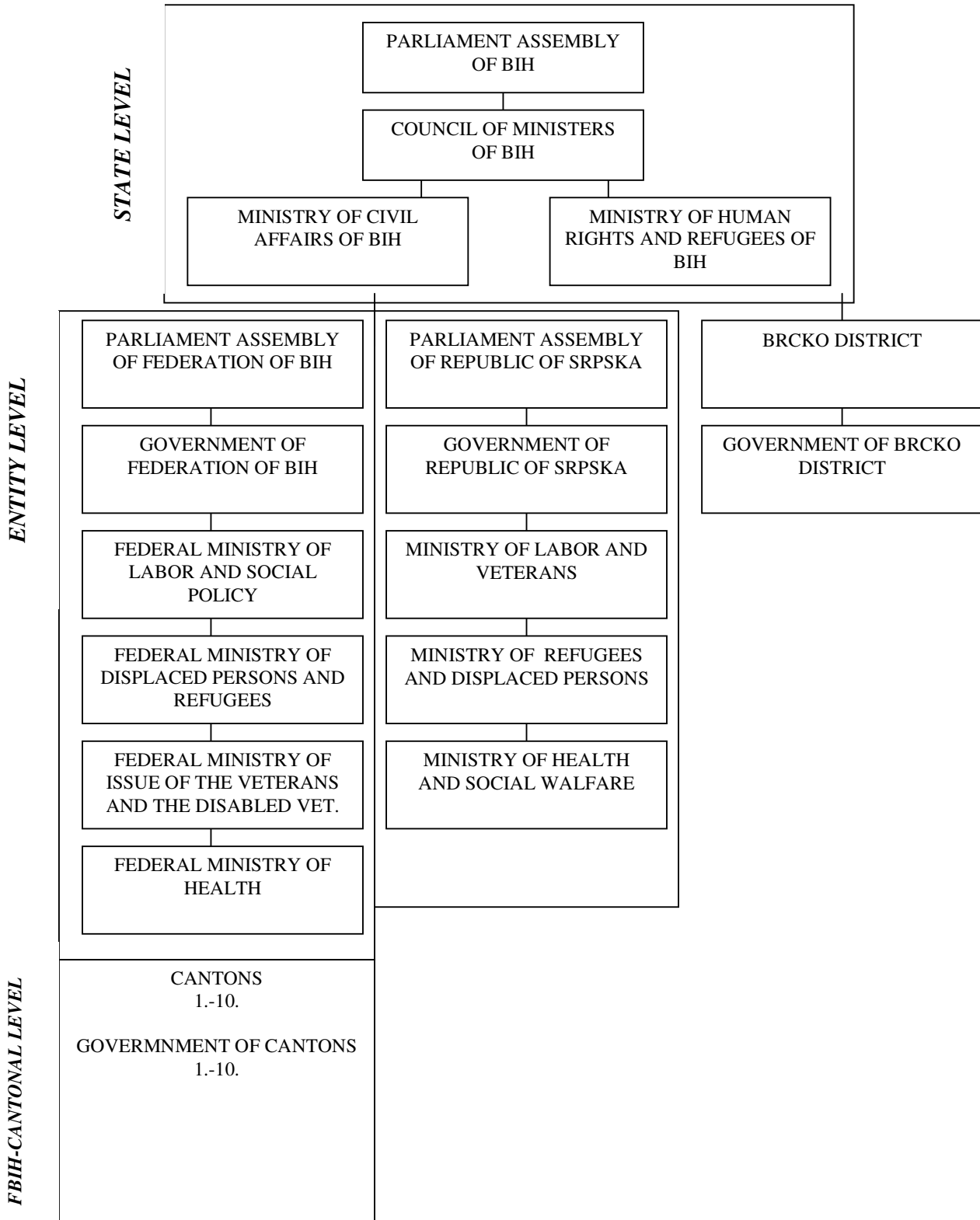


ORGANISATION OF THE BOSNIA AND HERZEGOVINA SOCIAL SECURITY SYSTEM



BOSNIA AND HERZEGOVINA

MINISTRY OF CIVIL AFFAIRS

Scope of Activity: Citizens Affairs, registration and evidentiary of citizens, personal data protection, registration of residency, personal documents, passports, registration of vehicle, demining, etc.

Too, Ministry of Civil Affairs is eligible for definition of strategy on the international level: health care and social protection, pensions, science and education, labour, culture and sport, etc.

MINISTRY FOR HUMAN RIGHTS AND REFUGEES

Scope of Activity: Ministry for Human Rights and Refugees performs administrative, professional and other tasks as laid down by the legislation related to the competencies of the Bosnia and Herzegovina in the areas of displaced persons, refugees and returnees, and particularly: gathering and processing data on refugees and displaced persons, coordination of reconstruction activities, together with registration and supervision of the NGOs; creation of conditions for return of displaced persons in their pre-war domiciles, and, too, human rights protection and affairs about BiH citizens abroad.

FEDERATION OF BOSNIA AND HERZEGOVINA

FEDERAL MINISTRY OF LABOR AND SOCIAL POLICY

Scope of Activity: Administrative, professional and other tasks as laid down by the legislation related to the competencies of the Federation of Bosnia and Herzegovina in the areas of: social policy, labor and employment and pension and disability insurance, as follows: labor and employment policy; working relations and rights arising from working relations; industrial protection; pension and disability insurance; international conventions according to the BIH Constitution, agreements and bilateral agreements in area of employment; social welfare and solidarity, protection of the civil victims of war; family protection, children adoption and custody; social protection and other tasks as laid down by the legislation governing this field.

Basic Documents Governing the Activity: The Law on Federal Ministries and other Bodies of the Federal Administration (“Official Gazette of the Federation of BIH”, No. 8/95, 3/96, 9/96 and 48/99)

Agencies under the Ministry

- PIU for Emergency Re-Employment of the Demobilized Soldiers

FEDERAL MINISTRY OF DISPLACED PERSONS AND REFUGEES

Scope of Activity: Federal Ministry of Displaced Persons and Refugees performs administrative, professional and other tasks as laid down by the legislation related to the competencies of the Federation of Bosnia and Herzegovina in the areas of displaced persons, refugees and returnees, and particularly: gathering and processing data on refugees and

displaced persons, coordination of reconstruction activities, together with registration and supervision of the NGOs; creation of conditions for return of displaced persons in their pre-war domiciles, including construction and reconstruction; recovery and repair of homes and other housing units for accommodation of the refugees and displaced persons, running of regional centers for assistance to those activities, as well as other tasks as laid down by the legislation governing this field.

Basic Documents Governing the Activity: Law on Federal Ministries and Other Bodies of the Federal Administration (“Official Gazette of the Federation BiH” No. 19/03), Law on Displaced Persons – Refugees – Returnees (“Official Gazette of the Federation BiH” Nos. 19/00, 56/01, 27/02, 18/03, 42/04 i 72/04).

FEDERAL MINISTRY FOR ISSUES OF THE VETERANS AND DISABLED VETERANS OF THE DEFENSIVE - LIBERATION WAR

Scope of Activity: Executes the administrative, professional and other tasks related to: setting out of a uniform policy and preparing of system regulations setting out the fundamental welfare-status issues of disabled veterans, families of the killed soldiers and unemployed veterans; administrative and financial supervision of implementation of the regulations in the area of the veterans’- disability protection; provides for financial funds aimed for funding the welfare rights; for construction, arrangement and maintenance of the memorial cemeteries of the killed soldiers and innocent war victims, as well as other tasks in the field of the veterans-disability protection.

Basic Documents Governing the Activities: Law on Fundamental Rights of the Disabled Veterans and Families of the Killed Soldiers (“Official Gazette R BiH”, No. 2/92 and 13/94); Law on Protection of the Members of the Territorial Defense and Other Defenders of the Republic of Bosnia and Herzegovina (“Official Gazette R BiH”, No. 4/92 and 13/94; Law on Exceptional Material Allowances for the War Disabled-Veterans of the Republic of Bosnia and Herzegovina (“Official Gazette of R BiH”, No.33/95, 37/95 and 17/96)

FEDERAL MINISTRY OF HEALTH

Scope of Activity: Federal Ministry of Health exercises administrative, professional and other tasks as set out by the laws relating to the Federation’s competence in the field of health.

