

Overview on statutory health insurance in Austria (Status 2012)
 – with special agri-social security systems

Aspects	Health insurance In general	Health insurance Agriculture; farmer	Health insurance Worker in agriculture *
Risk coverage	sickness	sickness	sickness
Insured persons	Employees and employee-like persons	Farmers (employers) and their families	Employees and co-insured relatives
Institution providing the insurance	Statutory health insurance	Social Insurance Institut of the farmers (employers) (SVB)	Statutory health insurance
Selfadministration or the like			
Financing principle	Fees paid by employee and employer; taxes for payments in kind	Farmers (employers) and the state	Fees paid by employees and employers
Contribution rate	Employees and employee-like persons: 7,50 % Freelancers (Freie Dienstnehmer): 7,10 %	7,5 % of the value of the agricultural land	7,65 %
Who pays which contribution rate	Worker 3,95 % worker / 3,55 % employer Employee 3,75 % employee / 3,75 % employer Freelancer (Freie Dienstnehmer) 3,6 % freelancer / 3,5 % employer	88 % fees 11,2 % other sources	Ägricultural worker: Worker 3,87 % / Employer 3,78 % Employee: Employee 3,82 % / Employer 3,83 %
Assessment treshold	4.230 € / month Annual special payments: 8.460 €	4.795 € / month	4.230 € / month Annual special payments: 8.460 €
Waiting time	No Waiting time ; Persons voluntarily insured, 6 months		No waiting time
Benefits in cash or in kind (examples)	compensation for time off due to illness		Medical treatment and compensation for time off due to illness
Level of cash benefit	50-63 % of gross remuneration		50 %-60 % of the relevant wage subject to the payment of contributions
Continuation of benefit	52 weeks; possible to prolong to 78 weeks		Maximum 52 weeks

* **Seasonal workers in agriculture (national and foreign):** Fees for seasonal workers: worker 3,87 % / employer 3,78 %

Overview on statutory pension insurance in Austria (Status 2012)
– with special agri-social security systems

Aspects	Pension insurance In general	Pension insurance Agriculture; farmer	Pension insurance Worker in agriculture
Risk coverage	Securing subsistence in old age; Disability risk	Securing subsistence in old age; Disability risk	Securing subsistence in old age; Disability risk
Insured persons	Employee and employee-like persons	Farmers (employers) and their family	Employee and employee-like persons
Institution providing the insurance		Social Insurance Institute of the farmers (employers) (SVB)	Pension insurance institute (PVA)
Selfadministration; or the like			
Financing principle	Fees paid by employees and employers as well as taxes	Employers and State	Fees paid by employees and
Contribution rate	22,80 %	15 % of the value of the agricultural land	22,80 %
Who pays which contribution rate	employees 10,25 % employer 12,55 %	32,4 % fees; 67,4 % state; 0,2 % other sources	employees 10,25 % employer 12,55 %
Assessment treshold	4.230 € / month Annual special payments: 8.460 €	4.795 € / month	4.230 € / month Annual special payments: 8.460 €
Waiting time	180 months of insurance; Age when claiming pensiority		180 months of insurance for retirement pensions
Benefits in cash or in kind (examples)	Retirement pension		Retirement pension
Level of benefit in cash			Depends on the case
Continuation of benefit			

Overview on statutory unemployment insurance in Austria (Status 2012)

Aspects	Unemployment insurance In general	Unemployment insurance Agriculture; farmer	Unemployment insurance Worker in agriculture
Risk coverage	Unemployment	Unemployment	Unemployment
Insured persons	Employee	Voluntary insurance possible	Employee
Institution providing the insurance	Agency of unemployment (Arbeitsmarktservice)		Agency of unemployment (Arbeitsmarktservice)
Selfadministration; or the like			
Financing principle	Fees paid by employees and employers as well as taxes (public cover of expenses in case employers cannot pay – Abgangsdeckung)		Fees paid by employees and employers
Contribution rate	6,00 %		Up to 6 %
Who pays which contribution rate	Employee 3,00 % Employer 3,00 %		Employee 0 %-3 % Employer 3 %
Assessment treshold	4.200 € / month Annual special payments: 8.460 €		4.230 € /month Annual special payments: 8.460 €
Waiting time	52 weeks of insurance during the past 2 years; 26 weeks during the past 2 years for persons up to 26 years old)		52 weeks of employment covered by the unemployment insurance within the last 24 months; 26 weeks of employment covered by unemployment insurance within the last 12 months (for persons up to 25 years old)
Benefits in cash or in kind (examples)	Unemployment benefit		Unemployment benefit
Level of benefit in cash	Wage paid before unemployment; special payments proportionally calculated; assessment ceiling 3.930 €		Basic Contribution = 55 % of the daily net income, plus , plus supplements and family supplements
Continuation of benefit	Depends on the duration of insurance and age		20 to weeks; depends on the insurance duration

Overview on occupational accidents insurance in Austria (Status 2012)
– with special agri-social security systems

Aspects	Occupational accidents In general	Occupational accidents Agriculture, farmer	Occupational accidents Worker in agriculture
Risk coverage	Accident at work Occupational disease	Accident at work Occupational disease	Accident at work Occupational disease
Insured persons	Employees and employee-like person	Farmers (employers) and their family	Employees and employee-like person
Institution providing the insurance	Statutory institute for accident insurance (AUVA)	Social Insurance Institute of the farmers (employers) (SVB)	Statutory institute for accident insurance (AUVA)
Selfadministration; or the like	Administration by employers and employees and their representatives	Administration by employers and employees and their representatives	Administration by employers and employees and their representatives
Financing principle	Fees paid by employer	97,2 % fees, 2,8 % other sources	Fees paid by employers
Contribution rate	1,4 %	1,9 % of the value of the agricultural holding	1,4 %
Who pays which contribution rate	Only the employer	Employer	Employer
Assessment treshold	4.230 € /month Annual special payments: 8.460 €		4.230 € / month Annual special payments: 8.460 €
Waiting time	none	none	none
Benefits in cash or in kind (examples)	Accidents on the way to work Occupational disease (recognized disease)		Accidents on the way to work Occupational disease (recognized diseases) Disability rents
Continuation of benefit	Paid until healing or consolidation; after max. 2years the final benefit has to be defined		Depends on the healing methods

Source: EU commission (2012) MISSOC. Gegenseitiges Informationssystem zur sozialen Sicherheit in den Mitgliedsstaaten der EU, EWR und der Schweiz; <http://ec.europa.eu/social/main.jsp?catId=815&langId=en>, January 2012
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