

Your social security rights in the Czech Republic

EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion Directorate C — Social Affairs Unit C.2 — Modernisation of social protection systems

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Your social security rights in the Czech Republic

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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Family

Child benefits

This chapter explains the benefits that parents of children can receive in the Czech Republic. This includes support before birth, which some mothers are eligible for, and care for new-born and older children. Other EU nationals are eligible for such benefits if they meet the same conditions as Czech nationals.

Some benefits are identical for all parents, regardless of income, while others consider the individual economic situation of the family.

The benefits explained are the following:

- pregnancy and maternity compensatory benefit (vyrovnávací příspěvek v těhotenství a mateřství);
- parental allowance (rodičovský příspěvek);
- maternity benefit (peněžitá pomoc v mateřství);
- paternity leave for fathers (dávka otcovské poporodní péče otcovská)
- child allowance (přídavek na dítě).

In what situation can I claim?

Pregnancy and maternity compensatory benefit (*vyrovnávací příspěvek v* **těhotenství a mateřství**) is provided to pregnant women and mothers of new born children who are employed. It compensates for lost earnings if women are reassigned to a lower paid position because of pregnancy or maternity and is paid from sickness insurance.

Parental allowance (*rodičovský příspěvek*) is the primary form of support for families with small children. Specifically, it is for parents caring for the youngest child (up to the age of four) in the family. The child's biological mother or father, a court-ordered guardian or adoptive parent is eligible for this benefit; only one parent can apply.

Maternity benefit (*peněžitá pomoc v mateřství*) replaces the mother's income just before birth and in the first months after birth. Women who participate in sickness insurance, either as employees or as self-employed persons (see Jargon buster), are eligible for this benefit. You can apply for this benefit before giving birth.

Paternity leave (dávka otcovské poporodní péče – otcovská) can be granted to fathers under sickness insurance as of 1 February 2018. Those entitled are insured fathers caring for their child or insured foster parents (men and women) caring for their foster child if it is under seven years old at the start of the foster care.

Child allowance (*přídavek na dítě*) is a long-term benefit specifically for low-income families. It helps them cover the costs associated with raising and supporting dependent children. Eligibility for this benefit is based on the family's total income.

What conditions do I need to meet?

Pregnancy and maternity compensatory benefit (vyrovnávací příspěvek v těhotenství a mateřství)

Performing specific occupations is explicitly prohibited to women during pregnancy and the early stages of maternity. A treating physician may declare other occupations too risky in individual cases of pregnancy or maternity. If an employed woman is reassigned to a lower paid position due to her pregnancy or maternity, she is eligible for compensatory benefit. Employed women are also eligible if her working conditions have to be adapted because of her pregnancy or maternity, such as shorter working hours or exemption from night work.

The benefit is paid from sickness insurance and only employees are entitled to this benefit. It is paid for the duration of the reassignment to a lower paid position up to the start of the sixth week before the expected due date. In specific cases, it may also be paid after the mother has given birth.

Parental allowance (rodičovský příspěvek)

A biological or foster parent with residence or employment in the Czech Republic (EU, EEA or Swiss nationals) is eligible for <u>parental allowance</u> when personally providing full-time regular care for a child up to the age of four. It is only paid for the youngest child in the family. Parental income has no effect on eligibility.

Parental allowance can be claimed if the child attends pre-school. Children under two can attend pre-school for 46 hours per month at most, but there is no limit for children above 2. Also, a parent has the right to continue working while receiving this benefit without any restrictions on earnings.

Maternity benefit (peněžitá pomoc v mateřství)

For employees, the main condition for maternity benefit is participation in sickness insurance at the time of applying for the benefit or to be in the protection period if their sickness insurance has expired. In addition, their employers need to have paid sickness insurance contributions for them for at least 270 calendar days during the two years preceding the day from which the payment of the benefit begins.

Self-employed persons are eligible for this benefit if they participate in sickness insurance and meet the minimum insurance period (same as for employees) and have paid voluntary sickness insurance contributions for at least 180 days during the year preceding the day from which the payment of the benefit begins.

Paternity leave for fathers (dávka otcovské poporodní péče - otcovská)

Participation in sickness insurance at the start of paternity leave is the main requirement for entitlement. Paternity leave can be granted to fathers if the child cared for was born after 20 December 2017. In the case of foster care, the child should be under seven at the start of the foster care. Paternity leave should begin within six weeks after the birth of the child or the beginning of foster care.

The child's father or the mother's husband can claim this benefit

- if he has concluded a written contract with the mother stating that he will care for the new born child;
- if the mother cannot or should not care for the child due to serious health reasons.

Child allowance (přídavek na dítě)

<u>Child allowance</u> is specifically for families whose monthly income during the previous calendar year did not reach the threshold income of 2.7 times the living minimum which is defined separately for each member of a shared household:

First adult in the household	CZK 3,140
Second adult in the household (not a child)	CZK 2,830
Dependent child, under the age of 6	CZK 1,740
Dependent child, aged 6-15	CZK 2,140
Dependent child, aged 15-26	CZK 2,450

Example:

Family	Total living minimum	Threshold income
Two adults, child, aged 5	CZK 7,710	CZK 20,817
Two adults, children, aged 5 and 8	CZK 9,850	CZK 26,595
Two adults, children, aged 5, 8 and 12	CZK 11,990	CZK 32,373

At least one of the parents must reside or work (including as self-employed) in the Czech Republic (or another EU or EEA country or be Swiss nationals) to be eligible for this benefit.

What am I entitled to and how can I claim?

Pregnancy and maternity compensatory benefit

This benefit is determined as the difference between the **daily assessment base** (see Jargon busters) which is calculated on the date of reassignment to a lower paid position and the average daily earnings after the reassignment.

The daily assessment base is calculated on the basis of the average daily earnings over the past 12 months which is reduced for calculating benefits if above a specific amount:

Daily earnings	Share included in daily assessment base
Up to CZK 1000	100%
CZK 1000 - CZK 1,499	60%
CZK 1,499 - CZK 2,998	30%
More than CZK 2,998	0%

The resulting amount is paid as long as the employee is reassigned to a lower paid position, but not for the days when she is unable to work, in quarantine or is caring for a sick family member.

Eligible women should fill in the application form for the pregnancy and maternity compensatory benefit together with their employer who will then send it to the District Social Security Administration (*Okresní správa sociálního zabezpečení*) competent for their place of business.

Parental allowance

A parent is entitled to claim a maximum benefit of CZK 220,000 until the child reaches the age of four. In the case of twins or multiple births, the total amount is increased to CZK 330,000.

The parent is free to decide how this amount will be paid, including the amounts of monthly payments.

There are different variants for receiving this benefit. A simple example:

Period in which the benefit is received	Monthly amount
19 months	CZK 11,500
29 months	CZK 7,600
43 months	CZK 5,116

The beneficiary of parental benefit can alter the amount once every three months.

The individually defined payment amount is limited to 70% of 30 times the **daily assessment base** for defining maternity benefit (see Jargon busters). This is roughly determined by previous average monthly earnings. This only applies if the parent is entitled to maternity benefit and has participated in sickness insurance. In certain situations, the child's other parent may also be considered as the beneficiary.

The monthly benefit cannot exceed CZK 36,750 for persons with a higher assessment base (higher previous earnings).

Parents who have not paid into sickness insurance and for whom no assessment base can be defined (students, the unemployed and the self-employed who have not paid voluntary sickness insurance contributions) are eligible for a monthly amount of parental allowance up to CZK 7600.

The mother and father can alternate between receiving the parental allowance. Only one of them is entitled to the benefit at any time.

The parental allowance application can be filed electronically or in person at the <u>Labour</u> <u>Office's regional office or contact point</u> at the place of residence.

Maternity benefit

Maternity benefit can normally be claimed during pregnancy. In general, the period of receiving maternity benefit corresponds to the period of maternity leave. Pregnant women may determine the onset of maternity benefit between the eighth and sixth week before the expected due date. Maternity benefit can be claimed after giving birth as well.

The period in which the benefit is provided varies:

- 28 weeks of payment for a woman who gives birth to a single child;
- 37 weeks for mothers who give birth to multiple children:
- The child's father or mother's husband is eligible for 22 weeks of benefits from the moment he takes over the care of the new born child;
- The children's father or mother's husband is eligible for 31 weeks of benefits from the moment he takes over the care of multiple new-born children.

If the father or mother's husband takes over the care of the new born child, the period that the benefit was provided to the mother after giving birth will be taken into consideration when calculating his period of benefit receipt.

The benefit is paid for calendar day and is calculated as 70% of the daily assessment base.

The daily assessment base is calculated on the basis of the average daily earnings over the past 12 months which is reduced for the purpose of calculating benefits if above a specific amount:

Daily earnings	Share included in daily assessment base
Up to CZK 1000	100%
CZK 1000 - CZK 1,499	60%
CZK 1,499 - CZK 2,998	30%
More than CZK 2,998	0%

An employed woman fulfilling the conditions completes the maternity benefit application form with her employer who will then submit it to the District Social Security Administration (Okresní správa sociálního zabezpečení) competent for their place of business. Self-employed women must complete the application form and submit it to the District Social Security Administration at their place of business themselves.

Paternity Leave

Paid paternity leave is granted to one parent and does not vary with the number of young children cared for at the same time. It is paid for seven calendar days and cannot be interrupted and re-used later. Paternity leave should start within six weeks after birth or the date the foster care begins.

The paternity leave benefit amounts to 70 % of the reduced daily basis of assessment per calendar day. The daily assessment base is calculated on the basis of the average daily earnings over the past 12 months and is reduced if above a specific amount:

Daily earnings	Share included in daily assessment base
Up to CZK 1000	100%
CZK 1000 - CZK 1,499	60%
CZK 1,499 - CZK 2,998	30%
More than CZK 2,998	0%

As with other sickness insurance benefits, employees have to apply for paternity leave through their employers. Self-employed persons should submit their applications directly to the District Social Security Administration (DSSA) where they are registered.

Child allowance

This benefit is paid in three instalments depending on the age of the dependent child. The amount varies according to income. Eligibility for the increased amount is determined by having income from employment or from certain social benefits.

Child's age	Benefit amount basic	Benefit amount increased
Up to 6 years old	CZK 500	CZK 800
aged 6-15	CZK 610	CZK 910
aged 15-26	CZK 700	CZK 1,000

The legal representative (or foster parent or guardian) of a child up to the age of 18 can claim this benefit. The child must then apply for this benefit once they have reached the age of majority.

Up to three months of benefits can be claimed retroactively. The benefit is handled by **the Labour Office's regional offices and contact points** at the place of residence.

Jargon busters

- The <u>daily assessment base</u> (denní vyměřovací základ) is used to define sickness insurance benefits. This is a proportion of wages and it does not include excused absences from work.
- <u>Decisive income</u> (rozhodný příjem) is a family's total income and includes all earnings and other forms of income such as support benefits and stipends.
- A <u>dependent child</u> (nezaopatřené dítě) is a child up to the age of compulsory school attendance or up to the age of 26 if they study or are unable to study due to health issues.
- **Self-employed person** (osoba samostatně výdělečně činná) is the term used for a person with income from business or other self-employment (private farmer, trade licence holder or artist).

Forms you may need

- Pregnancy and maternity compensatory benefit application (<u>Žádost o vyrovnávací</u> <u>příspěvek v těhotenství a mateřství</u>): this form must be confirmed by a gynaecologist, in Czech:
- Parental allowance application (Žádost o rodičovský příspěvek), in Czech;
- Confirmation of daily assessment base for determining the parental benefit (<u>Potvrzení</u> o denním vyměřovacím základu ovlivňujícím výši rodičovského příspěvku</u>), in Czech;
- Confirmation of nursery, kindergarten or other facility attendance (<u>Potvrzení o návštěvě jeslí, mateřské školy nebo jiného zařízení</u>), obligatory attachment for applications involving children under the age of two, in Czech;
- Maternity benefit application (<u>Žádost o peněžitou pomoc v mateřství</u>), this form must be confirmed by a gynaecologist, in Czech;
- Paternity Leave application (Žádost o dávku otcovské poporodní péče (otcovskou), in Czech;
- <u>Žádost o přídavek na dítě</u> child allowance application, in Czech.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Act on State Social Support (Zákon o státní sociální podpoře), in Czech;
- Parental allowance (Rodičovský příspěvek) www.mpsv.cz/en/1603: information on parental allowance from the official Ministry of Labour and Social Affairs website, in English;
- Child allowance (*Přídavek na dítě*) www.mpsv.cz/en/1603: information on child allowance from the official Ministry of Labour and Social Affairs website, in English.

