

CHAPTER 12 SOCIAL SECURITY

The aim of this section was to find out what social benefits are available to professional civil engineers across Europe and to find out if national associations play a part in relieving problems associated with unemployment or old age.

The questions asked of member organisations were:

Question 12.1 Do you pay social security yourself or does your employer pay it?

Question 12.2 Are there any special unemployment funds that can be accessed by civil engineers?

Question 12.3 Are there compulsory contributions for health service and pension in your country?

<i>COUNTRY</i>	
Croatia	<p>Social Security Payments: Social security is paid by the employer. It covers both health insurance and old age insurance. Additional health insurance, including additional health benefits, may be paid directly by the employee.</p> <p>Unemployment funds: Some special unemployment funds for civil engineers may exist at the level of the workers union in construction industry. Other funds are at the state level, and are equal for everyone.</p> <p>Health and pension contributions: Health and old age insurance contributions are obligatory.</p>
Cyprus	<p>Social security is paid by both the employer and the employee. Social security provides unemployment funds which are accessible by civil engineers.</p> <p>Unemployment funds: There is a compulsory contribution for pension but not for health service.</p> <p>Health and pension contributions: A National Health Service plan has been approved by the House of Representatives but has not yet been put into effect. A compulsory contribution for health service will be imposed on all employees when the health plan is put into effect.</p>
Czech Rep	<p>Social Security Payments: Payment is divided between both employer and employee</p> <p>Unemployment funds: Only a general unemployment fund exists</p> <p>Health and pension contributions: Yes, there are compulsory contributions for health service and pension in the Czech Republic.</p>
Estonia	<p>Social Security Payments: The social security contributions are paid by the employer and amount to 33% (20% social security and 13% sickness benefit society).</p> <p>Unemployment funds: -</p> <p>Health and pension contributions: The Estonian pension system includes compulsory contribution depending upon the age of persons.</p>

Finland	<p>Social Security Payments: Payment is divided between both employer and employee.</p> <p>Unemployment funds: There are only general unemployment funds.</p> <p>Health and pension contributions: The health service is included into the government and municipal tax but payment for pension is collected from salary by the company and forwarded to a pension fund. The government pension fund will most likely be privatised in 2004.</p>
France	<p>Social Security Payments: All Social Security benefits are available for Engineers. Complementary insurance is available on a voluntary basis through a large number of “Sociétés Mutuelles” which have a legal status.</p> <p>Unemployment funds: Unemployment funds are available for Engineers as for any other company employees.</p> <p>Health and pension contributions: Contributions for health service and pension are compulsory. They are paid partly by employers, partly by employees, under conditions fixed by law. There is also “Caisses de Retraites Complémentaires” which are part of the legal pension system. Contributions are made by both the employer and the employees.</p>
Germany	<p>Social Security Payments: 50% of social security is paid by the employer and 50% by the employee.</p> <p>Unemployment funds: There are no special unemployment funds that can be accessed by civil engineers, only the general unemployment funds which exist for every working person.</p> <p>Health and pension contributions: With regard to compulsory contributions for health service and pension, the social security of employees in Germany is guaranteed by legislation. Self-employed engineers have to make their own arrangements for social security. Members of the chamber of engineers are normally a member of the engineers’ supply network for retirement, to which he or she must pay contributions.</p>
Hungary	<p>Social Security Payments: The amount of social security paid is shared by the employer and the employee.</p> <p>Unemployment funds: There are special unemployment funds that can be accessed by civil engineers.</p> <p>Health and pension contributions: There are compulsory contributions for health service and pension in Hungary.</p>
Ireland	<p>Social Security Payments: A percentage of the amount is paid by both the employer and the employee.</p> <p>Unemployment funds: There are no special unemployment funds that can be accessed by civil engineers in Ireland.</p> <p>Health and pension contributions: There are compulsory contributions for health service and pension in Ireland.</p>
Italy	<p>Social Security Payments: The national health service and the pension system are both compulsory institutions in Italy. The national health service gives the same treatment to all citizens through the public health structures. The contributions paid for these services vary according to income.</p>