Organs under the Ministry: Federal Administration Office for Protection from Radiation and for Radiation Safety

Basic Documents Governing the Activities:

- Law on Health Protection (“Official Gazette of the Federation BiH”, No. 29/97)
- Law on Health Insurance (“Official Gazette of the Federation BiH”, No. 30/97)
- Law on Protection from Ionizing Radiation and Radiation Safety (“Official Gazette of the Federation BiH”, No. 15/99)
- Law on Marketing of Medicaments (“Official Gazette of the Republic BiH”, No. 2/92)
- Law on Manufacture and Marketing of Medicaments (“Official Gazette of SR BiH”, No. 18/87, 11/88)
- Law on Manufacture and Marketing of Narcotics (“Official Gazette of R BiH”, No. 2/92)
- Law on Marketing of Poisons (“Official Gazette of the R BiH”, No. 2/92)

- Law on Sanitary Appropriateness of the Food and Products for General Use (“Official Gazette of R BiH”, No. 2/92)
- Law on Protection of Population from Contagious Diseases Threatening the Entire Country (“Official Gazette of R BiH”, No. 2/92)
- Law on Sanitary Inspection (“Official Gazette of R BiH”, No. 2/92)

REPUBLIC OF SRPSKA

Ministry for Labour and Veterans

Scope of Activity: Ministry for Labour and Veterans perform administrative and other expert tasks such as: work relations of workers and their rights from work in all forms of work except for workers employed as civil servants; wages and other earnings from work; employment; protection at work; pension-disabled welfare for all types of work; temporary employment of workers abroad in coordination with responsible Ministry of Bosnia and Herzegovina; international work conventions; exercising of right arising from the work relation of workers temporary employed abroad and operations related to their return and employment in the country, protection of veterans, war and peace disabled persons from liberation wars and members of families of died veterans and war and peace disabled person; protection of civil war victims and civil war disabled; protection of family members of person at mandatory military exercise; arrangement and maintenance of veteran's monuments and graves; provision of information via media and other types of informing on its work and perform other tasks in accordance with the Law and other regulations of the Republic of Srpska and Bosnia and Herzegovina.

Basic Laws on which is based the work of Ministry:

- Law on Ministries (Official Gazette of the Republic of Srpska, number 70/02),
- Law on administrative service in the RS administration (Official Gazette of the Republic of Srpska, number 16/02, 62/02, 38/03),
- Law on General Administrative Procedure (Official Gazette of the Republic of Srpska, number 13/02),
- Law on rights of veterans, in war disabled persons and families of killed soldiers (Official Gazette of the Republic of Srpska, number 35/99),
- Law on protection of civil war victims (Official Gazette of the Republic of Srpska number: 25/93 and 32/94),
- Law on Work (Official Gazette of the Republic of Srpska, number: 38/00, 40/00, 47/02 and 66/03),
- Law on employment (Official Gazette of the Republic of Srpska, number: 38/00, 85/03),
- Law on protection at work (Official Gazette of the Republic of Srpska, number: 26/93, 14/94, 21/96 and 10/98)
- Law on Strike (Official Gazette of the Republic of Srpska, number: 26/93)
- Law on inspection of work (Official Gazette of the Republic of Srpska, number 32/01),
- Law on pension and disability insurance (Official Gazette of the Republic of Srpska, number 32/00, 34/00, 40/00, 37/01, 32/02, 40/02, 47/02),

MINISTRY FOR REFUGEES AND DISPLACED PERSONS

Scope of Activity: Ministry for Refugees and Displaced Persons is responsible for resolving of issues of refugees, displaced persons and returnees and this responsibility is designated to this Ministry also under the Program for resolving of problems of refugees, displaced persons

and returnees, passed by National Parliament of Republika Srpska. Ministry operates through its 54 Departments in all towns in Republika Srpska. Ministry is also responsible for implementation of property laws from Dayton Peace Agreement, e.g. for implementation of its Annex 7. Priorities in its work, Ministry for Refugees and Displaced Persons is giving to the most-affected categories, such as families of killed soldiers from the category of refugees which property in BiH Federation is destroyed, war disabled persons from the category of refugees, etc.

MINISTRY OF HEALTH AND SOCIAL WELFARE

Scope of Activity: Ministry of Health and Social Care performs the activities of state management related to: preservation and improvement of health of citizens and monitoring of health status and health needs of population, system of health care, organization of health care in all conditions; expertise and specialization of health workers; health inspection; organizing of supervision on expert work of health institutions; health insurance and provision of health care from public incomes; production and trading of medicines, poisons and stupefying drugs, medical equipment and medical tools; health accuracy of food and subjects for general use; inspection supervision at the sanitary field; pension and disability insurance for all forms of work, system of social care; social care for family and children; activity of social organizations and associations of citizens in social-humanitarian field as well as other works put under its jurisdiction.

Basic laws on which is based the work of Ministry:

- Law on Ministries
- Law on State management
- Law on general management procedure
- Law on work relations in State bodies
- Law on health insurance
- Law on health care

BRČKO DISTRICT

Labour Law of the Brčko District (“Official Gazette of the Brčko District of BiH, No. 33/04”)

Law on Employment and Rights During Unemployment (“Official Gazette of the Brčko District of BiH, No. 33/04”)

Childcare Law of the Brčko District (“Official Gazette of the Brčko District of BiH, No.1/03”)

Law on Health Care of Brčko District (“Official Gazette of the Brčko District of BiH, No. 2/01”)

Law on Health Insurance of the Brčko District (“Official Gazette of the Brčko District of BiH, No.1/02”)

Law on Social Welfare of the Brčko District (“Official Gazette of the Brčko District of BiH, No.1/03”)

CANTONS: 1.-10. (under Federation of Bosnia and Herzegovina)

CONCLUSION:

For adapting the institutional framework to the new provisions of the legislation in labour was established Agency for labour and employment of Bosnia and Herzegovina, public institution of national interest, running under authority of the Ministry of Civil Affairs of Bosnia and Herzegovina.

In 2005 there were 10 main institutions in state/entity/district level, and many institutions at Canton's level active in the field of social protection. Main problem in Bosnia and Herzegovina is big administration at entity/district level.

**STATE LEVEL:
BOSNIA AND HERZEGOVINA
COUNCIL OF MINISTERS
<http://www.vijeceministara.gov.ba>**

**MINISTRY OF CIVIL AFFAIRS
Trg BiH 1
71000 Sarajevo
Bosnia and Herzegovina
<http://www.mcp.gov.ba>**

**MINISTRY OF HUMAN RIGHTS AND REFUGEES
Trg BiH 1
71000 Sarajevo
Bosnia and Herzegovina
<http://www.mljpi.gov.ba>**

ENTITY LEVEL:

**FEDERATION OF BOSNIA AND HERZEGOVINA
GOVERNMENT
<http://www.fbihvlada.gov.ba>**

**FEDERAL MINISTRY OF LABOUR AND SOCIAL POLICY
Alipasina 41
71000 Sarajevo
Bosnia and Herzegovina**

**FEDERAL MINISTRY FOR ISSUES OF THE VETERANS AND DISABLED
VETERANS OF THE DEFENSIVE-LIBERATION WAR**

**Alipasina 41
71000 Sarajevo
Bosnia and Herzegovina**

FEDERAL MINISTRY OF HEALTH

**Titova 9
71000 Sarajevo
Bosnia and Herzegovina**

FEDERAL MINISTRY OF DISPLACED PERSONS AND REFUGEES

**Alipasina 41
71000 Sarajevo
Bosnia and Herzegovina**

**FEDERAL FUND FOR MIO/PIO
FEDERALNI ZAVOD ZA MIO/PIO**

**Lozionicka 2
71000 Sarajevo
Bosnia and Herzegovina**

**REPUBLIC OF SRPSKA
GOVERNMENT**

<http://www.vladars.net>

MINISTRY OF HEALTH AND SOCIAL WELFARE

**Zdrave Korde 8
51000 Banja Luka
Bosnia and Herzegovina**

MINISTRY OF LABOR AND VETERANS

**Vuka Karadzica 4
51000 Banja Luka
Bosnia and Herzegovina**

MINISTRY FOR REFUGEES AND DISPLACED PERSONS

**Vuka Karadzica 4
51000 Banja Luka
Bosnia and Herzegovina**

BRCKO DISTRICT

GOVERNMENT

**Sector for Health
Bureau for Employment**

<http://www.bdcentra.net>

**CANTONS:
GOVERNMENTS OF CANTON 1.-10.
MINISTRIES**

Mutual Information System on Social Protection of the Council of Europe (MISSCEO)

13th edition 2005.