Please use the EU assistance services if you experience any problems in applying your rights:

• Family benefits: your rights in the EU

Useful contacts

Czech Social Security Administration (Česká správa sociálního zabezpečení) Křížová 25

225 08 Prague 5 CZECH REPUBLIC

Call centre: +420 257066077

List of Czech Social Security Administration offices (in Czech)

Czech Social Security Administration electronic registrar (in Czech)

Labour Office of the Czech Republic (Úřad práce České republiky)

Contact counselling centre:

Tel.: +420 844844803

kontaktni.centrum@mpsv.cz, callcentrum@mpsv.cz

List of the Labour Office's regional offices and contact points (in Czech): http://portal.mpsv.cz/soc/ssp/local

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)

Na Poříčním právu 1/376 128 01 Prague 2

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<u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (<u>Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech</u>

Website of the Ministry of Labour and Social Affairs of the Czech Republic in English

Housing allowance

This chapter explains housing assistance in the Czech Republic. Low-income families and individuals for whom the market costs of housing are too high are eligible.

The benefit explained is the following:

housing allowance (příspěvek na bydlení).

In what situation can I claim?

If housing costs account for an excessive portion of an individual's or family's budget, they can claim **housing allowance** (**příspěvek na bydlení**) from the State.

Property owners (either in private or in cooperative form) and tenants can claim and it does not matter whether it concerns living in an apartment or a house. However, permanent residence must be registered at the given residence. The number of persons in the household and their income are taken into consideration when providing this benefit.

The form of housing is expected to match the applicant's social situation and house or flat expenses must be reasonable.

What conditions do I need to meet?

Other EU nationals may apply for this benefit. The basic condition is habitual residence in the Czech Republic. Such eligibility only applies to the applicant's registered permanent

residence. All of the other persons considered a common household must be registered as well.

The Ministry of Labour and Social Affairs (Ministerstvo práce a sociálních věcí) can waive this condition in justified cases.

This benefit is conditional on:

- the family's 'decisive' income (rozhodný příjem);
- the costs of housing.

Family decisive income is the sum of the incomes of all its members having permanent residence at the location concerned. Earnings as well as some social benefits, for instance child allowance and parental allowance are included in this income.

Housing costs exceeding 30% (or 35% in Prague) of family decisive income is the first eligibility condition.

Example:

Family decisive income	Housing costs to grant eligibility to apply for the benefit
CZK 30,000	More than CZK 9,000 More than CZK 10,500 in Prague

The second eligibility condition is that housing costs cannot exceed standardised costs for the specific type of housing given the location and number of persons in the residence.

The Ministry of Labour and Social Affairs publishes the <u>table of standardised costs</u> for the current year.

An example for a family of three living in a rented flat in Písek:

Number of persons in the household	Decisive income	30% of decisive income	Standardised housing costs*	Eligibility
3	CZK 33,200	CZK 9,960	CZK 10,045	YES

^{*} This example applies to rented apartments with three tenants in cities with 10,000 to 49,999 residents in 2018. (Standardised housing costs are used for calculation only if real housing costs are higher than standardised.).

Housing costs for the purposes of this benefit are considered average costs for the previous calendar quarter. These costs include rent as well as costs for utilities, services and waste disposal.

What am I entitled to and how can I claim?

Housing allowance is paid monthly for as long as eligibility continues.

The amount is calculated as the difference between the standardised cost of housing and 30% (35% in Prague) of family threshold income.

Example:

Type of family	Decisive income	Standardised housing costs for the given situation in 2018	Benefit amount
Pensioner, Prague	CZK 10,500 (35% = CZK 3,675)	CZK 7, 870	7, 780 - 3,675 = CZK 4, 105
Family of 3, Brno	CZK 35,000 (30% = CZK 10,500)	CZK 12, 176	12, 176 - 10,500 = CZK 1, 676
Family of 4, Třebíč	CZK 39,000 (30% = CZK 11,700)	CZK 14, 639	14, 639 - 11,700 = CZK 2, 939

Jargon busters

- Standardised housing costs (normativní náklady na bydlení) are the Statedefined costs for specific locations, types of housing and number of persons in a household. These costs are the basic parameter for calculating the benefit.
- **Decisive income** (rozhodný příjem) is the sum of the income of all persons with permanent residence in a common household including some social benefits.

Forms you may need

- Housing allowance application (<u>Žádost o příspěvek na bydlení</u>), in Czech;
- Proof of quarterly income (*Doklad o výši čtvrtletního příjmu*), required to determine entitlement to the benefit, in Czech;
- Proof of housing costs (*Doklad o výši nákladů na bydlení*), in Czech;
- Other required forms in Czech.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Rights and conditions for providing housing benefit (Práva a podmínky příspěvku na bydlení), in Czech;
- Act on State Social Support (Zákon o státní sociální podpoře), in Czech;
- Information on housing allowance from the official Ministry of Labour and Social Affairs portal (Příspěvek na bydlení, Integrovaný portál MPSV), in Czech;
- Housing allowance www.mpsv.cz/en/1603 information on housing allowance from the official Ministry of Labour and Social Affairs website, in English.

European Commission publications and websites:

http://ec.europa.eu/social/main.isp?catId=849&langId=cs

Useful contacts

Labour Office of the Czech Republic (Úřad práce České republiky) Contact counselling centre:

Tel. +420 844844803

kontaktni.centrum@mpsv.cz, callcentrum@mpsv.cz

List of the Labour Office's regional offices and contact points (in Czech): http://portal.mpsv.cz/soc/ssp/local

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)

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Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic (Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech

Website of the Ministry of Labour and Social Affairs of the Czech Republic in English

One-off benefits

This chapter describes the benefits to which parents of children and other individuals are entitled on a one-off basis in extraordinary cases. Such situations include the birth of a child in a low-income family and the death of a child.

The benefits explained are the following:

- birth grant (porodné);
- funeral grant (pohřebné).

In what situation can I claim?

The **birth grant** (**porodné**) is a one-off parental benefit for low-income families. It is used to improve the family's economic situation when a child is born.

This grant is paid to mothers who have given birth to their first and second live-born children. In special cases it is also provided to others caring for a new born child or children.

The **funeral grant** (**pohřebné**) is a one-off benefit intended to relieve families of the financial burden associated with the death of a child or parent. The person who arranged the funeral for a child or their parents is the beneficiary.

All families in this situation are eligible regardless of income.

What conditions do I need to meet?

The birth grant is provided to mothers who:

- have given birth to their first two live children;
- have permanent residence in the Czech Republic;
- family income does not exceed 2.7 times the living minimum (see Jargon busters) in the previous calendar quarter.

The family's decisive income (see Jargon busters) is examined when applying for this benefit. The living minimum is calculated using **requisite tables** from the Ministry of Labour and Social Affairs (Ministerstvo práce a sociálních věcí).

For a couple expecting their first child:

Living minimum of a household of two adults expecting a child	Birth grant eligibility (2.7 times the living minimum)
CZK 7,710	Income of less than CZK 20,817

For a single mother expecting her first child:

Living minimum for a household of one adult expecting a child	Birth grant eligibility (2.7 times the living minimum)
CZK 4,880	Income of less than CZK 13,176

The child's father can apply if the new born child's mother dies and she was eligible for the birth grant. Likewise another person who assumes care for a child can also apply so long as this person meets the eligibility criteria for threshold income and residence in the Czech Republic.

The funeral grant is provided to the person who:

- arranged the funeral for a child who was dependent at the date of death,
- arranged the funeral for a person who was the parent of a dependent child at the date of death.

The death of a child or parent is treated equally in such case.

The only condition is that the person who died must have had residence in the Czech Republic. This condition does not apply if a new born child for whom no residence could have been declared has died.

What am I entitled to and how can I claim?

Birth grant

The following fixed amounts are paid to every eligible family:

- CZK 13,000 to women who have given birth to a single first child;
- CZK 10,000 to women who have given birth to a single second child.

Funeral grant

Eligible applicants receive a one-off amount of CZK 5,000.

The benefit is fixed and does not consider the family's income or social situation.

Where and how to apply

A birth grant or funeral grant application can be filed at any point within one year from the date of birth or funeral respectively. Eligibility lapses thereafter.

The application can be filed in writing (by sending in a printed and completed form) or in person at the Labour Office's regional offices or contact points at the place of residence.

The application can be filed electronically using the Ministry of Labour and Social Affair's website if the applicant has an electronic signature.

Jargon busters

- **Decisive income** (*rozhodný příjem*) is the sum of the income of all persons with permanent residence in a common household including some social benefits.
- The living minimum (životní minimum) is the minimum socially recognised income threshold needed for subsistence and ensuring basic living needs. This amount is calculated for a household based on the number of members and their ages.
- A **dependent child** (nezaopatřené dítě) is a child up to the age of compulsory school attendance or up to the age of 26 if they study or are unable to study due to health issues.

Forms you may need

- Application for birth grant (<u>Žádost o porodné</u> Czech only)
- Income statement (<u>Doklad o výši čtvrtletního příjmu</u> Czech only)
- Application for funeral grant (<u>Žádost o pohřebné</u> Czech only)

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Act on State Social Support (Zákon o státní sociální podpoře), in Czech.
- <u>Information on birth grant from official Ministry of Labour and Social Affairs portal</u> (<u>Porodné Integrovaný portál MPSV</u>), in Czech;
- Birth grant www.mpsv.cz/en/1603 information on birth grant from official Ministry of Labour and Social Affairs website, in English
- <u>Information on funeral grant from official Ministry of Labour and Social Affairs portal</u> (*Pohřebné Integrovaný portál MPSV*), in Czech;
- Funeral grant www.mpsv.cz/en/1603 information on funeral grant from official Ministry of Labour and Social Affairs website, in English

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• Family benefits: your rights in the EU

Useful contacts

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Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)

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<u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (<u>Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech</u>

Website of the Ministry of Labour and Social Affairs of the Czech Republic in English

Foster care

This chapter explains the arrangement of the foster care system in the Czech Republic and assistance available to caregivers, registered foster parents and foster children.

The foster care system has been promoted in recent years as an alternative to institutional care. All persons who fulfil the legal conditions are eligible for benefits.

Explained are the following benefits:

- fostering grant (příspěvek při převzetí dítěte);
- foster parent allowance (odměna pěstouna);
- foster child allowance (příspěvek na úhradu potřeb dítěte);
- motor vehicle grant (příspěvek na zakoupení motorového vozidla);
- grant at the end of foster care (příspěvek při ukončení pěstounské péče).

In what situation can I claim?

Persons who care for a dependent child within foster care are eligible for foster care benefits.

Such person may be a **registered person**, meaning a person who has met the requirements and is registered as a temporary foster parent. Such a person may also be a **caregiver**, who may be a long-term foster parent, guardian or other caregiver in prefoster care. (See the Jargon busters for both terms)

The benefits help secure the basic prerequisites for the work of foster parents. They serve as remuneration for their work and as compensation for the costs associated with raising and caring for a child.

Different benefits are given for both categories of foster parents.

What conditions do I need to meet?

The common eligibility condition for all foster care benefits is that applicants have their residence r in the Czech Republic or a residence permit according to a special regulation

(i.e. Zákon o pobytu cizinců na území České republiky). The Ministry of Labour and Social Affairs can waive this condition in unique cases.

The fostering grant is paid to a caregiver who has accepted a child into permanent foster care. It is not provided to a registered person who is only the child's foster parent for a limited period of time.

The foster parent allowance is the basic benefit used to substitute the foster parent's income from employment or business.

Both groups, meaning registered persons and caregivers, are eligible for this benefit. It is paid on a monthly basis for the duration of such care. If two spouses are foster parents at the same time, only one is eligible.

