Self-employed: 0.5% of the determined lump-sum net income being subject to tax payment.

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

REPUBLIC OF MOLDOVA

Financed by State Social Insurance Budget.

SERBIA

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

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

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

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

(last update 2019)

Unemployment

ALBANIA

Employer: 0.9% gross earnings,

- employee: none,

- total: 0.9% gross earnings.

(last update 2019)

ARMENIA

Included in 'Global Contributions for Several Branches' above

AZERBAIJAN

Contributions.

BOSNIA AND HERZEGOVINA

See "Global contributions for several branches" above

GEORGIA

None

MONTENEGRO

Unemployment insurance contributions:

The employer: 0,5% of gross wage;

The employee: 0,5% of gross wage.

NORTH MACEDONIA

Employers pay 1.2% of gross salary.

REPUBLIC OF MOLDOVA

See above under overall contributions.

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

SERBIA

Employees: 0.75% of gross salary;

Self-employed: 0.75% of the defined insurance base.

Minimum base for contributions: 35% of the national average gross wage paid in the 12 months period ending October of the previous year, indexed annually in January. Minimum base for 2023 is 35,025 RSD.

Maximum base: 5 times the national average gross wage paid in the period of 12 months ending October of the previous year, indexed annually in January. Maximum base for 2023 is 500,360 RSD.

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

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

A total contribution: 1,8%.

(last update 2019)

Family allowances

ALBANIA

None.

(last update 2019)

ARMENIA

Included in 'Global Contributions for Several Branches' above

AZERBAIJAN

Non- contributory.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Cantonal budget

The Law on Material Support for Families with Children in the Federation of Bosnia and Herzegovina (Official Gazette of the Federation of Bosnia and Herzegovina, No 52/22) prescribed the conditions and method of obtaining child allowance, which ensured the uniformity of this right at the level of the entire Federation, regardless of the canton in which the user has a residence.

The amount of child allowance is 19% of the lowest salary in the Federation in accordance with the provisions of the Labor Law. The aforementioned compensation is paid from the federal budget, and the cantons could have prescribed more favorable conditions for realizing the right to child allowance and financed the aforementioned from their budgets.

GEORGIA

Not applicable.

MONTENEGRO

None.

NORTH MACEDONIA

None.

REPUBLIC OF MOLDOVA

Financed by State Social Insurance Budget.

SERBIA

None.

TÜRKIYE

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

None.

(last update 2019)

Other special contributions

ALBANIA

None

(last update 2019)

ARMENIA

None.

AZERBAIJAN

Not applicable.

BOSNIA AND HERZEGOVINA

GEORGIA

None

MONTENEGRO

None.

NORTH MACEDONIA

None.

REPUBLIC OF MOLDOVA

SERBIA

None.

TÜRKIYE

Not applicable.

UKRAINE

None

(last update 2019)

Public authorities' participation

Sickness and maternity: benefits in kind

ALBANIA

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

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

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

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

h) victims of trafficking

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

(last update 2019)

ARMENIA

Financed entirely by central government and municipalities.

AZERBAIJAN

State budget.

BOSNIA AND HERZEGOVINA

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

GEORGIA

Financed by state budget and local authorities.

MONTENEGRO

Financed fully from the State budget.

NORTH MACEDONIA

Deficit covered by State budget.

REPUBLIC OF MOLDOVA

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

SERBIA

Central Government Budget covers eventual deficits.

Besides, the State budget pays contribution for specific groups of insured persons (See Table 2 'Health Care, Field of application 1. beneficiaries')

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

State and local Budget.

(last update 2019)

Sickness and maternity: Cash benefits

ALBANIA

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

(last update 2019)

ARMENIA

Sickness: benefits are financed by the state and employers.
Maternity: benefits are financed by the state.

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Federation of BiH

- Cantonal budget covers deficit

Republika Srpska

- Budget of the RS covers deficit

Brčko District of BiH

- Budget of Brčko District covers deficit for sickness

- Budget of Brčko District covers net salary compensation for maternity

GEORGIA

State budget (maternity benefits).

MONTENEGRO

Financed fully from the State budget.

NORTH MACEDONIA

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

REPUBLIC OF MOLDOVA

None.

SERBIA

Sickness: State Budget covers eventual deficits.

Maternity: Financed entirely by the State Budget.

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

None.

(last update 2019)

Long-term care

ALBANIA

Financed entirely by State Budget.

(last update 2019)

ARMENIA

No special scheme.

AZERBAIJAN

State budget.