Comparative Tables of Social Protection Systems:

BOSNIA AND HERZEGOVINA

Table I:

Financing

Financing principle		
1	Sickness and maternity: Health care	Contributions and budgets of Republika Srpska and Brcko District, in Federation BiH cantonal budgets
2	Sickness and maternity: Cash benefits	Contributions and budgets of Republika Srpska and Brcko District, in Federation BiH cantonal budgets
3	Long-term care	Contributions and budgets of Republika Srpska and Brcko District, in Federation BiH cantonal budgets
4	Invalidityity	Budgets of Republika Srpska and Brcko District, in FBiH – cantonal budgets
5	Old-age, survivors	Contributions and budgets of Republika Srpska and Brcko District, in Federation BiH cantonal budgets
6	Employment injuries and occupational diseases	Contributions and budgets of Republika Srpska and Brcko District, in Federation BiH cantonal budgets
7	Unemployment	Contributions and budget of Republika Srpska and Brcko District, in Federation BiH cantonal budgets
8	Family allowances	Budget of Republika Srpska and Brcko District, in Federation BiH cantonal budgets
Contributions of insured and employers		
Rates and ceiling		
1	Global contributions for several branches	Health care: <u>Federation BiH:</u> 13 % on gross earnings -contribution from employee

	<p>+ 4% on gross earnings contribution from employer</p> <p><u>Republika Srpska:</u> 15% after tax reduction - contribution from employee</p> <p><u>Brcko District:</u> 12% on gross earnings - contribution from employee</p> <p>Old age pension:</p> <p><u>Federation BiH:</u> 17% on gross earnings - contribution from employee + 7 % on gross earnings - contribution from employer</p> <p><u>Republika Srpska:</u> 24% after tax reduction - contribution from employee</p> <p><u>Brcko District:</u> according to entity laws: for PIF of FiBiH 17% on gross earnings - contribution from employee + 7 % on gross earnings - contribution from employer</p> <p>for PIF of Republika Srpska:</p> <p>24% after tax reduction - contribution from employee</p> <p>Unemployment:</p> <p><u>Federation BiH:</u> 2% on gross earnings - contribution from employee + 0.5% on gross earnings - contribution from employer</p> <p><u>Republika Srpska and Brcko District:</u></p>
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		1.0% after tax reduction - contribution from employee
		Child protection: <u>Republika Srpska</u> 2% after tax reduction - contribution from employee
2	Sickness and maternity: Health care	See."Global contributions for several branches" above
3	Sickness and maternity: Cash benefits	See."Global contributions for several branches" above
4	Long-term care	None
5	Invalidity	Budgets
6	Old-age, survivors	See."Global contributions for several branches" above
7	Employment injuries and occupational diseases	See."Global contributions for several branches" above
8	Unemployment	See."Global contributions for several branches" above
9	Family allowances	2% for child protection in Republika Srpska
Other special contributions		
1	Sickness and maternity	None
2	Long-term care	None.
3	Invalidity	None
4	Old-age, survivors	None
5	Employment injuries and occupational diseases	None
6	Unemployment	None
7	Family allowances	None
8	Other contributions or deductions not allocated to a particular branch	None
Public authorities' participation		From budget of Brcko District, Republika Srpska and 10 cantonal budgets in Federation BiH
1	Sickness and maternity: benefits in kind	
2	Sickness and maternity: Cash benefits	Budgets of Brcko District, Republika Srpska and 10 cantonal budgets in Federation BiH cover only deficits
3	Long-term care	From budget of Brcko District, Republika Srpska and 10 cantonal budgets in Federation BiH

4	Invalidity	Budgets of Brcko District, Republika Srpska and Federation BiH cover only deficits	10 cantonal budgets in
5	Old-age, survivors	Budgets of Brcko District, Republika Srpska and Federation BiH cover only deficits	10 cantonal budgets in
6	Employment injuries and occupational diseases	Budgets of Brcko District, Republika Srpska and Federation BiH cover only deficits	10 cantonal budgets in
7	Unemployment	From budget Brcko District, Republika Srpska and Federation BiH	10 cantonal budgets in
8	Family allowances	From budget Brcko District, Republika Srpska and Federation BiH	10 cantonal budgets in
9	General non-contributory minimum	None	
Financing systems for long-term benefits			
1	Invalidity	Pay As You Go	
2	Old-age, survivors	Pay As You Go	
3	Employment injuries and occupational diseases	Pay As You Go	

Table II:

Health Care

Applicable statutory basis	Federation BiH: <ul style="list-style-type: none">- Law on Health Care of Federation BiH (Official Gazette of FBiH, 29/97)- Law on Health Insurance of FBiH (Official Gazette of FBiH, 30/97) amended: in 2002 (Official Gazette of FBiH, 7/02)- + 10 Cantonal Laws on Health Care- + 10 Cantonal Laws on Health Insurance Republic Srpska: <ul style="list-style-type: none">- Law on Health Protection of Republika Srpska (Official Gazette of RS, 18/99), amended in 2002 (Official Gazette of RS 58/01 and 62/02)- Law on Health insurance of Republika Srpska (Official Gazette of RS, 18/999), amended in 2001 and 2002 (Official Gazette of RS 58/01 and 62/02) District Brcko: <ul style="list-style-type: none">- Law on Health Protection of Brcko District (Official Gazette of the Brcko District of BiH 2/01)- Law on Health Insurance of the Brcko District of BiH (Official Gazette of the Brcko District of BiH 1/02), amended in 2002 (Official Gazette of the Brcko District of BiH 7/02)
Basic Principles	In Republika Srpska: <p>funds for the health protection of the insured are secured by the Health Insurance Fund through contributions by the insured, payments by other</p>

	<p>contributors, and from other sources as determined by law.</p> <p>In Federation BiH:</p> <ul style="list-style-type: none"> -for compulsory health insurance funds are secured by the contributions based on which the compulsory health insurance funds are founded with the cantonal health insurance fund. -for supplementary health insurance funds are provided from the additional contributions, in compliance with the cantonal regulations. <p>The above resources may be provided from other sources prescribed by the law and other regulations based on the law (taxes, donations, premiums, duties, cantonal and federal budget sources).</p> <ul style="list-style-type: none"> - for voluntary health insurance funds are provided by the citizens themselves, or through enterprises, institutions, or in some other way in which they decide to merge their resources for this form of insurance. <p>Brcko District:</p> <ul style="list-style-type: none"> - the funds for exercising the rights from compulsory health insurance are provided by contributions which constitute the Health Insurance Fund resources Also, funds can be realized from the other sources provided by Law (taxes, merits, liabilities, funds from the District budget.) - <i>for</i> extended health insurance: from additional contributions of the <p>insurants, in accordance with this Law.</p> <ul style="list-style-type: none"> - for the voluntary health insurance: by citizens themselves, or through enterprises, institutions, or in some other way in which they decide to merge their resources for insurance.
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		<p>2. The main costs of medical treatment are paid by HIFs, with a small participation from the patient on the spot.</p> <p>3. All insured categories as stated under Beneficiaries</p>
Field of application		
1	Beneficiaries	<p>Republika Srpska:</p> <ul style="list-style-type: none"> - employed (insured/worker); - self-employed - engaged in religious ministration - farmers - Veterans, Military War Invalidity and the members of Families of Fallen Soldiers; - those made redundant, though receiving compensation in accordance with the regulations on labour relations; - unemployed, with secondary, post-secondary and higher education, while registered with the Bureau of Employment; - mature students, while registered with the Bureau of Employment; - those receiving pensions and compensation related to retraining or skills upgrading, and employment, and securing such benefits in accordance with the regulations on pension and Invalidity benefits; - citizens of Republika Srpska wholly or in part deriving pensions or Invalidity benefits from foreign insurers while residing in the Republika, when not otherwise regulated by international treaty - regular recipient of financial assistance, or the institutionalised, if not otherwise insured; - refugees and displaced persons, if not otherwise insured; - foreign citizens receiving education in Republika Srpska, when this is not otherwise regulated by international treaty; - others for whom health insurance contributions are made. <p>Federation BiH:</p>