Eligibility conditions are restricted if the foster parent is a grandparent or great-grandparent of the entrusted child. Such foster parents in these cases are only eligible if they are caring for more than two healthy children or one or more children with disabilities (from the second degree of dependence - see Jargon busters). A grandparent caring for one or two healthy children may be eligible for the foster parent allowance in some cases depending on their relative means and social situation.

The foster child allowance is a benefit intended for children in foster care. This benefit is used to cover their living needs. This benefit is paid when the child is in the care of a caregiver even if raised by a registered person.

This benefit is intended for minor children. These children remain eligible after reaching the age of majority if they are still dependent children (see Jargon busters). Such eligibility lapses when they reach the age of 26.

The motor vehicle grant is intended for caregivers who have at least three children in foster care. The grant is used to finance the purchase of or to repair a motor vehicle. Persons registered for this grant cannot actually receive these funds.

The grant at the end of foster care is a one-off benefit used as support to help young adults get a start in adult life. Young people who have grown up in foster care, reached the age of majority and are no longer eligible for the foster child allowance are eligible for this benefit.

The fact that the applicant was in the care of a registered person or a caregiver plays no role. Eligibility is the same for both groups. This allowance is paid at a later date if such person remains a dependent child after reaching the age of majority (due to studies, etc.) and is eligible for the foster child allowance. The allowance is paid when they reach the age of 26 at the latest.

What am I entitled to and how can I claim?

Fostering grant

This grant is paid out in a lump sum following a decision by the relevant authority to place the child in foster care. The amount of this grant depends on the age of the child:

Child's age	Benefit amount
Up to the age of 6	CZK 8,000
aged 6-12	CZK 9,000
aged 12-18	CZK 10,000

Foster parent allowance

This allowance is paid on a monthly basis depending on the number of children cared for by the foster parent. The amount differs for both categories of beneficiaries.

A caregiver is eligible for:

CZK 12,000 if caring for one child;

- CZK 18,000 if caring for two children;
- CZK 20,000; if caring for three children or caring for one child with a disability (in the second or higher degree of dependency);
- CZK 6,000 for each additional child.

A **registered person** is eligible for:

CZK 20,000, even if not currently caring for any child;

A caregiver is eligible for the foster parent allowance if the child remains dependent after reaching the age of majority.

The foster parent allowance is treated as income in terms of tax law and social, health and accident insurance. The foster parent is in a similar situation as if they were employed in this respect.

Foster child allowance

This is a regular monthly allowance that increases with the child's age:

- CZK 4,950 for children under the age of 6;
- CZK 6,105 for children aged 6-12;
- CZK 6,985 for children aged 12-18;
- CZK 7,260 for dependent children aged 18-26.

Payment is increased for children dependent on the care of another person (with a disability).

Motor vehicle grant

This grant equals 70% of the cost to purchase or completely repair a motor vehicle. The grant is capped at a total of CZK 100,000. The applicant is only reimbursed CZK 100,000 if 70% of the cost is higher than this maximum amount.

The grant is one-off support but can be drawn repeatedly. The eligibility condition is that the total amount provided through this grant cannot exceed CZK 200,000 over the previous 10 years.

The vehicle co-financed by the foster parent from the grant cannot be used for work purposes.

Where and how to apply

Applications for any foster care benefits can be filed in writing (by sending a printed and completed form) or in person at **the Labour Office's regional offices and contact points**.

They can also be filed electronically through the **Integrated Portal** of the Ministry of Labour and Social Affairs.

Up to one year of benefits can be applied for retroactively.

Jargon busters

- A **registered person** (osoba v evidenci) is a natural person registered in the records of authorised foster care providers. Such a person must have completed the requisite assessments and training. Such a person provides foster care for a temporary period of time.
- A **caregiver** (osoba pečující) is the person responsible for raising a child. Such person may be:
 - a foster parent (someone for a temporary period of time);
 - the former foster parent of a dependent child who has not yet reached the age of 26:
 - a person assigned care of a child by the court and interested in becoming the child's foster parent;
 - a guardian personally caring of a child.
- The **degree of dependency** (stupeň závislosti) reflects the severity of a disability and influences eligibility for the foster parent allowance. This degree is defined based on the child's independent ability to secure their basic living needs. Four different degrees are identified.
- A **dependent child** (nezaopatřené dítě) is a child up to the age of 26 who is unable to provide for their own subsistence due to age, study or health.

Forms you may need

 Application for foster care benefits (<u>Žádosti o dávky pěstounské péče</u>), this website of the Ministry of Labour and Social Affairs contains the forms needed for all types of benefits, in Czech.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Rights of caregivers and registered persons (<u>Práva osob pečujících a osob v evidenci</u>)
 in Czech;
- Who is eligible for foster care benefits (Kdo má nárok na pěstounské dávky), Section
 47 of the Act on the Social and Legal Protection of Children, in Czech;
- <u>Foster parents have a right to services website</u> (<u>Pěstouni mají právo na služby</u>), in Czech

Please make use of EU assistance services if you experience any problems in applying your rights:

• Family benefits: your rights in the EU

Useful contacts

Labour Office of the Czech Republic (*Úřad práce České republiky*) Contact counselling centre:

Tel. +420 844844803

kontaktni.centrum@mpsv.cz, callcentrum@mpsv.cz

List of the Labour Office's regional offices and contact points (in Czech): http://portal.mpsv.cz/soc/ssp/local

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)

Na Poříčním právu 1/376 128 01 Prague 2

CZECH REPUBLIC

Tel. +420 221921111 Data box: sc9aavq <u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech

Looking for parents (Hledáme rodiče) campaign

Health

Healthcare

This chapter describes the set-up of the healthcare system in the Czech Republic. It explains the basic operation of health insurance and the eligibility of insured parties who are Czech or other EU nationals. Healthcare is free for insured persons in most cases but there are some mandatory fees and payments for special services.

We will explain how the following works:

entitlement to healthcare and medical aids.

In what situation can I claim?

Healthcare is provided to anyone insured in the Czech Republic who falls ill or requires medical care. The system is paid for from **health insurance** (*zdravotní pojištění*).

This includes EU nationals and their family members who are ensured in Member States outside the Czech Republic. Persons working or residing in the Czech Republic are eligible for <u>full healthcare</u>. Those in the country for a short period of time (tourism or for business) are afforded <u>emergency care</u> in the case of an illness or accident.

Healthcare is free of charge, if:

- the beneficiary is insured with a health insurance company;
- the healthcare facility has concluded a contract with the given health insurance company;
- the examination or procedure is defined in the list of medical procedures (see Jargon busters) reimbursed by the insurance.

What conditions do I need to meet?

Access to healthcare is not at all limited. Czech nationals can select from seven health insurance companies. Health insurance is compulsory.

Employers pay insurance contributions for employees in the form of a separate payment and an amount deducted from employee wages. Self-employed persons (see Jargon busters) pay this insurance themselves. Persons who are not working and who are not insured by the State (see below) must pay their own insurance contributions as persons with no taxable income (see Jargon busters).

Insurance contributions for employees and self-employed persons are defined at the same rate of 13.5% of the assessment base from wages (see Jargon busters).

The **minimum insurance contribution rate** in 2018 is as follows:

- CZK 1,647 per month for employees;
- CZK 2,024 per month for self-employed persons;
- CZK 1,647 per month for persons with no taxable income;

The State pays health insurance contributions for specific groups of residents. These are primarily:

- dependent children up to the age of 26;
- old-age pensioners and beneficiaries of invalidity pension;
- women on maternity or family leave, parental allowance beneficiaries;
- persons providing full-time care for a child up to the age of 7 or two children up to the age of 15;
- jobseekers registered with the Labour Office;
- persons receiving social welfare benefits due to social needs;
- completely disabled persons and their caregivers;
- persons in custody or in prison.

Medical care is also accessible to persons who are not insured (e.g. third-country citizens). They must pay for their healthcare in full or have private party insurance.

What am I entitled to and how can I claim?

Insured persons are entitled to a free choice of physician. The prerequisite for free healthcare is that this physician has a contract with the person's insurance company.

It is recommended to visit a general practitioner to get a referral before contacting a specialist. However, this is not required.

The following are paid by health insurance:

- out-patient medical care and care provided in hospitals;
- preventative care;
- dispensary care (see Jargon busters);
- emergency and rescue service;
- rehabilitation and medical spa care;
- care related to pregnancy and childbirth;
- care for blood, tissue and organ donors;
- drugs and medical aids;
- dental products;
- assessment activities;
- examination, transport and autopsy of the deceased.

Health insurance companies pay for care in the exact same amounts under the law. Differences only exist in the form of the bonuses they offer. Some insurance companies contribute to their clients in a preventative manner (stays by the sea or nurseries in nature for children). Others offer contributions towards dental braces or contact lenses for children.

Some medical procedures are not covered by health insurance.

Examples include:

- cosmetic procedures and plastic surgery conducted for purely cosmetic reasons;
- acupuncture procedures;
- premium or cosmetic dental procedures.

Basic dental care is covered by insurance. The list of procedures that are not covered is defined in a specific decree. The patient must pay for premium procedures and materials (such as higher quality fillings, etc.).

Some hospital facilities offer the option to pay for a premium room.

Patients are also eligible for free care even when they visit a healthcare provider that is not a contractual partner of their insurance in specific cases. Such situations involve a serious threat to the life or health of such patients:

- an accident;
- an acute illness;
- an acute deterioration of health;
- emergency childbirth.

How to receive healthcare

Visit a physician in person or make an appointment over the phone in order to receive healthcare. Some examinations, procedures or other activities have waiting periods if the patient is not an emergency. The 155 emergency telephone number should be used in crisis or emergency situations. The 112 emergency telephone number should be used in order to communicate in English.

Patients are obliged to produce their **health insurance card** when visiting a physician. Treatment can be refused if no card is produced. This card is also a **European Health Insurance Card** and is therefore valid everywhere in the EU.

The physician is responsible for resolving payment with the insurance company. The patient has a right to request that their insurance company provides a list of procedures that have been billed.

Jargon busters

- **Self-employed person** (osoba samostatně výdělečně činná) is the term used for a person with income from business or other self-employment (private farmer, trade licence holder or artist).
- A person with no taxable income (osoba bez zdanitelných příjmů) is any person
 who has no income and does not fall into any category for which the State pays
 health insurance contributions. Such a person may be a student over the age of 26,
 housewives or unemployed persons who are not registered with the Labour Office
 as jobseekers.
- The **assessment base** (*vyměřovací základ*) is a specific decreased portion of income used to calculate health insurance contributions. The calculation is different for **employees** and **self-employed persons**.
- **Regulatory fees** (regulační poplatky) are compulsory fees for visiting physicians and using other services.
- **Medical procedures** (*zdravotní výkony*) are decree-defined physician activities reimbursed by health insurance companies using the price list.
- **Dispensary care** (dispenzární péče) is regular medical supervision provided to patients usually suffering from a chronic disease (e.g. diabetes or TB). It may also involve the monitoring of a group with a specific health risk.

Forms you may need

No forms are needed.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Patients' rights in the Czech Republic (Práva pacientů v České republice), in Czech;
- Act on Healthcare Services and related decrees (Zákon o zdravotních službách a příslušné vyhlášky), in Czech;
- Act on Health Insurance and related decrees (Zákon o zdravotním pojištění a příslušné vyhlášky), in Czech;
- <u>Decree on the List of Procedures Paid by Health Insurance</u> (*Vyhláška o seznamu výkonů hrazených ze zdravotního pojištění*), in Czech.

Please make use of EU assistance services if you experience any problems in applying your rights:

• Social security: your rights in the EU

Useful contacts

Ministry of Health of the Czech Republic (Ministerstvo zdravotnictví ČR)

Palackého nám. 4 128 01 Prague 2 CZECH REPUBLIC

Tel. +420 224971111 Email: <u>mzcr@mzcr.cz</u> <u>http://www.mzcr.cz/</u>

Czech Association of Patients (Svaz pacientů ČR)

Sokolská 32 120 00 Prague 2 Tel. +420 731968181 CZECH REPUBLIC

Email: posta@pacienti.cz http://www.pacienti.cz/ General Health Insurance (Všeobecná zdravotní pojišťovna)

List of offices

Info line: +420 952222222

Email: info@vzp.cz
http://www.vzp.cz/

Centre for International Reimbursements - point of contact for healthcare in the EU

nám. W. Churchilla 1800/2

113 59 Prague 3 CZECH REPUBLIC info@cmu.cz http://www.cmu.cz

Sickness benefits

This chapter explains financial support for working persons in the Czech Republic when they are incapable for work due to sickness. These benefits are paid from the sickness insurance system.

