

## Overview on statutory health insurance in Poland (situation 2012) – with special agri-social security systems

Aspects	Health insurance In general	Health insurance Agriculture; farmer	Health insurance Worker in agriculture
<b>Risk coverage</b>	Sickness	Sickness	Sickness
<b>Insured persons</b>	Workers	Persons insured at KRUS	Workers
<b>Institution providing the insurance</b>	Zakład Ubezpieczeń Społecznych (ZUS)	Kasa Rolniczego Ubezpieczenia Społecznego (KRUS)	ZUS
<b>Selfadministration; or the like</b>			
<b>Financing principle</b>	Fees	Fees	Fees
<b>Contribution rate</b>	2,45 % of the income of the worker	42 zł / month	2,45 % of the income of the worker
<b>Who pays which contribution rate</b>			
<b>Assessment treshold</b>			
<b>Waiting time</b>	0 – 90 days	0 – 365 days	30 – 90 days
<b>Benefits in cash or in kind (examples)</b>	Sick pay, compensation allowance	Sick pay	Sick pay, compensation allowances
<b>Level of cash benefit</b>	70 – 100 % of the wage	10 zł / day	70 – 100 % of the wage
<b>Continuation of benefit</b>	270 days (pregnancy, tuberculosis, occupational disease ) all others – 182 days	Up to 540 days	270 days (pregnancy, tuberculosis, occupational disease ) all others – 182 days

## Overview on statutory pension insurance in Poland (Situation 2012) – with special agri-social security systems

Aspects	Pension insurance In general	Pension insurance Agriculture; farmer	Pension insurance Worker in agriculture
<b>Risk coverage</b>	Income in old age Disability risk	Income in old age Disability risk	Income in old age Disability risk
<b>Insured persons</b>	Workers	Persons insured at KRUS	Workers
<b>Institution providing the insurance</b>	ZUS	KRUS	ZUS
<b>Selfadministration, or the like</b>			
<b>Financing principle</b>	Fees and taxes	Fees and taxes	Fees and taxes
<b>Contribution rate</b>	19,52 %	10 – 48 % of the pension	19,52 %
<b>Who pays which contribution rate</b>	9,76 % worker 9,76 % employer	80 – 464 zł/ month, depends on the agricultural area	9,76 % worker 9,76 % employer
<b>Assessment treshold</b>			
<b>Waiting time</b>	67years (transition until X. 2040)	Age of 60-65 (25 years of insurance; 55-60 years old (30 years of insurance)	67 years old (transition until October 2040)
<b>Benefits in cash or in kind (examples)</b>	Pension	Farmers' pension	Pension
<b>Level of cash benefit</b>	Minimum pension 831,15 zł	Minimum pension 831,15 zł	Minimum pension 831,15 zł
<b>Continuation of benefit</b>			

## Overview on statutory unemployment insurance in Poland (Situation 2012) – with special agri-social security systems

Aspects	Unemployment insurance In general	Unemployment insurance Agriculture; farmer	Unemployment insurance Worker in agriculture
<b>Risk coverage</b>	unemployment	unemployment	unemployment
<b>Insured persons</b>	Graduates and unemployed	Farmers up to 2ha, who lost their work	Graduates and unemployed
<b>Institution providing the insurance</b>	Unemployment agency	Unemployment agency	Unemployment agency
<b>Selfadministration, or the like</b>			
<b>Financing principle</b>	Work funds + state subsidy	Work funds + state subsidy	Work funds + state subsidy
<b>Contribution rate</b>	2,45 % of the wage paid by the employer	2,45 % of the wage paid by the employer	2,45 % of the wage paid by the employer
<b>Who pays which contribution rate</b>	3,00 % worker 3,00 % employer		
<b>Assessment treshold</b>			
<b>Waiting time</b>	7 – 180 days	7 – 180 days	7 – 180 days
<b>Benefits in cash or in kind (examples)</b>	80 % (workers for 5 years), 100 % (5-20years), 120 % (employed longer than 20 years)	80 % (workers for 5 years), 100 % (5-20years), 120 % (employed longer than 20 years)	80 % (workers for 5 years), 100 % (5-20years), 120 % (employed longer than 20 years)
<b>Level of cash benefit</b>	794,2 zł (3 months) 623,6 zł (3-12 months)	794,2 zł (3 months) 623,6 zł (3-12 months)	794,2 zł (3 months) 623,6 zł (3-12 months)
<b>Continuation of benefit</b>	Up to 12 months	Up to 12 months	Up to 12 months

## Overview on statutory occupational accidents insurance in Poland (Situation 2012) – with special agri-social security systems

Aspects	Occupational accidents insurance In general	Occupational accidents insurancagriculture; farmer	Occupational accidents insurance Worker in agriculture
<b>Risk coverage</b>	Accident at work Occupational disease	Accident at work Occupational disease	Accident at work Occupational disease
<b>Insured persons</b>	Workers	Persons insured at KRUS	Workers
<b>Institution providing the insurance</b>	ZUS	KRUS	ZUS
<b>Selfadministration, or the like</b>			
<b>Financing principle</b>	Fees	Fees	Fees
<b>Contribution rate</b>	0,67 – 3,86 % of the wage		0,67 – 3,86 % of the wage
<b>Who pays which contribution rate</b>	0,5 – 1,5 x contribution rate (depends on the risk classification)	42 zł / month	0,5 – 1,5 x contribution rate (depends on the risk classification)
<b>Assessment treshold</b>	100 % damage	100 % damage	100 % damage
<b>Waiting time</b>			
<b>Benefits in cash or in kind (examples)</b>	Singular claim for damage compensation, rehabilitation support, compensation, accident benefit	Singular claim for damage compensation, sick pay, accident benefit	Singular claim for damage compensation, rehabilitation support, compensation, accident benefit
<b>Level of cash benefit</b>	704 zł/1 % health damage, rehabilitation support: 70-100 % of the income Accident benefit: 765,50 zł-997,38 zł/month	650zł/1 % damage 10 zł sick pay / day 831,15 zł accident benefit	704 zł/1 % health damage, rehabilitation support: 70-100 % of income Accident benefit: 765,50 zł-997,38 zł/month
<b>Continuation of benefit</b>	rehabilitation support – up to 12 months, Compensation – up to 24months, accident benefit: limited or unlimited	Sick pay: up to540 days, Accident benefit: limited or unlimited	

Source: EU commission (2012) MISSOC. Gegenseitiges Informationssystem zur sozialen Sicherheit in den Mitgliedsstaaten der EU, EWR und der Schweiz; [http://ec.europa.eu/employment\\_social/missoc/db/public/compareTables.do?lang=de](http://ec.europa.eu/employment_social/missoc/db/public/compareTables.do?lang=de); January 2012  
Own survey by affiliates of EFFAT (summer 2012)