		<ul style="list-style-type: none"> - persons in working relationship with enterprises, institutions, associations and other forms of organisation of workers - persons in working relationship with a legal or physical person sent abroad to work or for the vocational training, and persons working in the household of the insurants working abroad, provided they are citizens of the Federation BiH - persons selected or nominated for performing permanent duties in certain bodies of state or judiciary government or administration in the FBiH or canton, if receiving salary for their work - citizens of the Federation BiH employed with foreign or international organisations and institutions, consulate or diplomatic missions with their offices within the Federation - persons with their place of residence within the Federation territory, working abroad, employed with the foreign employer, who do not have the health insurance of the foreign institution/ body competent for the health insurance implementation - persons who serve compulsory practice, after education completed, if they work full time - self-employed - farmers - pensioners and beneficiaries of rights to professional rehabilitation and employment - beneficiaries of ordinary and Invalidity pensions with their place of residence within the territory of the Federation who realise that right from the foreign pension and Invalidity insurance body exclusively, if not determined otherwise by the international contract - unemployed registered with the Unemployment Institute: - children of 15 years of age who have not completed their primary education, or who have not started working after the completion of the primary education, if they register with the Unemployment Institute within 30 days upon their fifteenth birthday or upon the school year termination
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		<ul style="list-style-type: none"> - persons who have lost the status of a pupil or a regular student or have ceased from the regular education, retain the right to health care for one year upon the day they ceased from education- if they register with Unemployment Institute within 30 days upon the day they have ceased from education and if they cannot realize their right to health care on any other basis - persons with their place of residence within the Federation territory who have been recognized the status of a war - peacetime or civil invalidity of war i.e. the status of the beneficiary of the family Invalidity allowance, in compliance with the positive regulations, if they are not insured on a different basis - members of the Federation Army - cantonal police officers - those on vocational upgrading or postgraduate studies sent by the legal person - persons who, prior to their employment with a legal person, have been sent by the said- as scholarship holders- for practical training or to another legal person for vocational training or upgrading (?) - persons sent abroad within the programs of educational, technical and cultural co-operation - top sportsmen, if not insured on a different basis <p>Brcko District: all personally insured:</p> <ul style="list-style-type: none"> - workers - farmers - pensioners - family members
2	Exemptions from compulsory insurance	None
3	Voluntarily insured	The forms of health care and rights uncovered by the compulsory and supplementary health insurance, may be realised under the voluntary health insurance. The resources for the voluntary health insurance are provided by the citizens themselves, or through enterprises, institutions, or in some

		other way in which they decide to merge their resources for this form of insurance
4	Eligible dependants	<ul style="list-style-type: none"> - spouse (wed or not, in compliance with the regulations on marriage and family relationships) - children (legitimate, illegitimate, adopted or step- children) and other children without parents, if supported by insurant) - parents (father, mother, step-father, step-mother, adopters), if supported by insurant) - grandchildren, brothers, sisters, grandfather and grandmother if incapable to live and work independently, and if they do not have means to support themselves, therefore supported by insurant children (matrimonially, adopted and stepchildren) - other family members if dependent upon insured person.
Conditions		
1	Qualifying period	None
2	Duration of benefits	For duration of illness
Organisation		
1	Doctors	
	Approval	Health services for insured are offered only in public sector based on the certified health card they select Doctor in Primary Health care for the period at least 1 year
	Remuneration	Fixed wage for doctors regardless of the number of services/patients
2	Hospitals	Hospitals are organized on regional and central level HIFs contract hospitals. Hospitals are funded through HIFs and patients participation.
Benefits		
1	Medical Treatment	
	Choice of doctor	Free choice of doctor in Primary Health Care for the period of minimum 1 year
	Access to specialists	Referral from PHC doctor required, or directly on own expenses
	Payment of doctor	Benefits in-kind system

	Patient's participation	In Republika Srpska: for all health services, including hospitals, average participation is 10%,
	Exemption or reduction of patient's participation	<ul style="list-style-type: none"> - children up 15 of age - women during pregnancy and up to 1 year after giving a birth - over 65 of age recipients of certain benefits, - certain illnesses (diabetes, cancer, TBC, HIV/Aids, those on dialysis)) - blind people - recipients of social benefits
2	Hospitalisation	
	Choice of hospital	Patients may only choose the hospital on the entity/canton where they are insured .
	Patient's participation	Republika Srpska 10% for hotel costs + average 10%for medical services Brcko District: up to 20% Federation BiH: varies according to canton laws, average up to 15%
	Exemption or reduction of patient's participation	<ul style="list-style-type: none"> - children up 15 of age - women during pregnancy and up to 1 year after giving a birth - over 65 of age recipients of certain benefits, - certain illnesses (diabetes, cancer, TBC, HIV/Aids, those on dialysis) - blind people
3	Dental care	
	Dental treatment	<ul style="list-style-type: none"> - free treatment for all holders of certified health card - the costs are paid by HIFs
	Dental prosthesis	For all holders of certified health card with co-payments btw 10-20%.
4	Pharmaceutical products	Drugs defined on Essential Drugs List are covered by HFIs.
5	Prosthesis, spectacles, hearing aids	Costs are paid by the HIFs, with participation varies up to 20%
6	Other benefits	Regular medical check-ups are provided for children and students, as well as for certain categories of profession Subsidised transport to and from med. Institutions for certain categories of medical treatment (eg. dialysis, chemo and radiotherapy)

Table III:

Sickness – Cash benefits

	Applicable statutory basis	<p>Federation BiH: - Law on Health Insurance of FBiH (Official Gazette of FBiH, 30/97), amended: in 2002 (Official Gazette of FBiH, 7/02) + 10 Cantonal Laws on Health Insurance</p> <p>Republika Srpska: - Law on Health Insurance of Republika Srpska (Official Gazette of RS, 18/999), amended in 2001 and 2002 (Official Gazette of RS 58/01 and 62/02)</p> <p>District Brcko: - Law on Health Insurance of the Brcko District of BiH (Official Gazette of Brcko District 1/02), amended in 2002 (Official Gazette of BD 7/02)</p>
	Basic principles	<p>Based on social insurance philosophy linked to economic activity and payment of contributions. Only economically active persons are entitled to claim benefits. Contributions are paid in the same percentage regardless of amount of incomes. Benefits are paid only for employees and only for duration of sick-leave (employer bears costs for treatment of occupational accident and professional diseases, from first to last day of treatment)</p>
	Field of application	
1	Beneficiaries	All employed person
2	Membership ceiling	None
3	Exemptions from compulsory insurance	None
	Conditions	
1	Proof of incapacity	Certificate from the General practitioner up to 30 days, beyond that certificate from the medical commission required

2	Qualifying period	None
3	Other conditions	None
	Waiting period	None
	Benefits	
1	Benefits paid by employers	Republika Srpska up to 120 days, Federation BiH and Brcko District up to 42 days paid by employer, beyond that by Funds Insurance up to 1 year
2	Benefits of social protections	
	Amount of benefits	Amount of compensation is up to 80% of the last month salary and 100% if work related injury
	Duration of benefits	Maximum 12 months
	Special conditions for the unemployed	None
	Death grant	Covers funeral costs and/or lump sum payment of 3 average monthly wage in entity
	Other benefits	None
	Taxation and social contributions	
1	Taxation of cash benefits	Not subject to taxation
2	Limit of income for tax relief or tax reduction	Not applicable
3	Social security contributions from benefits	In Republika Srpska not subject to taxation, In Federation BiH and Brcko District contributions are paid the same way as wages

Table IV:

Maternity

	Applicable statutory basis	<p>Federation BiH:</p> <ul style="list-style-type: none"> - Law on Health Insurance of FBiH (Official Gazette of FBiH, 30/97) amended: in 2002 (Official Gazette of FBiH, 7/02) + 10 Cantonal Laws on Health Insurance - Law on Social Protection, Civil Victims of War Protection and Protection of Families with Children of FBiH,(Official Gazette of FBiH 36/99) + 10 Cantonal Laws on the same subject - Labour Law of Federation BiH (Official Gazette of FBiH .43/99), amended in 2000 (Official Gazette of FBiH .32/00) <p>Republika Srpska:</p> <ul style="list-style-type: none"> - Law on Health Insurance of Republika Srpska (Official Gazette of RS, 18/999), amended in 2001 and 2002 (Official Gazette of RS 58/01 and 62/02) - Law on Child Protection of Republika Srpska (Official Gazette of RS .4/02) - Labour Law of Repulika Srpska, (Official Gazette of RS 38/00) <p>District Brcko:</p> <ul style="list-style-type: none"> - Law on Health Insurance of the Brcko District of BiH (Official Gazette of Brcko District 1/02), amended in 2002 (Official Gazette of B D 7/02) - Labour Law of Brcko District (Official Gazette of Brcko District 7/00)
	Basic principles	<p>Based on social insurance philosophy to economic activity, linked to taxes and contributions, budgets of Brcko District and of Republika Srpska, Cantonal budgets in Federation BiH.</p> <p>A social insurance scheme financed by employer's contributions that provides an earnings related benefit to all employees.</p>
	Field of application	
1	Benefits in kind	Universal free health's coverage related to pregnancy, child delivery and child nursing.