We will explain how the following benefits work::

- sickness benefit (dávka v nemoci or nemocenské);
- family member care benefit (podpora při ošetřování člena rodiny or ošetřovné).

In what situation can I claim?

Persons participating in the <u>sickness insurance</u> are entitled to sickness cash benefit (dávka v nemoci or nemocenské) when they are temporarily incapable to work or in quarantine.

Family member care benefit (*podpora při ošetřování člena rodiny* or *ošetřovné*) is paid when an insured person is unable to work because they take care of a sick member of the household or a child under 10 years because the preschool or school facility is closed.

By law <u>employees</u> are compulsorily insured against sickness and their employers pay their insurance contributions.

Sickness insurance is voluntary for <u>self-employed persons</u> (see Jargon busters). Only self-employed persons who have registered for the sickness insurance system are eligible for sickness benefits.

Old-age pensioners and invalidity pension beneficiaries are eligible for sickness and family member care benefits if they are working and thus participating in sickness insurance.

What conditions do I need to meet?

Sickness benefit

A person is eligible for sickness benefit if they:

- are employed or self-employed in the Czech Republic;
- pay sickness insurance contributions.

Employees are participating sickness insurance compulsory by law if their monthly income is at least CZK 2,500. Persons working on the basis of a contract for work (see Jargon buster) can only participate in sickness insurance, if the amount of their monthly earnings is more than CZK 10,000.

A person who intentionally causes their incapacity for work is not entitled to sickness benefits.

Only half the sickness benefit is paid when the insured person's incapacity to work has been caused by:

- a brawl;
- as a direct result of intoxication or the ingestion of psychotropic substances;
- the commission of a crime of offence of culpable intent.

Participation in sickness insurance is voluntary for self-employed persons who, if interested, must apply to pay sickness insurance contributions themselves. Their minimum monthly insurance base is CZK 5,000.

The minimum insured term to be eligible for sickness benefits is as follows:

Employees	Eligible from the first day of employment
Self-employed persons	Eligible after the third month of paying insurance contributions

Family member care benefit

Employees who are unable to work are eligible if they are taking care of:

- a sick member of their household;
- a healthy child up to the age of 10 because the pre-school or school facility attended by the child is closed.

Self-employed persons and employees working on the basis of a work contract are not eligible for the family member care benefit. Likewise, employees are not eligible for the Family member care benefit if their spouse is receiving maternity benefits or the parental allowance for the child concerned. An exception is granted if the other parent is sick and cannot care for the child.

The benefits can only be claimed by one member of a household. Parents can alternate in receiving family member care benefits.

What am I entitled to and how can I claim?

Sickness benefit

Employees who are sick are entitled to financial support from the fourth day of their sickness. Payments are made from sickness insurance beginning on the 15th day.

Days sick	Compensation
1 st - 3 rd day	Employees are not entitled to compensation
4 th to 14 th day	The employer will provide compensation for wage.
From the 15 th day	Employees are entitled to sickness benefit paid from sickness insurance.

A self-employed person who pays sickness insurance is entitled to sickness benefits from the 15^{th} day of their incapacity to work. A self-employed person is ineligible for any financial compensation for the first 14 days.

Employees and self-employed persons can receive sickness benefits for a maximum of 380 calendar days.

Persons who fall sick during the protected period, i.e. within seven days following the end of employment, are also eligible for sickness benefits. Sickness benefits are calculated on the basis of prior income.

Calculation of sickness benefits

The sickness benefit (per calendar day) amounts to:

- 60% of the reduced daily assessment base for the first 30 days of temporary incapacity for work or ordered quarantine,
- 66% of the reduced daily assessment base from the 31st day to the 60th day of temporary incapacity for work or ordered quarantine and

72% of the reduced daily assessment base from the 61st day of temporary incapacity for work or ordered quarantine. The daily assessment base is calculated using the applicant's

average daily earnings over the past 12 months. Amounts are reduced in the calculation of the daily assessment base if above certain thresholds:

Average daily earnings	Share included in daily assessment base
Amount Up to CZK 1000	90%
From CZK 1000 to CZK 1,499	60%
From CZK 1,499 to CZK 2,998	30%
An amount over CZK 2,998	Not calculated

Example calculation of the sickness benefit for an employee

A woman has a gross salary of CZK 30,000. She is eligible for sickness benefits from the 15th day of her sickness:

Average daily earnings (12 x CZK 30,000: 365)	CZK 986.30
Reduced assessment base (90% of CZK 1000)	CZK 888
Daily sickness benefit for the first 30 days (60% of CZK 888)	CZK 533
Daily sickness benefit from the 31st day to the 60th day (66% of CZK 888)	CZK 587
Daily sickness benefit from the 61st day (72% of CZK 888)	CZK 640

The insured person receives the calculated benefit from the 15th day to the end of their incapacity to work or as to the day on which they officially receive an invalidity pension.

Compensation paid by the employer in the period from the fourth to the 14th day of incapacity for work is calculated in the same way as sickness benefits: 60% of reduced daily wages.

A more precise method for calculating sickness benefits are available at the <u>Public</u> <u>administration portal</u> (*Portál veřejné správy*) (in Czech) or other <u>online calculators</u>.

Family member care benefit

The daily amount of this benefit is calculated in the same way as sickness benefits. It is **60% of the daily assessment base.**

Employees are eligible for this benefit from the first day they are unable to come to work due to providing such care.

The maximum term of such payment is:

- 16 days for single parent employees who are caring for a child up to the age of 16
- 9 daysin all other cases.

Where and how to apply

The treating physician finds the person incapable to work due to sickness and issues the Decision on temporary incapacity to work (*Rozhodnutí o dočasné pracovní neschopnosti, RDPN*) which consists of 5 parts. Employees transmit the third part of the RDPN to their employer to claim wage compensation from the employer.

If the incapacity for work lasts longer than 14 days, the employee has to give the employer another confirmation of the duration as well as the fourth part of the RDPN. The employer then sends this confirmation together with the fourth part of the RDPN to the District Social Security Administration (Okresní správa sociálního zabezpečení, OSSZ) competent for their place of business. OSSZ then begins paying the sickness benefit to the employee's bank account.

Self-employed persons have to transmit the fourth part of the RDPN as well as the conformation of duration directly to the <u>District Social Security Administration</u> at the place of business.

Employees apply for the family member care benefit in the same manner. They provide their employer with a form confirmed by a treating physician.

The exact procedure for claiming sickness benefits can be found on <u>a specific Czech</u> <u>Social Security Administration website</u>: (in Czech).

Jargon busters

- **Self-employed person** (osoba samostatně výdělečně činná) is the term used for a person with income from business or other self-employment (private farmer, trade licence holder or artist).
- A **contract for work** (dohoda o provedení práce) is a special form of an employment relationship between an employer and an employee. The scope of work within such contract cannot exceed 300 hours per year.
- The daily assessment base (denní vyměřovací základ) is a decreased portion of a person's average daily wages for the purposes of defining sickness insurance benefits.

Forms you may need

- Decision on temporary incapacity for work (<u>Rozhodnutí o dočasné pracovní</u> <u>neschopnosti</u>), used to determine eligibility for sickness benefits and issued by the examining physician, in Czech;
- Decision on the need for care (<u>Rozhodnutí o potřebě ošetřování (péče</u>)), issued by the examining physician, in Czech;

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Labour Code (Zákoník práce), in Czech;
- <u>Sickness Insurance Act</u> (<u>Zákon o nemocenském pojištění</u>), in Czech.

Please make use of EU assistance services if you experience any problems in applying your rights:

• Social security: your rights in the EU

Useful contacts

Czech Social Security Administration (Česká správa sociálního zabezpečení) Křížová 25

225 08 Prague 5 CZECH REPUBLIC

Call centre: +420 257066077

<u>Czech Social Security Administration client centre for pension information (Klientské centrum ČSSZ pro informace o důchodech) (in Czech)</u>

List of Czech Social Security Administration offices (in Czech)

Czech Social Security Administration electronic registrar (in Czech)

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)

Na Poříčním právu 1/376

128 01 Prague 2 CZECH REPUBLIC Tel. +420 221921111 Data box: sc9aavq

<u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech

Incapacity

Disability

This chapter describes support for persons with a reduced ability to work in the Czech Republic. It explains how disability is defined, what are its individual levels and the calculation of invalidity benefits. EU nationals are eligible for invalidity benefits in the Czech Republic if they have or currently contribute to pension insurance.

We will explain how the following benefit works:

• invalidity pension (invalidní důchod).

In what situation can I claim?

An <u>invalidity pension</u> (invalidní důchod) is a form of financial support for persons who are unable to fully engage in work activities over the long-term for health reasons. Partial and full invalidity pensions were previously recognised. Only one category of benefits has existed since 2010. This is divided into three degrees depending on the severity of the person's disability.

Disability is evaluated based on the severity of the reduction in a person's ability to work. A 35% decrease in the ability to work is the threshold value. Its degrees are divided as follows:

Decrease in ability to work	Degree of disability
35% - 49%	First degree disability
50% - 69%	Second degree disability
70% and higher	Third degree disability

A <u>health and capacity to work evaluation</u> is used to recognise disability and define its severity. Physicians in the Czech Social Security Administration's (Česká správa sociálního zabezpečení) <u>evaluation service</u> (posudkové služby) conduct such evaluations.

What conditions do I need to meet?

Invalidity pension

Disability is recognised if the applicant:

- is recognised as having any degree of disability by the evaluating physician;
- has not yet reached the age of 65;
- does not meet the conditions for receiving a standard old-age pension;
- has previously completed the stipulated periods of pension insurance.

An invalidity pension cannot be collected along with an old-age pension. The invalidity pension is terminated at age 65 (or retirement age if higher than 65) and the person then receives a standard old-age pension.

Eligibility for an invalidity pension is based on a required term of insurance based on:

The applicant's age	Required term of insurance
Up to age 20	Less than one year
20-22	One year
22-24	Two years
24-26	Three years
26-28	Four years
Over 28	Five years
Over 38	Ten years (alternative condition)

An applicant must have made 5 years of insurance contributions for the past 10 years prior to the disability if they are over the age of 28.

Those over 38 can be eligible if they have a minimum insurance record of at least 10 years during 20 years before becoming disabled.

The required term of insurance is waived if the applicant's disability is from an accident at work or occupational disease or if the applicant has been declared disabled since childhood.

What am I entitled to and how can I claim?

Invalidity pension

The pension comprises two components:

- a basic amount;
- a percentage amount.

The basic amount is a fixed sum (9% of average wages) and does not change with the degree of disability.

This amount is **CZK 2,700** in 2018.

The percentage amount is defined individually. The calculation is relatively complicated and is performed by Czech Social Security Administration (ČSSZ) staff.

It is derived from the number of insured years. This includes all the years in which the applicant would have paid insurance contributions from the recognition of such disability until reaching retirement age if they had been healthy. The retirement age for childless women is used for all categories of applicants in this calculation.

The **assessment base** is then defined using the applicant's average wages from the age of 18 (from 1986 onwards) to the year before retirement. Older incomes are increased in order to reflect current price levels.

This is used to define the **personal assessment base** in which higher average earnings are decreased using a percentage.

Applicants are then attributed a percentage amount of the calculation base for every insured year:

First degree disability	0.5%
Second degree disability	0.75%
Third degree disability	1.5%

The lowest percentage amount is CZK 770 for all degrees of disability.

The following is an example of the invalidity pension definition for a person with third degree disability (born in 1953, disability recognised in January 2014):

Insured years	44 years
Assessment base	CZK 31,352
Personal calculation base	CZK 16,548
Percentage amount (1.5% for every insured year)	CZK 10,922
Basic amount	CZK 2,340
Invalidity pension	CZK 13,262

Online calculators are available to provide a tentative invalidity pension calculation.