	<p>Unemployment funds: Only workers insured against involuntary unemployment who were dismissed may receive an unemployment indemnity provided that they have paid at least two years of insurance or one year in the biennium previous to dismissal.</p> <p>This indemnity is paid for 180 days. Since January 1, 2001 it is paid up to nine months whether the unemployed person is over 50.</p> <p>For the construction sector, there is a special treatment which lasts 90 days and, under particular circumstances it may last up to 18/27 months.</p> <p>Health and pension contributions: The compulsory contributions for the health and pension service for employed civil Engineers are paid partially by the workers and partially by the employers. The amount of the contribution is proportional to the wages and varies according to the category of contract.</p> <p>Free professionals pay to the national health service 6.6% of their net income up to Lit. 40,000,000, plus 4.4 % if their net income goes from Lit. 40,000,000 to 150,000,000.</p> <p>As concerns the social security, disability and pension system, the individual compulsory contributions amount to 6% of professionals' net income. The integrative contributions are to be added to these sums.</p> <p>Engineers, together with and Architects, have also a private system (Inarcassa) to which they have to pay compulsory contributions.</p>
Lithuania	<p>Social Security Payments: Please complete this section</p> <p>Unemployment funds:</p> <p>Health and pension contributions:</p>
Poland	<p>Social Security Payments: This depends on the form of employment, but usually the employer pay it</p> <p>Unemployment funds: There are special unemployment funds that can be accessed by civil engineers.</p> <p>Health and pension contributions: There are compulsory contributions for health service and pension in Poland.</p>
Portugal	<p>Social Security Payments: In Portugal 11% of social security is paid by the employee and 24.5% is paid by the employer (this includes health service and pension provisions).</p> <p>Unemployment funds: There are no special unemployment funds that can be accessed by civil engineers, but there are unemployment funds for all the employees.</p> <p>Health and pension contributions: There are compulsory contributions for health service and pension in Portugal.</p>

<p>Romania</p>	<p>Social Security Payments: The social security of employees is guaranteed by legislation. As their contribution for their employees' pensions, employers pay : contribution to social security 24.5%, health security 7%, unemployment 3.5%</p> <p>Each employee also pays the contribution to social security 9.5%, to health security 6.5%, and to unemployment 1%.</p> <p>Free-lance (self-employed) engineers have to make their own arrangements for social security.</p> <p>Unemployment funds: There are no special unemployment funds that can be accessed by civil engineers. Civil engineers are covered by statutory contributions outlined above.</p> <p>Health and pension contributions: 12.3With regard to compulsory contributions please refer to 'Social Security' above.</p>
<p>Russia</p>	
<p>Slovak Rep.</p>	<p>Social Security Payments: Social security payments are divided between both employee and employer.</p> <p>Unemployment funds: Only general unemployment fund exist in Slovakia.</p> <p>Health and pension contributions: The contributions for health service and pension are compulsory in Slovakia. There also exists the possibility of supplementary pension insurance.</p>
<p>Turkey</p>	<p>Social Security Payments: Fee scales are determined including the social security fees. Employers pay the fee from the gross salary as mentioned in Chapter 10. The net payment is distributed.</p> <p>Unemployment funds: An unemployment fund system is very new in Turkey. Such a system has only started to be applied recently, and is restricted to 'worker status' professionals (PLEASE EXPLAIN) or civil engineers who have Social Security records.</p> <p>Health and pension contributions: Due to the dense population of Turkey, the Social Security Organisation has an inefficient health service system, <u>although it can not valued to be insufficient on quality basis. (Should this read: "and it may be considered to provide insufficient cover on the basis of quality. (???)</u></p>
<p>United Kingdom</p>	<p>Social Security Payments: All employees pay the standard National Insurance contribution for social security, as do employers.</p> <p>Unemployment funds: There are no special unemployment funds. Civil engineers may get unemployment benefit or jobseeker's allowance in accordance with general rules.</p> <p>ICE operates a Benevolent Fund for its members. The fund can assist members who are suffering from an accident, illness, bereavement, and the infirmities of old age or financial misfortunes. Assistance may include a regular grant or one-off loan, advice on state benefits and other forms of government aid, contribution to nursing home or residential care home fee shortfalls.</p> <p>Health and pension contributions: The National Insurance contribution is compulsory for anyone with an income.</p>