2	Cash benefits	All employed women
	Conditions	
1	Benefits in kind	See Table II Health Care above
2	Cash benefits	Federation BiH: minimum 6 months (slight variations between cantons) 50-80% of salary (depending on financial capacity of cantons) for 1 year Republika Srpska: 12 months 100% of salary up to 4 months, after that gradual reductions up to the 1 year Brcko District: no minimum period required 100% of salary for 3 months
	Benefits	
1	Benefits in kind	See Table II 'Health Care above
2	Maternity Leave	
	Prior to and after confinement	Federation BiH: at least 30 days before the birth and 335 days after giving birth, Brcko District and Republika Srpska: no provisions
	Continuation of payment by employer	Federation BiH and Brcko District: no provisions Republika Srpska: up to 4 months paid by employer beyond that by Public Fund of Child Protection up to 12 months
3	Cash benefits	Federation BiH : 50-80% of salary (depending on financial capacity of cantons) for period of 1 year Republika Srpska: 100% of salary up to 4 months, after that with gradual reductions up to the 1 year Brcko District: 100% of salary for 3 months
	Taxation and social contributions	
1	Taxation of cash benefits	Federation BiH and Republika Srpska: not subject to taxation Brcko District: subject to taxation
2	Limit of income for tax relief or tax reduction	Brcko District: taxes are paid the same way as for regular wages - 10%
3	Social security contributions from benefits	Republika Srpska: not subject to taxation Federation BiH and Brcko District: taxes are paid the same way as for regular wages - 10%

Table V:
Invalidity

	Applicable statutory basis	<ul style="list-style-type: none"> - Law on Pension and Invalidity Insurance of Federation FBiH (Official Gazette of FBiH 29/98), amended in 2000 and 2001 (Official Gazette of the Federation BiH 49/00 and 32/01) - Law on Pension and Invalidity Insurance of Republika Srpska (Official Gazette of RS 32/00), amended in 2002 and 2003 (Official Gazette of RS 47/02, 110/03) <p>In Brcko District both laws apply depending on employee's choice of location for contributions (either Republika Srpska or Federation BiH).</p>
	Basic principles	<p>A social insurance scheme financed by employer's contributions which provides an earning related benefit to all employed person.</p> <p>No distinction is made between work related and non-work related incapacity, however those with work related incapacity are exempt from the condition relating to minimum qualifying periods.</p>
	Field of application	<p>All insured persons:</p> <ul style="list-style-type: none"> - employed - self-employed - farmers - persons in religious services
	Exemptions from compulsory social insurance	None
	Risks covered	
	Definitions	<ul style="list-style-type: none"> - Invalidity category I: include policy holders who experience loss of work capacity; - Invalidity category II: include policy holders with changed work capacity

Conditions		
1	Minimum level of incapacity for work	Minimum 20% of work incapacity, determined on the basis of findings, evaluation and opinions of professional agency.
2	Period for which cover is given	From the date of the onset of invalidity – no defined age limits.
3	Minimum period of affiliation for entitlement	Minimum 1 year of insurance
Benefits		
1	Determining factors for the amount of benefits	<ul style="list-style-type: none"> - previous earnings - period of employment - degree of invalidity - gender and the year in which the invalidity pension is realised (only in Republika Srpska, Article 105)
2	Calculation method, pension formula or amounts	Payments are made monthly ;Art. an 105 RS 1 56 FBiH
3	Reference earnings or calculation basis	Please refer to Table VI - Old age pension
4	Non contributory periods credited or taken into consideration	Please refer to Table VI - Old age pension
5	Supplements for dependants <ul style="list-style-type: none"> - Spouse - Children 	None
6	Minimum pension	Please refer to Table VI - Old age pension
7	Maximum pension	Please refer to Table VI - Old age pension
8	Other benefits	None
	Adjustment	Please refer to Table VI - Old age pension
	Accumulation with other social security benefits	Invalidity pension may not be combined with other benefits.
	Accumulation with earnings from work	Invalidity pension can not be combined with other earnings
Return to active life		
1	Rehabilitation and retraining	<ul style="list-style-type: none"> - right to be assigned to another suitable position, - employment,

		<ul style="list-style-type: none"> - new or further training, - or to receive an appropriate monetary compensation with regard to the use of these rights.
2	Preferential employment of handicapped persons	No special provisions
Taxation and social contributions		
1	Taxation of cash benefits	Not subject to taxation
2	Limit of income for tax relief or tax reduction	Not applicable
3	Social security contributions from benefits	In FBiH holder of benefit pays 1,2% contribution for health insurance

Table VI:

Old-age

	Applicable statutory basis	<ul style="list-style-type: none"> - Law on Pension and Invalidity Insurance of Federation FBiH (Official Gazette of FBiH 29/98), amended in 2000 and 2001 (Official Gazette of the Federation BiH 49/00 and 32/01) - Law on Pension and Invalidity Insurance of Republika Srpska (Official Gazette of RS 32/00), amended in 2002 and 2003 (Official Gazette of RS 47/02, 110/03) <p>In Brcko District both laws apply depending on employee's choice of location for contributions (either Republika Srpska or Federation BiH).</p>
	Basic principles	<p>Compulsory pension and invalidity insurance based on employment and notions of mutuality and solidarity. Includes the rights in the cases of</p> <ul style="list-style-type: none"> - old age, - impairment and loss of work capacity, and - death of an insured person, <p>so as to secure social safety of the insured people and members of their families.</p> <p>Funds are secured by insured people, employers and the budget of Republika Srpska and cantonal budgets in Federation BiH.</p> <p>Contributions are paid in the same percentage regardless on amount of incomes.</p> <p>PAYG scheme</p>
	Field of application	<p>All insured persons:</p> <ul style="list-style-type: none"> - employed - self-employed - farmers

		- persons in religious services
	Exemptions from compulsory social insurance	None
	Conditions	
1	Minimum period of membership	Minimum insurance period of 20 years
2	Conditions for drawing full pension	Federation BiH: 65 years of age and 40 years of working period Republika Srpska: 65 years for men, 60 of age for women and 40 years of working period for both
3	Legal retirement age	
	Standard pension	Federation BiH: 65 years for all Republika Srpska: 65 years for men, 60 years of age for women
	Early pension	Federation BiH: men 60 years of age and 35 years of working period, women 55 years of age and 30 years of working period Republika Srpska: minimum of 20 years of working period
	Deferred pension	None
	Benefits	
1	Determining factors	- duration of working period - amount of previous earnings
2	Calculation method or calculation basis	Republika Srpska: Based on the average amount of net salaries of the insured person, that is the net basis of insurance, starting from 1 January 1970, until the day of realization of the right (the salaries and insurance basis from 1992-1993 are not taken into consideration when determining the pension basis). Salary = the average monthly net amount of the salary realized in accordance with regulations and collective bargaining for full time work, work time shorter than full time and work time longer than full time, calculated into full time as well as the average monthly amount of insurance basis for which the insured person paid the pension and invalidity insurance contribution, deducted by the amount of taxes and contributions Salary that is insurance basis from the year in which the insured person becomes eligible for pension is not taken into account for determination of

	<p>pension basis.</p> <p>Salaries are valorized in accordance with fluctuations of net salaries, and a brought into the level of net salaries in the Republika Srpska in the calendar year which is preceding the year in which the insured person becomes eligible for pension.</p> <p>Coefficients for valorization of salaries are determined by the PIF of RS every calendar year on the basis of statistical data on fluctuations of net salaries.</p> <p><u>Federation of BiH:</u></p> <p>The old-age pension is based on the average monthly salary which the policy holder received in any consecutive 15 years of insurance, which are most favorable for the policy holder, beginning on January 1, 1966, and if the information is not available, beginning on January 1, 1970.</p> <p>The salary achieved in the year in which the policy holder acquires the right to the old-age pension is not taken into account for determining pension base. The salaries from the previous years are assessed according to the fluctuations of the average salaries of all employed persons in the Federation territory. The salary assessment from the previous years, which is used for determining is carried out according to the average salaries in the last calendar year, which precedes the year in which the policy holder acquired the right to the pension, or the pension fluctuations during the years when adjustments were not entirely executed according to the salary fluctuations of all employed persons.</p> <p>The assessment coefficients from previous years is determined by the insurance carriers each year for all the wages on a uniform basis, according to the statistical information of wage fluctuations of all employed persons in the Federation territory.</p> <p>The assessment coefficients are expressed as whole numbers, with three decimals. The assessment coefficients for each year are the same for all the wages regardless of their level.</p>
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		<p>The old-age pension is determined as a percentage of the pension base, according to the length of the pension service period: for 20 years of the pension service period, it is equal to 45% of the pension base, for each additional completed year, it is increased by 2% of the pension base, but cannot exceed 85% of the pension base.</p> <p>When the old-age pension, with all the additions, is being determined, it may not amount to more than the average wage paid in December of the previous year, multiplied by 2, and adjusted to the percentage of pension increase for the year in which the old-age pension is being determined.</p>
3	Reference earnings or calculation basis	See “Methods of calculation” above
4	Non-contributory periods credited or taken into consideration	<ul style="list-style-type: none"> - absence from work, in accordance with regulations on working relations; - temporary inability to work, in accordance with regulations on health insurance; - realizations of the remaining working capacity right, in accordance with regulations on pension and invalidity insurance; - periods in military services
5	Supplement for dependants <ul style="list-style-type: none"> - Spouse - Children 	None
6	Special supplements	None
7	Minimum pension	Federation BiH: 154,00 KM per month Republika Srpska : 90,00 KM per month
8	Maximum pension	Federation BiH: 696,54 KM per month