Invalidity pension beneficiaries may work if their health permits. Their earnings are not restricted in any way.

Where and how to apply

Invalidity pensions are applied for in person at <u>Czech Social Security Administration offices</u> (pobočky České správy sociálního zabezpečení).

Czech Social Security Administration staff will calculate the pension amount based on the applicant's specific situation.

Questions can be submitted using the Czech Social Security Administration's electronic registrar.

Jargon busters

- **Disability** (invalidita) is a situation in which a person's ability to work at a productive age is diminished by at least 35%.
- The **base amount** (základní výměra) is a fixed portion of an invalidity pension. This amount is CZK 2,700 in 2018.
- The **percentage amount** (procentní výměra) is the floating portion of the pension that is defined for every applicant individually. This amount is based on income since 1986 and the number of years of pension insurance.
- The **assessment base** (*vyměřovací základ*) is calculated using average income since the age of 18 (from 1986 onwards). Older income is increased based on current prices.
- The **personal assessment base** (osobní výpočtový základ) is the assessment base decreased by a percentage. The deductions are higher at higher levels of income. This is the basic amount used for calculating the percentage amount of an invalidity pension.

Forms you may need

An invalidity pension application is completed with Czech Social Security Administration staff.

There is no need to complete any forms in advance.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- https://www.zakonyprolidi.cz/cs/1995-155 (Zákon o důchodovém pojištění), in Czech;
- Decree on Disability Assessment (Vyhláška o posuzování invalidity), in Czech.

Please make use of EU assistance services if you experience any problems in applying your rights:

Social security: your rights in the EU

Useful contacts

Czech Social Security Administration (Česká správa sociálního zabezpečení) Křížová 25

225 08 Prague 5 CZECH REPUBLIC

Call centre: +420 257066077

Czech Social Security Administration client centre for pension information (Klientské centrum ČSSZ pro informace o důchodech) (in Czech)

List of Czech Social Security Administration offices

Czech Social Security Administration electronic register (in Czech)

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)
Na Poříčním právu 1/376
128 01 Prague 2
CZECH REPUBLIC

Tel. +420 221921111 Data box: sc9aavg

<u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech

Persons with disabilities

This chapter describes support for persons with disabilities in the Czech Republic. EU nationals are eligible (basically) if they live in the Czech Republic.

Support has two basic forms. The first is support intended directly for persons with disabilities. The second is an allowance paid to employers who create jobs for persons with disabilities.

We will explain how the following benefits work:

- care allowance (příspěvek na péči);
- mobility allowance (příspěvek na mobilitu);
- special aid grant (příspěvek na zvláštní pomůcku);
- identification card/certificate for persons with disabilities (průkaz osoby se zdravotním postižením);
- allowance for creating employment for a person with a disability (příspěvek na zřízení pracovního místa pro osobu se zdravotním postižením).

In what situation can I claim?

These benefits are intended for persons with <u>a disability</u>. These serve as financial support towards an item or service that they need due to their disability. Eligibility is based on a health evaluation.

The <u>care allowance</u> (*příspěvek na péči*) is specifically for those who depend on the help of others to care for themselves.

The <u>mobility allowance</u> (*příspěvek na mobilitu*) serves persons with disabilities who are eligible for the certificate of person with disability type ZTP or ZTP/P and transport themselves repeatedly and against payment.

The <u>special aid grant</u> (*příspěvek na zvláštní pomůcku*) helps those with severe physical, visual or hearing disabilities to pay for aids that help in self-reliance, working activities, education, social contacts.

The <u>identification card/certificate for persons with disabilities</u> (průkaz osoby se zdravotním postižením) is provided in a three degrees based on the severity of disability. The identification card is associated with various benefits and privileges, in particular those involving transportation.

The <u>allowance for creating employment for a person with a disability</u> (*příspěvek na zřízení pracovního místa pro osobu se zdravotním postižením*) is fundamentally different from the previous benefits. The allowance is provided to employers who create jobs for persons with disabilities. The allowance serves as motivation and indirect support to increase the independence of these persons.

What conditions do I need to meet?

Care allowance

Persons over the age of one who require the help of others to ensure their basic needs due to their health are eligible. Such persons may have congenital or acquired disabilities or be elderly who lose their independence as they age.

This is a coordinated benefit within the EU. It is always paid by the Member State in which the person has health insurance.

The required level of assistance and the amount of the allowance is defined by the **degree** of **dependency**.

Four degrees are defined:

1st degree	Slight dependency
2nd degree	Moderately severe dependency
3rd degree	Severe dependency
4th degree	Complete dependency

A person's independence in securing the following basic needs is the basis of evaluating the degree of dependency:

- mobility;
- orientation;
- communication;
- meals;
- dressing;
- personal hygiene;
- performance of physiological needs;
- healthcare;
- personal activities;
- care for the household (evaluated for those over the age of 18).

Mobility allowance

Eligibility to extended to anyone who is:

- more than one year old;
- has habitual residence in the Czech Republic (residence of at least three months is required for EU nationals and their relatives);
- is the holder of a disability identification card of type two or three;
- repeatedly travels or is transported against payment during the month;
- is not using residential services in facilities for persons with disabilities, the elderly or healthcare facilities.

Special aid grant

The applicant must have habitual residence in the Czech Republic (residence of at least three months is required for EU nationals and their relatives).

The grant is intended for persons with:

- a serious disability of the supporting or musculoskeletal system;
- a serious hearing disability;
- a serious visual disability.
- a serious mental disability only in case of aid "vehicle" or "special restraint systems".

The following age thresholds apply:

Age	Type of aid
3 years	Motor vehicle, residence modifications
15 years	Guide dog

1 year All other aids

A special aid is considered any item or modification that enables a person to self-service, find work, study or communicate with others.

A special aid cannot be a medical device that is paid for by a health insurance company or borrowed from a health insurance company.

A list of special aids for which the allowance can be requested is defined by an **Annex** to the Act on granting benefits to persons with disabilities

Identification card for persons with disabilities

Eligible are disabled persons above one year old with a physical, sensory or mental disability significantly limiting their mobility or orientation.

There are three variants of the identification card based on the level of the long-term disability:

Disability identification card (Průkaz TP)	1st type
Disability identification card (Průkaz ZTP)	2nd type
Disability identification card (Průkaz ZTP/P)	3rd and 4th type

All of them are entitled to a different range of benefits.

Allowance for creating jobs for a person with a disability

Eligible are:

- employers who want to create a job for a person with a disability;
- persons with disabilities who want to go into business as a self-employed person (see Jargon busters).

In both cases the Labour Office (Urad práce) must be contacted in order to agree on contractual conditions for supporting a job. The employer and self-employed person must agree to maintain this job for at least three years.

What am I entitled to and how can I claim?

Care allowance

The allowance is paid monthly. The amount depends directly on the recognised degree of dependency.

Persons under the age of 18 are entitled to:

1st degree of dependency	CZK 3,300
2nd degree of dependency	CZK 6,600
3rd degree of dependency	CZK 9,900
4th degree of dependency	CZK 13,200

For persons over the age of 18:

1st degree of dependency	CZK 880
2nd degree of dependency	CZK 4,400
3rd degree of dependency	CZK 8,800
4th degree of dependency	CZK 13,200

The person with the disability is the beneficiary, not someone providing assistance. The beneficiary selects and finances the assistance provider.

Such providers may include:

- a close person;
- social care assistant;
- a registered social services provider;

- a children's home;
- special inpatient hospice-type healthcare establishment.

The allowance can be increased by up to CZK 2,000 above the defined limit. It can be provided in two cases:

- in the case of low-family income (if the person with a disability is a child under 18 or a parent of a child under 18 and the family income is lower than twice the family living minimum);
- as support for pre-school age children aged between 4 and 7 years old with dependency of the 3rd of 4th degree.

Mobility allowance

This is a flat-rate benefit of CZK 550. This is paid retroactively for the calendar month. The applicant can select quarterly payments of CZK 1,620.

Special aid allowance

The amount of this allowance depends on the type and price of the aid. Three categories exist.

- aids with a price below CZK 24,000;
- aids with a price above CZK 24,000;
- motor vehicle.

The allowance for an aid with a price below CZK 24,000 is provided to individuals or families with income of less than eight times the living minimum (see Jargon busters). In such a case the applicant pays 10% of the aid, or at least CZK 1,000.

The allowance for an aid with a price above CZK 24,000 is provided regardless of family or individual income. The applicant pays 10% of the aid. The Labour Office may lower the deductible in the case of low income.

The motor vehicle allowance is defined given the economic situation and frequency of the applicant's transport. The maximum amount is CZK 200,000.

The maximum allowance for an aid is CZK 350,000 or CZK 400,000 with respect to a staircase lift.

Identification card for persons with disabilities

This identification card is not connected with any financial benefit. Holders have the right to various benefits.

The holders of **all three types** are entitled to:

- · reserved seating on all public transport;
- priority in the case of meetings conducted in person if extended waiting is required (for instance at offices, does not apply to stores).

Holders of **disability** identification cards are also entitled to:

- free travel on local public transport;
- a 75% discount on train and long-distance bus fares.

Holders of **disability** identification cards ZTP/P also are entitled to:

- free travel for their guide on public transport;
- free travel for a guide dog if the guidance is not provided by a person.

Allowance for creating jobs for a person with a disability

An employer or self-employed person with a disability is entitled to partial payment of the operating costs of the job.

These payments are defined individually. They are defined in a contract concluded with the Labour Office. The amount is derived from:

- the national average wage in the previous calendar year;
- the extent of the employee's (or the self-employed person's) disability;
- the number of created jobs.

A list of costs for which support can be requested is defined in a <u>relevant decree</u>.

Where and how to apply

Benefits for a person with a disability can be requested in person or in writing at <u>the</u> <u>Labour Office's regional offices and contact points</u>.

Social workers of the municipal authority with extended jurisdiction at the person's place of residence can also assist a person in this situation.

Jargon busters

- The degree of dependency (stupeň závislosti) defines the extent to which a
 person with a disability is dependent on the help of another person. This includes a
 comprehensive evaluation of the applicant's independence. Various benefits and
 eligibility are derived on the basis of the severity of the disability.
- A **job created for a person with a disability** (pracovní místo zřízené pro osobu se zdravotním postižením) is a job created by an employer for a person with a disability based on a written agreement concluded with the Labour Office. The state contributes to its maintenance, which increases the motivation of the employer and improves its competitiveness by employing persons with disabilities.
- **Self-employed person** (osoba samostatně výdělečně činná) is the term used for a person with income from business or other self-employment (private farmer, trade licence holder or artist).
- The <u>living minimum</u> (*životní minimum*) is the socially recognised minimum level of cash income for food and other basic needs.

Forms you may need

- Application for the care allowance (<u>Žádost o příspěvek na péči</u>), includes the application forms for modifying and increasing this allowance, in Czech
- Mobility allowance application (Žádost o příspěvek na mobilitu), in Czech
- Application for the special aid allowance (Žádost o příspěvek na zvláštní pomůcku), in Czech
- Application to grant a disability identification card to a person with a disability (Žádost
 o přiznání průkazu osoby se zdravotním postižením), in Czech

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- UN Convention on the Rights of Persons with Disabilities;
- Act on Social Services (Zákon o sociálních službách), in Czech;
- Act on Providing Benefits to Persons with Disabilities (Zákon o poskytování dávek osobám se zdravotním postižením), in Czech.
- <u>Information on care allowance from official Ministry of Labour and Social Affairs portal</u> (<u>Příspěvek na péči Integrovaný portál MPSV</u>), in Czech;
- <u>Information on benefits for people with disabilities from the official Ministry of Labour and Social Affairs portal (Dávky pro OZP Integrovaný portál MPSV)</u>, in Czech;
- Social assistance benefits for people with disabilities www.mpsv.cz/en/1612 information on benefits for people with disabilities from official Ministry of Labour and Social Affairs website, in English.