BOSNIA AND HERZEGOVINA

Federation of BiH
No specific contribution

Republika Srpska

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

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

The Public Fund for Child Protection provides funds for financing the right to benefit to a parent-caregiver or caregiver; if the Fund fails to provide funds for the exercise of the right based on the contribution rate, the funds are provided from the Budget of Republika Srpska.

Brčko District of BiH
No specific contribution

GEORGIA

Financed by state budget and local authorities.

MONTENEGRO

Financed fully from the State budget.

NORTH MACEDONIA

Social protection: Financed by the State.

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

REPUBLIC OF MOLDOVA

None.

SERBIA

Social Welfare scheme: Financed entirely by the State budget.

Pension and Invalidity scheme: State budget covers eventual deficit.

TÜRKIYE

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

State Budget.

(last update 2019)

Invalidity

ALBANIA

State covers deficit, and

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

(last update 2019)

ARMENIA

Disability pensions and benefits are financed by the state.

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Federation of BiH

Republika Srpska

- Budget of the Republika Srpska covers deficit

Brčko District of BiH

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

GEORGIA

State budget.

MONTENEGRO

Possible deficit is covered from the State budget.

NORTH MACEDONIA

Deficit covered by State budget.

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

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

REPUBLIC OF MOLDOVA

None.

SERBIA

Central Government Budget covers eventual deficits.

Moreover, the budget finances benefits granted under more favourable conditions and at higher amounts for police and army officers, judges from Special Division and War Crime Division of the Higher Court in Belgrade and the Court of Appeal in Belgrade, Organised Crime Prosecutor and his deputies, War Crime Prosecutor and his deputies and authorised officials employed in penitentiaries, the Security Information Agency, the Tax Police and Ministry of Foreign Affairs.

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

State Budget. (for uninsured persons).

(last update 2019)

Old-age

ALBANIA

State covers deficit.

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

(last update 2019)

ARMENIA

Old age pensions and benefits are financed by the state.

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

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Federation of BiH

- Entity budget covers deficit

Republika Srpska

-Budget of the Republika Srpska

Brčko District of BiH

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

GEORGIA

State budget.

MONTENEGRO

Possible deficit is covered from the State budget.

NORTH MACEDONIA

See "Invalidity" above.

REPUBLIC OF MOLDOVA

None.

SERBIA

See 'Public authorities' participation: Invalidity' above.

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

State Budget (for uninsured persons).

(last update 2019)

Survivors

ALBANIA

State covers deficit.

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

(last update 2019)

ARMENIA

Survivors pensions and benefits are financed by the state.

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Federation of BiH

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

Republika Srpska

- Budget of the Republika Srpska covers deficit

GEORGIA

State budget.

MONTENEGRO

Possible deficit is covered from the State budget.

NORTH MACEDONIA

See "Invalidity" above.

REPUBLIC OF MOLDOVA

None.

SERBIA

See 'Public authorities' participation: Invalidity' above.

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

State Budget (for uninsured persons).

(last update 2019)

Employment injuries and occupational diseases

ALBANIA

State covers deficit.

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

(last update 2019)

ARMENIA

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

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

Since 01.01.2023 minimum salary is 75,000 AMD per month.

AZERBAIJAN

The Law "On compulsory insurance from cases of loss of professional ability as a result of accidents in production and occupational diseases" regulates the relations in the field of compulsory insurance of industrial injury and occupational diseases in the Republic of Azerbaijan; defines the legal, economic and organizational basis of these relations; in other words, provides the insurance payment for the death or loss of professional abilities as a result of damage to the life and health of the insured persons.

This insurance is provided in the following cases:

- Death as a result of an industrial accident or occupational disease;
- Permanent or complete loss of professional ability as a result of an occupational accident or employment disease;

Insurance tariff:

Depending on the degree of occupational risk and the categories of insured persons, the insurance tariff is determined as follows:

0.2-0.5% of the annual salary fund for servants (managers, specialists, technical executors);

0.4 - 2.0% of the annual salary fund for workers.

As is known from the name of this insurance product, regardless of ownership and organizational-legal form, enterprises, offices and organizations, their affiliates and representative offices, state bodies and other agencies must be provided for the compulsory insurance.

In the event of an insured accident, the employer will be liable to his employee in the amount of insurance coverage specified by this law, if the insurance contract was not concluded. It will also be fined in the amount prescribed by law.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Entity budget covers deficit

Republika Srpska

- Budget of the Republika Srpska covers deficit
- Budget of the Republika Srpska

Brčko District of BiH

- Budget covers deficit

GEORGIA

None.

MONTENEGRO

Possible deficit is covered from the State budget.