		Republika Srpska: no maximum
9	Early pension	Federation BiH: permanent reduction of 0,5% for each year for women and 1% for each year for men Republika Srpska: permanent reduction of 1,33% for each year for women and 1,5% for each year for men
10	Deferment	None
	Adjustment	<u>Federation BiH:</u> The old age pension is adjusted every three months by a percentage up to the average wage growth in the year for which the adjustment is carried out, on the basis of the data of the Statistical Institute, and in accordance with the available resources of the insurance carrier. (Art. 51) <u>Republika Srpska:</u> leveled with salaries fluctuations on monthly basis: pensions will be decreased or increased in the amount of the percentage of decrease or increase of the average salary of all the employed people in the RS in the month preceding the month for which processing and payment of pensions is done, in accordance with the data determined and promulgated by the Bureau for Statistics (Article 130)
	Partial retirement	No special provisions
	Accumulation with earnings from work	No special provisions
	Taxation and social contributions	
1	Taxation of cash benefits	Not subject to taxation
2	Limit of income for tax relief or tax reduction	None
3	Social security contributions from pension	In Federation BiH holder of pension benefit pays 1,2% contribution for health insurance

Table VII:

Survivors

	Applicable statutory basis	<ul style="list-style-type: none"> - Pension and Disability Insurance Law of Federation FBiH (Official Gazette of FBiH no 29/98), amended in 2000 and 2001 (Official Gazette of the Federation BiH 32/01 and 49/00) - Law on Pensions and Disability Insurance of Republika Srpska, (Official Gazette of RS 32/00), amended in 2002 and 2003 (Official Gazette of RS 47/02, 110/03) <p>In Brcko District both laws applies depending on location of contributions</p>
	Basic principles	<p>Compulsory social insurance system financed by contributions from employers and employees and providing earnings related benefits linked to insurance period.</p> <p>Funds for pension and invalid insurance are secured by insured people, employers and the budget of Republika Srpska and cantonal budgets in Federation BiH.</p> <p>Contributions are paid in the same percent regardless on amount of incomes</p>
	Field of application	All insured persons and old- age pensioners – Table VI Old age
	Exemptions from compulsory social insurance	None
	Entitled persons	
1	Surviving spouse	<ul style="list-style-type: none"> - the widow or the widower; - the divorced spouse, if awarded the support right by the Court

2	Children	- born within or out of the wedlock, - adopted, stepchildren supported by the insured, - grandchildren, and other children without parents who were supported by the insured until his death
3	Other persons	Republika Srpska: - parents - stepfather and mother adopter of the insured person . In Federation BiH: None
	Conditions	
1	Deceased insured person	- If on the day of death insured person fulfilled conditions for old- age or invalid pension rights /Table VI/ - If the deceased person was beneficiary of personal pension on the day he/she died, - None if death is a consequence of employment injury or occupational disease.
2	Surviving spouse	Widow: • aged 45 or over, • caring for children entitled to survivors' pension, or • disabled Widower: • aged 55 in Republika Srpska and 60 in Federation of BiH, • caring for children entitled to survivors' pension, or • disabled
3	Children	• Normal: 15 years, • Full-time students: 25 years, • Disabled children: unlimited
4	Other persons	Federation BiH: not applicable

		<p>Republika Srpska:</p> <p>under the same conditions in terms of age, inability to live and work independently, as well as surviving spouse If the average monthly income of a family household member in the year when the insured person died, did not exceed 25% of the average net salary in RS.</p> <p>Exceptions: mother and father of a member of the Armed Forces of who died while doing the national service between 17 August 1990 to 30 June 1996, will be entitled to family pension regardless of the family household income if they fulfil other criteria for family pension.</p>
	Benefits	
1	Surviving spouse	<p>Survivors pension is defined according to the number of eligible family members, (including the spouse) and divided equally between all those entitled. The pension is based upon the general invalidity or old-age pension the deceased would have been entitled to at the time of death (see Chapters V “Invalidity” and VI “Old-age”).</p> <p>The survivor’s pension is calculated as a percentage of the pension to which the deceased would have been entitled, according to the number of eligible survivor’s:</p> <ul style="list-style-type: none"> • one survivor: 70%, • two survivors: 80%, • three survivors: 90%, • four or more survivors: 100%
2	Surviving spouse: remarriage	Widow aged less than 45 or widower less than 55 in RS or 60 in FBIH will no longer be entitled to survivor’s pension, unless totally incapable of work.
3	Orphan children	
	having lost one parent	The amount of the benefit depends on the number of dependants (see “Benefits: Surviving Spouse” above).

	having lost both parents	Benefit depends on the number of dependants (see “Benefits: Surviving Spouse” above).
4	Other beneficiaries	Benefit depends on the number of dependants (see “Benefits: Surviving Spouse” above).
5	Maximum for all those entitled to benefits	100% of the pension to which the deceased was or would have been entitled to (see “Benefits: Surviving Spouse” above)
6	Other benefits	None
7	Minimum pension	Based upon minimum invalidity/old-age pension, see Table V Invalidity” and Table VI “Old-age”.
8	Maximum pension	Based upon maximum invalidity/old-age pension, see Table V Invalidity” and Table VI “Old-age”.
	Taxation and social contributions	
1	Taxation of cash benefits	Not subject to taxation
2	Limit of income for tax relief or tax reduction	None
3	Social security contributions from pension	In Federation BiH holder of pension benefit pays 1,2% contribution for health insurance

Table VIII:
Employment injuries and occupational diseases

	Applicable statutory basis	<ul style="list-style-type: none"> - Pension and Disability Insurance Law of Federation FBiH (Official Gazette of FBiH no 29/98), amended in 2000 and 2001 (Official Gazette of the Federation BiH 32/01 and 49/00) - Law on Pensions and Disability Insurance of Republika Srpska, (Official Gazette of RS 32/00), amended in 2002 and 2003 (Official Gazette of RS 47/02, 110/03) <p>In Brcko District both laws applies depending on location of contributions</p>
	Basic principles	<p>Scheme is based on compulsory pension and invalidity insurance and voluntary insurance.</p> <p>Only economically active persons are entitled to claim benefits.</p> <p>Contributions are paid in the same percent regardless on amount of incomes.</p> <p>No distinctions are made between work related and non-work related incapacity, however those with work related incapacity are exempt from the condition relating to minimum qualifying periods.</p> <p>System pay as you go</p>
	Field of Application	
1	Beneficiaries	Same as in Table VI – old age
2	Exemptions from compulsory insurance	None
3	Voluntarily insured	Same as in Table VI – old age Person, who has reached 15 years of age and is in good health, could be

		able to secure voluntary insurance. Full-time students and during the military service are not able to secure voluntary insurance.
	Risks covered	
1	Employment injuries	An injury at work is an injury to the policy holder, caused by direct and brief mechanical, physical or chemical effect, by sudden changes in body position, sudden overexertion of the body, or other changes to the physiological state of the body, if such an injury is causally connected to performing the job.
2	Travel between home and work	Yes - direct travel (regular route) from home to the place of work and or vice versa; work travel related to - the exercise of health care rights; - to the exercise of the new or additional job training rights according to this law; - in another job that he/she is executing in the interest of the firm and other legal entity, where he is employed;
3	Occupational diseases	The list of professional illnesses and jobs where those illnesses occur and criteria for their categorization as professional illnesses, is produced by Ministry in charge according to consideration of professional and scientific organizations
	Conditions	
1	Employment Injuries	No qualifying period
2	Occupational diseases	No qualifying period
	Benefits	
1	Temporary incapacity	
	Benefits in kind	
	Free choice of doctor or hospital	See Table II – Health Care
	Duration of benefits	Unlimited