European Commission publications and websites:

http://ec.europa.eu/social/main.jsp?catId=849&langId=cs

Useful contacts

Labour Office of the Czech Republic (Úřad práce České republiky)

Contact counselling centre:

Tel. +420 844844803

kontaktni.centrum@mpsv.cz, callcentrum@mpsv.cz

List of the Labour Office's regional offices and contact points (in Czech): http://portal.mpsv.cz/soc/ssp/local

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a

sociálních věcí ČR)

Na Poříčním právu 1/376

128 01 Prague 2

CZECH REPUBLIC

Tel. +420 221921111

Data box: sc9aavg

<u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (<u>Integrovaný portál Ministerstva práce a sociálních věcí ČR</u>) in Czech

Website of the Ministry of Labour and Social Affairs of the Czech Republic in English

Czech National Disability Council (Národní rada osob se zdravotním postižením)

Partyzánská 7 170 00 Prague 7

CZECH REPUBLIC

Tel. +420 777864248

http://www.nrzp.cz/

Accidents at work and occupational diseases

This chapter covers compensation for accidents at work and occupational diseases in the Czech Republic. This is compensation and the employer is responsible for payment and must be insured for such cases. EU nationals employed in the Czech Republic are also eligible.

We will explain how the following works:

· compensation for accidents at work and occupational diseases.

In what situation can I claim?

Employees are eligible for compensation for accidents at work and occupational diseases if health has been damaged while working. <u>Liability for damages</u> is borne by the employer in such cases.

An **accident at work** (pracovní úraz) is considered any accident occurring while performing work tasks or in direct connection with such activities. Accidents at work include injuries suffered during work breaks in the employer's facility. Accidents while commuting to and from work are not covered.

Accidents at work include fatal accidents.

Occupational diseases (nemoc z povolání) are any disease an employee contracts as a result of harmful factors related to their work. A list of diseases considered occupational diseases is defined by a government regulation.

What conditions do I need to meet?

Every employer is obliged to maintain insurance under the law against occupational accidents and diseases.

Such insurance applies to all its employees automatically upon signature of an employment contract. EU nationals are also eligible for compensation if employed in the Czech Republic.

Accidents at work

Eligibility conditions to receive compensation:

- accident occurred while fulfilling work obligations or in direct connection with them;
- employee suffers injury as a result of the accident;
- the injury is unintentional and the employee did not intentionally cause such injury;
- the employee did not commit a serious violation of safety regulations;
- the employee was not drunk at the time of the accident and did not act recklessly. Ordinary carelessness is not considered recklessness.

Compensation eligibility remains in place if the accident occurred through the direct fault of the employee.

Occupational diseases

A statement from a general practitioner is insufficient to recognise an occupational disease; they can only provide the applicant with a recommendation to visit an <u>occupational</u> <u>disease centre</u> (středisko nemocí z povolání). Only these centres have the requisite authority. There are 18 in the Czech Republic.

Employees are eligible for compensation for an occupational disease if:

- a physician at the centre diagnoses the patient with one of the recognised occupational diseases;
- the patient was most recently employed under conditions that could cause such disease before the disease was discovered.

The Regional Hygiene Station (*krajská hygienická stanice*) will review workplace conditions to confirm the connection between employment and the occupational disease.

What am I entitled to and how can I claim?

A person suffering from the consequences of an accident at work or occupational disease is entitled to several forms of compensation.

Compensation for lost earnings

This matches income to its prior level after an accident at work or an occupational disease is discovered. The employee is obliged to match such income during any sickness benefits or invalidity pension. The former employee remains eligible until reaching the age of 65.

Compensation for pain and suffering

This is paid as a one-off lump sum. This is compensation for physical and emotional suffering. The amount is calculated based on the number of points defined by the occupational disease centre's medical evaluation. Each point is valued at CZK 250. The number of points for a specific accident or disease is defined by a **relevant decree**.

Compensation for appropriate expenditure associated with treatment

This is compensation for the costs of treatment paid by the victim due to a lack of coverage by health insurance. This includes the costs for drugs or rehabilitation, regulatory fees when visiting physicians and for special food requirements.

Compensation for material damage

Such compensation covers items that are damaged or destroyed in an accident at work. Such items include clothing, luggage, a vehicle or mobile phone. A Supreme Court decision has also declared that this category may include compensation for activities that a person could no longer perform as a result of an accident at work or occupational disease, for instance caring for a household.

If an employee dies as a result of an accident at work or occupational disease, **their** survivors are eligible for compensation.

Compensation for survivors:

- compensation for appropriate expenditure associated with treatment;
- · compensation for reasonable funeral expenses;
- reimbursement of the cost of maintaining survivors;
- one-off lump-sum payments for survivors;
- compensation for material damage.

Where and how to apply

Employees file claims for compensation with the employer where such accident at work or occupational disease occurred. Claims are filed with the most recent employer if an occupational disease involves multiple terms of employment.

A court will resolve any dispute pursuant to the Civil Code (Občanský zákoník) if the victim cannot agree with the employer on compensation.

Forms you may need

• <u>Záznam o pracovním úrazu a další formuláře</u> - Accident at work record form and other forms, completed by the employer, in Czech

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- <u>Labour Code</u> (<u>Zákoník práce</u>), in Czech;
- <u>Accidents at work and employer obligations</u> (<u>Pracovní úraz a povinnosti zaměstnavatele</u>), in Czech;
- Decree on Compensation for Pain (Vyhláška o odškodnění bolesti), in Czech.

European Commission publications and websites:

• http://ec.europa.eu/social/main.jsp?catId=849&langId=cs

Useful contacts

State Labour Inspection Authority (Státní úřad inspekce práce) Kolářská 451/13 746 01 Opava CZECH REPUBLIC http://www.suip.cz/

<u>Střediska nemoci z povolání</u> - complete list of occupational disease centres across the Czech Republic, in Czech

Contact point for accidents at work and occupational disease in the EU:

Kooperativa pojišťovna, a.s., Vienna Insurance Group

Brněnská 634

664 42 Modřice

CZECH REPUBLIC

http://www.koop.cz

Contact point for accidents at work and occupational diseases in the Czech Republic:

Česká pojišťovna a.s. P.O.Box 305

601 00 Brno

CZECH REPUBLIC

www.ceskapojistovna.cz

http://www.bozpinfo.cz/ - information portal dedicated to safety at work, in Czech

Old-age and survivors

Old-age pensions

This chapter explains the old-age pension system in the Czech Republic. It explains who has the right to apply for a pension and the eligibility conditions. It also explains the pension calculation system. EU nationals who make contributions to pension insurance in the Czech Republic are also eligible for old-age pensions.

We will explain how the following benefits work:

- old-age pension (starobní důchod);
- early old-age pension (předčasný starobní důchod).

In what situation can I claim?

Old-age pensions (*starobní důchod*) are the basic benefit intended to secure the basic needs of the elderly. These are paid on a monthly basis from the moment such pension is granted until death. 99% of all persons collect such a pension once they reach the stipulated age.

Two basic eligibility conditions must be met to recognise and pay out an old-age pension:

- the person has reached retirement age (důchodový věk);
- the person has made the required number of years of pension insurance contributions.

<u>Pension insurance</u> (důchodové pojištění) is compulsory for the vast majority of working residents in the Czech Republic. Exceptions include income from some professions (royalties) exempted from the insurance scheme.

Retirement age, the number of insured years and the pension amount all vary from person to person. Factors that play a role include:

- year of birth;
- gender;
- number of children;
- amount of income.

An **early old-age pension** (*předčasný starobní důchod*) is a form of old-age pension. Applicants who have not reached retirement age but who want to retire are eligible. However this benefit has age limits as well.

The amount paid out in the case of early retirement is much lower. The applicant's pension in this case is permanently reduced.

What conditions do I need to meet?

Old-age pension

Retirement age

Reaching retirement age is the primary eligibility condition for an old-age pension. The retirement age depends on the person's date of birth, gender and number of children.

For persons born before 1936:

Gender and number of children	Retirement age
Men (number of children plays no role)	60
Women with no children	57
Women with one child	56
Women with two children	55
Women with three or four children	54

Women with five or more children	53	
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The retirement age threshold rises steadily for persons born between 1936 and 1971. The increase differs for every category. Differences between gender and numbers of children are progressively levelling off.

An exact <u>table</u> can be found on the Ministry of Labour and Social Affairs (*Ministerstvo práce a sociálních věcí*) website. A <u>calculator</u> is also available to help with an individual calculation of retirement age.

A simple example is provided below. The resulting values show retirement age for the given category.

	Year of birth 1950	Year of birth 1960	Year of birth 1971
Men	62 years, 6 months	64 years, 2 months	65
Women with no children	61	64 years, 2 months	65
Women with one child	59 years, 8 months	63 years, 8 months	65
Women with two children	58 years, 4 months	62 years, 2 months	65
Women with three or four children	57	60 years, 8 months	65
Women with five or more children	55 years, 8 months	59 years, 2 months	64 years, 8 months

The retirement age for all persons born after 1971 is 65 years in all categories.

Insured period

The minimum insured period continues to increase for young people. The year in which a person reaches retirement age is decisive in determining the minimum insured period to determine eligibility for an old-age pension.

Reached retirement age	Minimum number of insured years*
Before 2010	25
In 2012	28
In 2016	32
After 2018	35

^{*} The table does not include all options and a comprehensive overview is available on the Ministry of Labour and Social Affairs **website**.

The minimum insured period will remain 35 years after 2018.

The principle of aggregation is applied within the EU, the EEA and Switzerland. The insured periods received according to the legislation in these countries are included in the calculation of the minimum required insured period.

Early old-age pension

An applicant must:

- meet the minimum number of insured years (just as in the case of an old-age pension);
- meet the defined age limit;
- not carry out gainful activity.

The age category for early retirement is defined in two categories:

If the insured person's retirement age is less than 63, such person can only receive an early old-age pension up to three years early.

If the insured person's retirement age is more than 63, such person can only receive an early old-age pension up to five years early and only after reaching the age of 60.

Example:

Retirement age of insured person	Option to take early retirement
62	59
63	60
65	60

A person's earnings during early retirement are restricted. Such a person cannot be employed or receive unemployment benefits.

What am I entitled to and how can I claim?

Old-age pension

This pension is paid monthly and is made up of two components:

- a basic amount;
- a percentage amount.

The basic amount is a fixed sum for all pensions. This amount is **CZK 2,700 per month** in 2018.

The percentage amount is defined individually. The calculation is relatively complicated and is performed by Czech Social Security Administration (ČSSZ) staff.

The amount is based on the number of insured years and the applicant's average earnings from the age of 18 (from 1986 onwards) until the year before retirement. Older incomes are increased in order to reflect current price levels. The resulting value is the **assessment base**.

This is used to define the **personal assessment base** in which higher average earnings are decreased using a percentage.

Applicants are also entitled to a percentage amount of **1.5% of the calculation base for every paid year of insurance contributions**.

The minimum percentage amount is set at CZK 770. The minimum old-age pension in the Czech Republic is:

Basic amount	Percentage amount	Minimum old-age pension
CZK 2,700	CZK 770	CZK 3,470

Individual old-age pension amounts can be calculated using the **pension calculators** of the Ministry of Labour and Social Affairs.

Persons who reach retirement age and want to continue working can:

- work and not receive an old-age pension; work and receive half of their old-age pension:
- work and receive their entire old-age pension.

In all cases their old-age pension continues to grow given the fact they are continuing to pay insurance contributions.

There are a number of situations in which an old-age pension is calculated using a different method, for instance if the applicant has received an invalidity pension before reaching retirement age.

The law also entitles persons to receive an old-age pension who have reached a retirement age that is five years more than the defined retirement age for men given their date of birth if they do not have the required number of years of paid insurance contributions (called a proportional old-age pension).

Detailed explanations of these situations and pension calculations can be found in the **Pension Insurance Act** and on the Czech Social Security Administration **website**.

Early old-age pension

The calculation of this benefit is identical to that of an old-age pension. The basic amount is set at CZK 2,700 and the percentage amount is calculated identically.

The calculation base is then decreased for every 90 days that the applicant is missing from the early retirement date to the actual retirement age. The earlier the retirement, the greater the reduction in benefits.