NORTH MACEDONIA

See "Invalidity" above.

REPUBLIC OF MOLDOVA

None.

SERBIA

See 'Public authorities' participation: Invalidity' above.

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

State Budget guarantees deficit (for miners).

(last update 2019)

Unemployment

ALBANIA

State covers deficit.

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

(last update 2019)

ARMENIA

None.

AZERBAIJAN

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

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

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

5-10 years: 55% of the lost monthly salary,

More than 10 years: 60% of the lost monthly salary.

BOSNIA AND HERZEGOVINA

Federation of BiH

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

Republika Srpska

- Budget of the Republika Srpska covers deficit

Brčko District of BiH

- Budget of Brčko District covers deficit and

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

GEORGIA

None.

MONTENEGRO

Possible deficit is covered from the State Budget.

NORTH MACEDONIA

In principle, no participation of the State.

REPUBLIC OF MOLDOVA

None.

SERBIA

Central Government Budget covers eventual deficits.

TÜRKIYE

See "Overall Contribution" above.

UKRAINE

State Budget.

(last update 2019)

Family allowances

ALBANIA

None.

(last update 2019)

ARMENIA

Child benefits are financed by the State.

AZERBAIJAN

Financed entirely from state budget.

BOSNIA AND HERZEGOVINA

Federation of BiH

-Cantonal budget

Republika Srpska

- Budget of the Republika Srpska covers deficit

Brčko District of BiH

- Budget of Brčko District

GEORGIA

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

MONTENEGRO

Financed fully from the State budget.

NORTH MACEDONIA

Financed entirely by the State.

REPUBLIC OF MOLDOVA

None.

SERBIA

Financed entirely by central Government Budget.

TÜRKIYE

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

State Budget.

(last update 2019)

General non-contributory minimum

ALBANIA

Financed entirely by State Budget.

(last update 2019)

ARMENIA

None.

AZERBAIJAN

Not applicable.

BOSNIA AND HERZEGOVINA

No specific scheme

GEORGIA

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

MONTENEGRO

Financed fully from the State budget.

NORTH MACEDONIA

Financed entirely by the State.

REPUBLIC OF MOLDOVA

None.

SERBIA

Financed entirely by central Government Budget.

TÜRKIYE

Civil Servants: Not applicable.

Workers: Not applicable.

UKRAINE

None.

(last update 2019)

Financing systems for long-term benefits

Invalidity

ALBANIA

Pay As You Go.

(last update 2019)

ARMENIA

Pay As You Go.

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

PAYG system, financed from general revenues and taxes of the state budget.

MONTENEGRO

Pay-as-you-go.

NORTH MACEDONIA

I pillar: Pay As You Go.

II pillar: Funded

REPUBLIC OF MOLDOVA

Pay As You Go.

SERBIA

Financed from current contributions (Pay As You Go).

TÜRKIYE

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.

(last update 2019)

Old-age

ALBANIA

Pay As You Go.

(last update 2019)

ARMENIA

Pay As You Go.

Funded pension system.

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

PAYG system, financed from general revenues and taxes of the state budget.

MONTENEGRO

Pay-as-you-go.

NORTH MACEDONIA

I pillar: Pay As You Go.

II pillar: Funded
(Hybrid scheme)

REPUBLIC OF MOLDOVA

Pay As You Go.

SERBIA

Financed from current contributions (Pay As You Go).

TÜRKIYE

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.

(last update 2019)

Survivors

ALBANIA

Pay As You Go.

(last update 2019)

ARMENIA

Pay As You Go.

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

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

MONTENEGRO

Pay-as-you-go.

NORTH MACEDONIA

I pillar: Pay As You Go.

II pillar: Funded.

REPUBLIC OF MOLDOVA

Pay As You Go.

SERBIA

Financed from current contributions (Pay As You Go).

TÜRKIYE

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.

(last update 2019)

Employment injuries and occupational diseases

ALBANIA

Pay As You Go.

(last update 2019)

ARMENIA

Benefits are paid by the employer.

AZERBAIJAN

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

BOSNIA AND HERZEGOVINA

Pay As You Go

GEORGIA

None.

MONTENEGRO

Pay-as-you-go.

NORTH MACEDONIA

I pillar: Pay As You Go.

II pillar: Funded.

REPUBLIC OF MOLDOVA

Pay As You Go.

SERBIA

Financed from current contributions (Pay As You Go).

TÜRKIYE

Civil Servants: Pay As You Go

Workers: Pay As You Go

UKRAINE

Pay As You Go.

(last update Ukraine 2019)