	Temporary incapacity	
	Cash benefits	
	Waiting period	None
	Duration	Until the working capability is re-gained, or until the working capability or invalidity are finally certified, but not longer than 12 months
	Amount of the benefit	The salary compensation for the injury at work or occupational disease is 100% of net wage, calculated and paid from the own means of the legal/ physical person with which the insurant is employed, for as long as he/ she is incapable for work i.e. until the competent body decision on determining the insurant's invalidity takes effect Paid monthly
2	Permanent incapacity	See Table V- Invalidity
	Fixing level of incapacity	As recommended by Medical Expert Commission
	Possibility of review	Subject to mandatory inspection according to findings of Medical Expert Commission, or at request of insured person
	Amount or formula	See Table V Invalidity
	Supplements for dependants	None
	Supplements for care by another person	See Table XII Long term care
	Redemption	None
	Accumulation with new earnings	See Table V Invalidity
	Accumulation with other pensions	None
3	Death	
	Surviving spouse	See Table VII - Survivors
	Orphans of the father or the mother	See Table VII - Survivors
	Orphans of parents	See Table VII - Survivors
	Dependent parents and other relatives	See Table VII - Survivors
	Maximum for all beneficiaries	See Table VII - Survivors
	Capital sum on death	lump sum payment of 3 average monthly wage

4	Rehabilitation	<ul style="list-style-type: none"> - right to be assigned to another suitable position, - employment, - new or further training, or to receive an appropriate monetary compensation with regard to the use of these rights.
5	Other benefits	None
	Adjustment	See Table VI Old Age
	Taxation and social contributions	
1	Taxation of cash benefits	Not subject to taxation
2	Limit of income for tax relief or tax reduction	Not applicable
3	Social security contributions from pension	In FBiH holder of benefit pays 1,2% contribution for health insurance

Table IX:

Family benefits

	Applicable statutory basis	<ul style="list-style-type: none"> - Law on the Basis of Social Protection, Protection of Civilian War Victims and Protection of Families with Children (Official Gazette of Federation of BiH 36/99) - Law on Children Protection of Brcko District (Official Gazette of Brcko District 01/03) - Law on Social Welfare of Brcko District (Official Gazette of Brcko District 01/03) - Law on Children's Protection of Republika Srpska (Official Gazette of RS 04/02)
	Child Benefit	
1	Basic principles	<p>Federation BiH:</p> <p>Based on a philosophy of social insurance (entitlement linked to economic activity and/or payment of contributions), financed from contributions of employers and/or employees, tax financed, budget. Economically active persons and their families are entitled to claim if fulfil conditions prescribed by law. Contributions are paid in fixed rate.</p> <p>Brcko District:</p> <p>A universal system financed by the Budget of Brcko District by a flat rate benefit to all residents whose child(ren) reside(s) in Brcko District, should they fulfil conditions prescribed by law.</p> <p>Republika Srpska:</p>

		A universal system financed from contributions, donations, interests on fixed-term deposits and other funds
2	Field of application: Beneficiaries	<p>Federation BiH:</p> <p>Employed parents, child without parent (s), families with handicapped child</p> <p>Brcko District and Republika Srpska</p> <p>-Residents if fulfil conditions prescribed by Law</p> <p>The benefit is officially paid to the parent who submitted application.</p>
3	Conditions	
	Residence of the child	Permanent residence required
	Other conditions	<p>Federation BiH:</p> <ul style="list-style-type: none"> - number of family members, - employment status, and - average earnings regulated on Cantonal level. <p>Republika Srpska :</p> <ul style="list-style-type: none"> - employment status - means test: monthly income per family member lower than 53,06KM <p>Brcko District:</p> <p>Means test - thresholds:</p> <ul style="list-style-type: none"> - if a total monthly income per a family member is not higher than 15% of average earnings in Brcko District - if a cadastral income per a family member in the last year is not higher than 3% of average cadastral income per 1 ha of land
4	Age limit	<p>Federation BiH:</p> <ul style="list-style-type: none"> - up to 18 years regularly

		<ul style="list-style-type: none"> - up to 25 years if regular study (full-time study) <p>Republika Srpska:</p> <ul style="list-style-type: none"> - up to 15 years regularly - up to the 19 years (handicapped children and children in foster care) <p>Brcko District:</p> <ul style="list-style-type: none"> - up to 15 years regularly - up to 26 years if full-time student or handicapped
5	Benefits	
	Monthly amounts	<p><u>Federation BiH:</u></p> <p>The basic amount of the family benefit does not vary with the age of the child or the income of the family, regulated on Cantonal level: Example: Canton Sarajevo</p> <ul style="list-style-type: none"> - for one child if in regular working relationship = 28 KM - for one child without both parents, handicapped child = 42KM - families with two children = 28KM+28KM <p><u>Brcko District:</u></p> <p>The basic amount of the family benefit does not vary with the age of the child or the income of the family.</p> <p>1. Child raising allowance: for 3 months in amount of 15% of average earnings in Brcko District</p> <p>2. Child benefit in amount of 10% of average earnings in Brcko District. Regardless to proprietary conditions and income, right on <u>increased child benefits</u> (plus 50% on child benefits) belongs to child:</p>

		<ul style="list-style-type: none"> - without both parents - with special necessities - who lives with one parent (self-supporting) ,and to - whose parent(s) is (are) invalid(s) over 60%. <p><u>Republika Srpska:</u></p> <p>The basic amount of the family benefit does not vary with the age of the child or the income of the family.</p> <p>The basic amount vary with child birth order</p> <ul style="list-style-type: none"> - 1st child – no right - 2nd child - 26,53 KM - 3rd child - 56,85 KM - 4th child - 26,53 KM - 5th and more - has no right <p>Handicapped children and children in foster care receive basic amount of 56,85 KM (if not placed in social institutions)</p>
	Variations with income	None
	Variations with age	None
	Child raising allowance	
1	Basic principles	Not applicable
2	Field of application: Beneficiaries	Not applicable
3	Conditions	Not applicable
4	Amounts of benefit	Not applicable

	Other benefits	
1	Birth and adoption grants	<p>Federation BiH: One time payment made upon the birth or adoption of a child for the parents who are beneficiaries of child allowance Amount varies between Cantons: from 199 KM to 100 KM</p> <p>Republika Srpska: One time benefit in kind - “ baby package”</p> <p>Brcko District: One time payment made upon the birth (not on adoption) of a child, apply to every born baby whose parents are resident of BD- amount of 25% of average earnings in BD, apply to every child -resident of BD, regardless to monthly earnings of the parents.</p>
2	Child care allowance	Not applicable
3	Allowance for single parent	<p>Federation BiH and Republika Srpska: No special provisions</p> <p>Brcko District: entitled to the increased child benefits -50% in relation to the basic child benefits</p>
4	Special allowances for handicapped children	Increased basic child benefits, amount varies between Entities, Brcko District and Cantons.
5	Advance on maintenance payments	<p>Federation BiH: Centres for Social Work determines amount and conditions of the maintenance payments monthly, if not than the Court executes</p> <p>Republika Srpska: - maximum up to 50% of monthly income</p> <p>Brcko District: Court determines amount of the maintenance payments and executes decision on payments</p>
6	Other allowances	<p>Federation BiH: depends on Cantonal decisions –</p> <p>Republika Srpska: Children placed in Social Protection Institutions have right for paid transport from Institution to home and back</p>

		<u>Brcko District:</u> -Benefits intended for accommodation in foster family -150.00 KM per month. - Entitlement on free transport of children to-from school for a distance of 3 and more km
	Special cases	
1	Unemployed persons	<u>Federation BiH: and Republika Srpska:</u> None <u>Brcko District:</u> Child raising allowance: for 3 months in amount of 15% of average earnings in Brcko District
2	Pensioners	None
3	Orphans	<u>Federation BiH:</u> basic child benefit increased , amount varies between Cantons <u>Republika Srpska</u> 56,03 KM/month <u>Brcko District:</u> basic child benefit increased by 50%.
	Adjustment	According to the amount of wages s with cost of living index.
	Taxation and social contributions	
1	Taxation of cash benefits	Not subject to taxation
2	Limit of income for tax relief or tax reduction	Not applicable
3	Social security contributions from pension	None

Table X:
Unemployment

	Applicable statutory basis	- Law on Mediation for Employment and Social Security of Unemployed Persons of Federation BiH (Official Gazette FBiH 41/01) - Law on Employment of Republika Srpska (Official Gazette of RS 38/00 and 85/03)
	Basic principles	A social insurance scheme financed by contributions of employers and employees that provides an earnings-related benefit, payment of contributions for health insurance and pension. Federation BiH contributions: from employers 0.5% ,and from employees 2%, Republika Srpska and Brcko District : contribution from employees - 1.0% after tax reduction
	Field of application	Federation:BiH : only employees. Republika Srpska: insured persons (compulsory and/or voluntary insured)
	Total unemployment	
1	Conditions	
	Main conditions	- involuntarily unemployed; - capable of working; - actively seeking employment; - registered with the Employment Service as a person seeking employment; - does not perform any independent professional and economic activity; - is not a full-time student or a pensioner - is 15 years and older