An example of such reduction compared with an ordinary pension:

A man takes early retirement on 1 December 2010, three years before reaching retirement age. His average income (personal assessment base) is CZK 13,107.

The man retires early on 1 December 2010.	CZK 7,790
Indexing of early retirement on 1 December 2013	CZK 8,317
Old-age pension that the man would normally have received on 1 December 2013	CZK 10,709

Where and how to apply

Old-age and early old-age pensions are applied for in person at <u>Czech Social Security</u> <u>Administration offices</u> (pobočky České správy sociálního zabezpečení).

Applications can be submitted four months prior to entitlement to the pension. Czech Social Security Administration staff will calculate the pension amount based on the applicant's specific situation.

The documentation that must be furnished with the application can be found on the relevant Czech Social Security Administration <u>website</u>.

Work records must be provided in specific cases if the Czech Social Security Administration does not have relevant records on past work activities. Photocopies of compensatory sheets, payslips, proof of taxable income, etc. can be used in such cases.

Jargon busters

- The **basic amount** (základní výměra) is a fixed pension component. This amount is CZK 2,700 in 2018.
- The **percentage amount** (procentní výměra) is the floating portion of the pension that is defined for every applicant individually. This amount is based on income since 1986 and the number of years of pension insurance.
- **Retirement age** (důchodový věk) is the age at which an individual person can apply for an old-age pension. This age is defined by gender, number of children and year of birth.
- The assessment base (vyměřovací základ) is calculated using average income since the age of 18 (from 1986 onwards). Older income is increased based on current prices.
- The personal assessment base (osobní výpočtový základ) is the assessment base decreased by a percentage. The deductions are higher at higher levels of income. This is the basic amount used to calculate the percentage amount of an old-age pension.

Forms you may need

The old-age or early old-age pension application (Žádost o starobní i předčasný starobní důchod) is completed with Czech Social Security Administration staff.

There is no need to complete any forms in advance.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- <u>Zákon o důchodovém pojištění</u> Pension Insurance Act, in <u>Czech</u>;
- <u>Portál veřejné správy Odchod do důchodu</u> Public administration portal -Retirement, in <u>Czech</u>;
- <u>Důchodová reforma</u> Pension reform, current laws concerning pension savings and old-age pensions, in Czech;
- Czech Social Security Administration information for pensioners, in Czech.

Please make use of EU assistance services if you experience any problems in applying your rights.

• Retiring abroad: your rights in the EU

Useful contacts

Czech Social Security Administration (Česká správa sociálního zabezpečení) Křížová 25

225 08 Prague 5 CZECH REPUBLIC

Call centre: +420 257062860

Czech Social Security Administration client centre for pension information (Klientské centrum ČSSZ pro informace o důchodech).

List of Czech Social Security Administration offices ()

Czech Social Security Administration electronic registrar (in Czech)

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)
Na Poříčním právu 1/376

128 01 Prague 2

CZECH REPUBLIC

Tel. +420 221921111 Data box: sc9aavg

<u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech

Survivors benefits

This chapter explains the existing benefits for survivors in the Czech Republic, who is eligible and in what amount. EU nationals who contribute to pension insurance in the Czech Republic and meet the defined minimum insurance period conditions are also eligible.

We will explain how the following benefits work:

- widow's pension (vdovský důchod);
- widower's pension (vdovecký důchod);
- orphan's pension (sirotčí důchod).

In what situation can I claim?

Survivor's benefits are intended for adults whose spouse has died and for dependent children who have lost one or both parents. These are **pension insurance** (důchodové pojištění) benefits. These benefits serve as financial support to meet basic needs and preserve the standard of living after the loss of a close family member.

- <u>Widow's pension</u> (*vdovský důchod*) is provided to widows following the death of their husbands. This pension may be paid for one year or longer. This depends on the widow's family situation. The insured period of the deceased husband influences the pension amount.
- <u>Widower's pension</u> (*vdovecký důchod*) is provided to widowers following the death of their wives. This pension may be paid for one year or longer, depending on the widower's family situation. The insured period of the deceased wife influences the pension amount.
- Orphan's pension (sirotčí důchod) is provided to children who have lost one or both parents or a person who cared for the child in foster care. Surviving children are eligible up to the age of 26 if they are dependent (see Jargon busters).

What conditions do I need to meet?

Widow's pension

This pension is paid to widows if their deceased husband:

- received an old-age or invalidity pension;
- was insured for a sufficient period of time at the time of death to be eligible for an invalidity pension or fulfilled conditions for an old-age pension;
- died as a result of an accident at work.

The required insurance period differs based on age and date of birth. It is explained in detail in the chapters on invalidity pensions and old-age pension.

Widower's pension

The eligibility conditions regarding the deceased spouse are the same for the widow's and the widower's pensions. .

Orphan's pension

Dependent children who have lost one or both parents (or legal guardian) are eligible for orphan's pension. There is no entitlement in the case of the death of a foster parent or their spouse.

As for the widow's or widower's pension, the deceased parent must have:

- received an old-age or invalidity pension or
- fulfilled the minimum insurance period for entitlement to an old-age or invalidity pension at the time of death;
- died as a result of an accident at work.

In the case of an invalidity pension, the minimum insurance period should be at least 2.5 years over the last 10 years for those older than 28 and at least 5 years over the last 20 years for those older than 38).

What am I entitled to and how can I claim?

Widow's pension

The pension is made up of two components:

- base amount;
- percentage amount.
- The base amount is a fix sum (CZK 2,700 in 2018).

The percentage amount is calculated as 50% of the percentage amount of old-age or invalidity pension (for third degree disability) to which the deceased husband was entitled at the time of death.

The widow is eligible to receive such pension for one year. Payment may be extended if the woman:

- is caring for a dependent child;
- is caring for a child dependent on the care of another person (physical disability from the second degree of dependency);
- is caring for her parents or the parents of the deceased husband dependent on the care of another person (from the second degree of dependency) and they live together in the same household;
- who has third degree disability;
- who has reached retirement age or an age that is four years less than the retirement age for men with the same date of birth.

Eligibility for the widow's pension lapses if a widow remarries. It also lapses if a court declares that the widow contributed to her husband's death as the perpetrator, accomplice or participant in a crime.

Widower's pension

The calculation and amount of the widow's and the widower's pensions are the same. The pension is sum to the base amount and the percentage amount defined for the old-age or invalidity pension (for third degree disability) to which the deceased the wife was entitled.

The conditions for extending the pension for more than one year are the same.

Orphan's pension

Orphan's pension also comprises the **base amount of CZK 2,700** and the percentage amount. This amount is 40% of the old-age or invalidity pension (for third degree disability) to which the parent was entitled at the time of death.

Children are entitled to an orphan's pension from both parents if both parents are deceased.

Eligibility for this pension lapses when:

- the beneficiary is no longer a dependent child;
- the child is adopted by another person who takes the place of the deceased parent.

Where and how to apply

Survivors can arrange these pensions at <u>Czech Social Security Administration offices</u> (pobočky České správy sociálního zabezpečení) at the place of residence.

Such application must be filed in person.

Jargon busters

- A **dependent child** (nezaopatřené dítě) is a child up to the age of 26 who is unable to provide for their own subsistence due to age, study or health.
- **Third degree disability** (invalidita ve třetím stupni) is a health condition in which a person's ability to work is limited by more than 70%.

Forms you may need

Applications for widow's, widower's and orphan's pensions are completed with Czech Social Security Administration staff.

There is no need to complete any forms in advance.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Pension Insurance Act (<u>Zákon o důchodovém pojištění)</u>, in <u>Czech</u>;
- Frequently asked questions regarding pension insurance (<u>Nejčastější dotazy a odpovědi k důchodovému pojištění)</u>, in Czech.

Please make use of EU assistance services if you experience any problems in applying your rights:

• Survivors benefits: your rights in the EU

Useful contacts

Czech Social Security Administration (Česká správa sociálního zabezpečení) Křížová 25

225 08 Prague 5 CZECH REPUBLIC

Call centre: +420 257062860

<u>Czech Social Security Administration client centre for pension information (Klientské centrum ČSSZ pro informace o důchodech)</u> (in Czech)

List of Czech Social Security Administration offices (

Special pension contributions and supplements

This chapter describes pension contributions and supplements. Persons involved in anti-Fascist resistance movements in World War II, persons harmed by the Communist regime and survivors of these persons and Czechoslovak Legion (Československé legie) veterans who fought in World War I are eligible. Only Czech nationals are eligible.

We will explain how the following works:

- pension supplement for participants in the national struggle to create and liberate Czechoslovakia (příplatek k důchodu pro účastníky národního boje za vznik a osvobození Československa);
- special pension contribution for participants in the national struggle to create and liberate Czechoslovakia (zvláštní příspěvek k důchodu pro účastníky národního boje za vznik a osvobození Československa);
- pension contribution to mitigate some injustices caused by the Communist regime (příplatek k důchodu ke zmírnění některých křivd způsobených komunistickým režimem);

 one-off lump-sum payment replacing pension supplements and contributions (jednorázová peněžní částka nahrazující příplatek k důchodu a zvláštní příspěvek k důchodu).

In what situation can I claim?

Three categories of persons are eligible for special pension contributions and supplements:

- participants in the resistance movement during World War II;
- victims of the Communist regime;
- survivors of resistance fighters (including those from World War I) and victims of Communism.

Anyone who meets the requisite conditions can apply. Requisite documentation must prove participation in resistance activities or persecution by the Communist regime.

What conditions do I need to meet?

Pension supplement for participants in the national struggle to create and liberate Czechoslovakia (příplatek k důchodu pro účastníky národního boje za vznik a osvobození Československa)

It is intended for:

- participants in the resistance movement during World War II ("resistance fighters");
- widows or widowers who receive widower's or widow's pensions from Czechoslovak Legion veterans from World War I or resistance fighters;
- bereaved children/orphans of resistance fighters who died in combat, were executed or died in prison when the applicant had not yet reached the age of 18.

Special pension contribution for participants in the resistance (zvláštní příspěvek k důchodu pro účastníky národního boje za vznik a osvobození Československa)

It is intended for:

- resistance fighters whose pensions were calculated in a special manner given their involvement with the resistance;
- persons who were imprisoned by the Communist regime for at least 12 months and who were later rehabilitated ("political prisoners");
- persons sent by the Communist regime to forced labour camps and other similar installations for at least 12 months ("political prisoners");
- political prisoners who were sentenced to at least 12 months' imprisonment but which ended prematurely for health reasons;
- the widows and widowers of resistance fighters and political prisoners;
- participants in the May 1945 uprising.

Pension contribution to mitigate some of the injustices caused by the Communist regime (příplatek k důchodu ke zmírnění některých křivd způsobených komunistickým režimem)

It is intended for:

- political prisoners;
- widows and widowers of political prisoners and persons who died while attempting to emigrate;
- bereaved children/orphans of political prisoners and persons who died while attempting to emigrate who had not yet reached the age of 18.

Czech citizenship is the common eligibility criteria for applicants seeking any of the three benefits.

Additional conditions include:

- for political prisoners, receipt of an old-age pension or invalidity pension for third degree disability;
- for widows and widowers, receipt of a widow's or widower's pension from a political prisoner;
- for orphans, receipt of any pension from Czech pension insurance.

One-off lump-sum payment replacing pension supplements and contributions (jednorázová peněžní částka nahrazující příplatek k důchodu a zvláštní příspěvek k důchodu)

<u>It is intended to compensate persons who are eligible for</u> one of the three benefits mentioned above, but do not receive an adequate pension from the Czech pension insurance system (usually because they are not Czech citizens). The lump sum is paid at age 65, except for widows and widowers who are eligible earlier.

What am I entitled to and how can I claim?

Pension supplement for participants in the national struggle

It is paid along with the regular pension on a monthly basis. The amount is calculated based on the number of months the applicant (or their relatives) was involved in the resistance.

The following amount is calculated for every calendar month in the resistance:

CZK 50	Resistance fighters
CZK 25	Widows and widowers
CZK 20	Orphans

The minimum amount is CZK 200.

The pension supplement is increased for resistance fighters who died in combat.