	Qualifying period	<ul style="list-style-type: none"> • registered in the Employment Service . • has paid contributions for unemployment during period of minimum 8 months continually in the last 12 months or of minimum 8 months with interruptions in the last 18 months before unemployment • claimed to reach benefit max. 60 days after unemployment FBiH, RS 30 days from the day of the employment relationship termination, unless he or she reports to the Employment Service after the expiry of such period in that case the rights shall be derived from the day of reporting to the Employment Service • residence required
	Means test	Cash benefit shall be determined depending on the number of unemployment insurance years and in relation to the rate of average salary earned in the past quarter and published by the Statistics Bureau.
	Waiting period	Within 30 days after the claim being registered.
2	Benefits	
	Determining factors	<ul style="list-style-type: none"> • involuntarily unemployed • duration of paying contributions • average monthly salary in Canton / Republika Srpska in past 3 months, • Registered in Unemployment Service
	Earnings taken as a reference and ceiling	<p>Federation BiH: benefits are not linked to earnings.</p> <p>Republika Srpska:</p> <p>1.for the unemployed who has up to 10 years of insurance record – 35% of average salary earned by the unemployed in preceding three months of work;</p> <p>2.for the unemployed above 10 years of insurance record – 40% of average salary earned by the unemployed in preceding three months of work.</p> <p>Cash benefits could not be lower than 20% from average salary or higher than average salary.</p>

	Rate of benefits	<p><u>Federation BiH:</u> Benefits are not linked to earnings, but linked to the average monthly salary in Canton for past 3 months Paid monthly.</p> <p><u>Republika Srpska:</u> earnings related benefits, paid monthly</p>
	Family supplements	None
	Other supplements	None
	Duration of payment	<p>minimum: Republika Srpska - 3 months Federation BiH,- 6 months Maximum: 12 months <u>Federation BiH:</u></p> <ul style="list-style-type: none"> - 6 months in the amount of 30% for the unemployment insurance period of 8 months to 10 years; - 9 months in the amount of 35% for the unemployment insurance period of 10 to 25 years; - 12 months in the amount of 40% for the unemployment insurance period of over 25 years. <p><u>Republika Srpska:</u></p> <ul style="list-style-type: none"> - 3 months for insurance service up to 5 years - 6 months for insurance service of 5 to 15 years - 9 months for insurance service of 15 to 25 years - 12 months for insurance service over 25 years
3	Sanctions	Benefit is suspended, reimbursement required, no criminal penalties.
4	Accumulation with other social security benefits	Permitted with family benefits
5	Accumulation with earnings from work	If the unemployed person is employed, the benefit is suspended
	Partial unemployment	
1	Definition	No special provisions
2	Conditions	No special provisions

3	Rates of the benefits	No special provisions
4	Sanctions	No special provisions
5	Accumulation with other social security benefits	No special provisions
6	Accumulation with earnings from work	No special provisions
	Benefits for older unemployed	
1	Measure	No special benefits, see »Duration of payment« above
2	Conditions	See “Duration of payment“ above
3	Rates of benefit	See “Total unemployment” above
4	Accumulation	See “Total unemployment” above
	Adjustment	
	Taxation and social contributions	
1	Taxation of cash benefits	Not subjected to taxation
2	Limit of income for tax relief or tax reduction	Not applicable
3	Social security contributions from pension	None

Table XI:

Guaranteeing sufficient resources

1. General Non-contributory Minimum

	Designation	SOCIJALNA POMOC - social assistance
	Applicable statutory basis	- Law on the Basis of Social Protection, Protection of Civilian War Victims and Protection of Families with Children (Official Gazette of Federation of BiH 36/99) - Law on Social Care of Brcko District (Official Gazette of Brcko District 01/03) - Law on Amendments and Supplements to the Law on Social Care of Brcko District (Official Gazette of Brcko District 04/04) - Law on Social Protection of Republika Srpska (Official Gazette of RS 37/02)
	Basic principles	The basic aim is to organize activities which are directed to restrain and resolve reasons and consequences of the status of social necessity as well as to provide assistance to the persons with such status.
	Entitled persons/Beneficiaries	- residents - disable for work - without earnings, - without relatives obliged to support them
	General conditions	
1	Duration	As long as the need persist
2	Nationality	nationality required
3	Residence	Permanent residents
4	Age	Federation BiH and Republika Srpska : no age limits Brcko District: Beneficiary has to be adult.

5	Willingness to work	Beneficiaries have to be disabled for work.
6	Exhaustion of other claims	Claims for other social benefits have to be exhausted
7	Other conditions	Responsibility of financial support by owed relatives (children, spouse, parents)
	Guaranteed Minimum	
1	Determination of the minimum	No special provisions
2	Level of determination	Not applicable
3	Domestic unit for the calculation of resources	No special scheme
4	Resources taken into account	No special scheme
	Guaranteed amounts	
1	Categories	No special scheme
2	Specific supplements and single benefits	No special scheme
3	Guaranteed minimum and family allowances	No special scheme
4	Examples	No special scheme
5	Relations between the amounts	No special scheme
	Recovery	None
	Indexation	None
	Taxation and social contributions	
1	Taxation of cash benefits	Not subject of taxation
2	Limit of income for tax relief or tax reduction	Not applicable
3	Social security contributions from benefits	None
	Measures simulating social and professional integration	None

	Associated rights	
1	Health	Basic health protection: medical care, pharmaceuticals from the Essential List
2	Housing and heating	According to available resources

2. Specific Non-contributory Minima

I. Old age	
1. Designation	No special scheme
2. Principle	Not applicable
3. Main conditions of eligibility	Not applicable
4. Amount payable	Not applicable
II. Invalidity	
1. Designation	Not applicable
2. Principle	Not applicable
3. Main conditions of eligibility	Not applicable
4. Amount payable	Not applicable
III. Other specific non-contributory minima	Not applicable

Table XII:
Long-term Care

Applicable Statutory Basis	<ul style="list-style-type: none"> - Law on the Basis of Social Protection, Protection of Civilian War Victims and Protection of Families with Children of Federation BiH (Official Gazette of FBiH 36/99) - Law on Social Care of Brcko District (Official Gazette of Brcko District 01/03) - Law on Amendments and Supplements to the Law on Social Care of Brcko District (Official Gazette of Brcko District 04/04) - Law on Social Protection of Republika Srpska (Official Gazette of RS 37/02)
Basic Principles	<p>No special scheme.</p> <p>Long-term care is provided through the social protection legislation, grounded on the giving of social security benefits and right is based on the necessity.</p> <p>Regionally organized: amounts of benefits, censuses.</p> <p>Scheme is financed from taxes and budget.</p> <p>Benefits for long-term care are combined (benefits in-kind and cash benefits).</p>
Risk Covered: Definition	<p>Allowance for the assistance and care by another person could exercise invalids, persons impaired in their physical or mental development, elderly and inefficient persons with permanent changes in their health condition, who cannot procure sufficient sustenance to satisfy their existential needs</p>
Field of Application	<p>Not applicable</p>

Conditions		
1	Age	Not applicable
2	Qualifying period	Not applicable
Benefits in-kind		
1	Home Care	Delivery of food, chare and other needed tasks and maintenance of personal hygiene of the beneficiary.
2	Semi-stationary Care	Not applicable
3	Nursing Care	Institutions of social protection are taking care on persons in state of social need: - persons with special needs, - children without parental care, - elder and exhausted people, - uncared children and neglected as regards their upbringing
4	Other benefits	None
Cash Benefits		
1	Home Care	Allowance for the assistance and care by another person - Federation BiH: monthly payment, amount of benefit regulated on Cantonal level - Republika Srpska: monthly payment, amount of benefit is 25% from 50% of average net salary in municipality industrial sector for past month - District Brcko: 70% from 21 % of the average monthly net salary in District Brcko for the past three months if claimant exercise right from table XI or half of mentioned sum if not
2	Semi-stationary Care	Not applicable
3	Nursing Care	Not applicable
4	Other Benefits	Not applicable
Participation of Beneficiary		None

Accumulation	Benefits could be combined, providing that beneficiaries are persons disable for work and have no income of work.
Taxation	Not subject to taxation