The increase is a monthly amount of:

CZK 3,000	For widows and widowers
CZK 2,400	For orphans

Special pension contribution for participants in the resistance

This contribution is paid on a monthly basis in two fixed amounts:

CZK 2,500	Resistance fighters and political prisoners
CZK 1,250	Widows, widowers and participants in the May uprising

Pension contribution to mitigate some of the injustices caused by the Communist regime

Applicants are eligible for a monthly amount multiplied by the number of months they or their relatives spent in prison.

CZK 50	Political prisoners
CZK 25	Widows or widowers of political prisoners
CZK 20	Orphans of political prisoners

The contribution may be increased by a fixed monthly amount.

The increase is CZK 3,000 for:

- widows of political prisoners who were executed or died in prison;
- widows or widowers of persons who were killed trying to emigrate.

Or CZK 2,400 for:

- orphans of political prisoners who were executed or died in prison;
- orphans of a person killed while trying to emigrate.

One-off lump-sum payment replacing pension supplements and contributions

This is paid as a one-off lump sum. The amount is calculated as 72 times the monthly amount to which the applicant would be entitled in the case of a contribution or special supplement.

Where and how to apply

Pension contributions and supplements are usually applied for at <u>Czech Social Security</u> <u>Administration offices</u> (pobočky České správy sociálního zabezpečení) at the place of residence.

Forms you may need

 <u>Všechny formuláře potřebné k žádostem o příplatky / zvláštní příspěvky k důchodu -</u> all forms needed for the applications regarding special pension contributions and supplements, in Czech

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Act on Appreciation for Participants in the National Struggle (Zákon o ocenění účastníků národního odboje), in Czech;
- Government Decree on the Pension Contribution to Mitigate Some Injustices Caused by the Communist Regime (*Nařízení vlády o příplatku k důchodu ke zmírnění křivd způsobených komunistickým režimem*), in <u>Czech</u>;
- Act on One-Off Lump-Sum Payments replacing Special Pension Contributions and Supplements (Zákon o jednorázové částce nahrazující příplatek / zvláštní příspěvek k důchodu), in Czech.

European Commission publications and websites:

http://ec.europa.eu/social/main.jsp?catId=849&langId=cs

Useful contacts

Czech Social Security Administration (Česká správa sociálního zabezpečení) 225 08 Křížová 25

Prague 5

CZECH REPUBLIC

Call centre: +420 257066077

Czech Social Security Administration client centre for pension information (Klientské centrum ČSSZ pro informace o důchodech) (in Czech)

List of Czech Social Security Administration offices

Confederation of Political Prisoners (Konfederace politických vězňů)(in Czech)

Škrétova 6 120 00 Prague 2

CZECH REPUBLIC

Czech Union of Freedom Fighters (Český svaz bojovníků za svobodu) (in Czech)

Legerova 22 120 49 Prague 2 CZECH REPUBLIC

Czechoslovak Community of Legionnaires (Československá obec legionářská) (in Czech)

Sokolská 33 120 00 Prague 2 CZECH REPUBLIC

Social assistance

Assistance in material need

This chapter describes the benefits in the Czech Republic for securing the basic needs of those living with insufficient income. The intention is to maintain a minimum standard of living, prevent the social exclusion of low-income residents and motivate them to actively strive to secure the resources for their living requirements.

We will explain how the following works:

- living allowance (příspěvek na živobytí);
- housing supplement (doplatek na bydlení);
- extraordinary immediate assistance (mimořádná okamžitá pomoc).

In what situation can I claim?

<u>Assistance in material need</u> (pomoc v hmotné nouzi) serves low-income individuals and families. Eligible applicants are persons with insufficient income who are objectively unable to improve their situation through their own efforts.

The intention is to secure basic needs for these persons at a level that society considers acceptable. The <u>living and subsistence minimums</u> (*životní a existenční minimum*) exist for the purposes of defining this level.

Assistance in material need helps applicants cover the costs of living, i.e. food, clothing and other basic needs. Assistance covers also basic housing costs.

A one-off lump-sum payment of other costs can be requested in exceptional cases.

What conditions do I need to meet?

The applicant must be a **person in material need**. Such a person has income that is insufficient to cover basic needs and at the same time is objectively unable (due to age, health, family situation) to increase this income on their own. Such person has no other means or possibilities to improve their situation, for instance by work selling property, application of entitlements, etc.

Some circumstances are in violation of the right to assistance in material need. The following persons are ineligible:

- persons who do not try to improve their situation by actions on their own; persons who are not working and are not registered as job seekers with the Labour Office;
- persons registered as job seekers but who refuse to accept offered employment or to participate in job training;
- persons in confinement, detention or prison;
- persons who have been fined for truancy of their children.

Living allowance (příspěvek na živobytí)

Individuals or families are eligible if income is less than the subsistence/living amount (částka na živobytí) after subtracting reasonable housing costs.

This amount is defined individually for every person in the family after evaluating their options and efforts. The living and subsistence minimums are used as the reference scale.

The individual living amounts are then calculated in the case of a family.

The living minimum is defined as follows:

Individual	CZK 3,410
First adult in the household	CZK 3,140
Other adult in household	CZK 2,830
Dependent child up to age 6	CZK 1,740
Dependent child, aged 6 to 15	CZK 2,140
Dependent child, aged 15-26	CZK 2,450

The subsistence minimum is defined as CZK 2,200.

Housing supplement (doplatek na bydlení)

Individuals and families are eligible if they lack sufficient income to cover adequate housing. In general, assistance is provided if income is still insufficient after the family has been declared eligible for the housing allowance from the State social support system and for the living allowance.

Extraordinary immediate assistance (mimořádná okamžitá pomoc)

Such assistance is provided to those on low income experiencing an emergency situation or who are at risk of social exclusion. This assistance is provided if such situation must be resolved immediately and the applicant lacks funds to resolve such situation.

The second group of allowance beneficiaries are those affected by natural disaster.

What am I entitled to and how can I claim?

Living allowance

It is calculated as the difference between the subsistence amount and the family's income after subtracting housing costs. Such costs must be reasonable and up to 30% (or 35% in Prague) of the family's income.

Example:

Subsistence amount (2 adults + 4 children 6-15 years)	CZK 14,530
Family income	CZK 18,000
Housing costs	CZK 6,000
Income after subtracting costs	CZK 12,000
Living allowance	CZK 2,530

In some cases the subsistence amount equals the existence minimum:

- if the applicant is more than three months late in maintenance payment for dependent children;
- if the applicant's employment was terminated due to a gross violation of duties over the past six months;
- if the individual is in the care of a healthcare establishment for the entire month.

The living allowance may be increased if the applicant's health requires special dietary foods. The maximum adjustment is CZK 2,200 per month. The exact table of such increases can be found on the Ministry of Labour and Social Affairs <u>website</u>.

Housing supplement

The amount is defined so as to ensure the subsistence amount remains for a family or individual after paying housing costs.

Extraordinary immediate assistance

The amount depends on the applicant's situation.

Applicant situations	Amount of assistance
Person is not in material need but the lack of financial resources puts them or their child at risk of serious health injury	Up to CZK 2,200
Extraordinary event (flood, fire, etc.)	Up to CZK 51,150
Lack of funds for an important one-off expense (duplicate of an identification card, etc.)	Up to actual cost
Lack of funds to purchase or repair an item of long-term use	Up to CZK 34,100

Lack of funds for education and hobby activities of children	Up to CZK 34,100
Potential for social exclusion (release from prison, children's home, etc.)	Up to CZK 1,000

Where and how to apply

Assistance in material need must be applied for in person or in writing at the Labour Office's regional offices and contact points at the place of residence.

Jargon busters

- The **living minimum** (*životní minimum*) is the socially recognised minimum level of cash income for food and other basic needs.
- The **existence minimum** (existenční minimum) is the minimum cash income considered essential for survival. The existence minimum cannot be applied to dependent children, old-age pensioners, persons with a third degree disability and persons over the age of 68.

Forms you may need

 Applications for assistance in material need (<u>Žádosti o pomoc v hmotné nouzi</u>), all forms and required confirmations can be found here, in Czech;

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Act on Assistance in Material Need (Zákon o pomoci v hmotné nouzi), in Czech;
- Act on Living and Existence Minimums (Zákon o životním a existenčním minimu), in Czech.
- <u>Information on assistance in material need from the official Ministry of Labour and Social Affairs portal (Pomoc v hmotné nouzi Integrovaný portál MPSV)</u>, in Czech;
- Assistance in material need www.mpsv.cz/en/1608 information on benefits in material need from official Ministry of Labour and Social Affairs website, in English.

Please make use of EU assistance services if you experience any problems in applying your rights:

• Social security: your rights in the EU

Useful contacts

Labour Office of the Czech Republic (*Úřad práce České republiky*) Contact counselling centre:

Tel. +420 844844803

kontaktni.centrum@mpsv.cz, callcentrum@mpsv.cz

List of the Labour Office's regional offices and contact points, in Czech: http://portal.mpsv.cz/soc/ssp/local

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR) Na Poříčním právu 1/376

128 01 Prague 2

CZECH REPUBLIC

Tel. +420 221921111 Data box: sc9aavg

<u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech

Website of the Ministry of Labour and Social Affairs of the Czech Republic in English

Unemployment

Unemployment

This chapter describes the support for persons who lose their jobs in the Czech Republic.

All EU nationals who were most recently employed or self-employed in the Czech Republic are eligible for unemployment benefits and assistance to find work. Benefit amounts vary depending on previous income.

We will explain how the following works:

- assistance in finding work (pomoc při hledání práce);
- unemployment benefit (podpora v nezaměstnanosti);
- retraining (rekvalifikace).

In what situation can I claim?

Czech and other EU nationals whose most recent gainful activity has been in the Czech Republic and who have lost their job or are looking for work can apply for unemployment benefits and assistance to find work.

Unemployed persons returning from work abroad can apply for unemployment benefits in the Czech Republic if the Czech Republic has been their country of residence during the work abroad.

After registration at with the Regional Labour Office (Urad prace) competent for their place of residence, jobseekers will be provided with assistance in their job search (pomoc prihledani prace) and information about available jobs in the Czech Republic.

What conditions do I need to meet?

Assistance with finding work

<u>Jobseekers</u> can be any EU national with residence in the Czech Republic who is not employed and not in business or self-employed. Registered jobseekers are allowed to work if their monthly income from such work does not exceed half of the minimum wage.

Jobseekers must cooperate with the Labour Office when finding work. Jobseekers must attend arranged meetings, must report all facts that are relevant for their registration and cannot refuse employment mediated by the Labour Office without serious reasons. Registration can be terminated when a jobseeker obstructs cooperation with the Labour Office.

When mediating employment, additional support is provided to job seekers if required by their state of health, age, involvement in childcare or for other serious reasons.

Unemployment benefit

Only an unemployed person who is registered as a jobseeker can apply for unemployment benefit.

To be eligible for unemployment benefits, the jobseeker must have completed at least 12 months of insurance periods because of employment or another gainful activity (substitute periods of employment count as well) (see Jargon busters). A jobseeker can only claim unemployment benefits if they do not receive an old-age pension.

Retraining

A person registered as a jobseeker can request retraining and retraining benefits. A suitably focused retraining programme considers the applicant's experience, skills and age and situation in the labour market.

The percentage rate of retraining benefits is set at 60% of the average net monthly wage or assessment base.

What am I entitled to and how can I claim?

Assistance with finding work

The Labour Office regularly updates information on available jobs in the Czech Republic and in particular in the region in which the applicant lives and informs jobseekers. It also provides them with guidance and consulting for selecting employment.

Increased care is provided for those who are in a disadvantaged position on the labour market. The Labour Office may secure vocational rehabilitation for persons with disabilities.

Unemployment benefit

The period of support for jobseekers is as follows:

- 5 months for those under 50;
- 8 months for those aged 50 to 55;
- 11 months for those over 55.

The amount of unemployment benefit and retraining benefits is set as a percentage of average net monthly earnings, in the case of self-employment, it will depend on the last assessment base and decreases gradually:

- 65% in the first 2 months;
- 50% in the next 2 months;
- 45% in the remaining term of benefit.

The benefit amount is set at 45% of the previous average earnings for the entire period if a person voluntarily (and without serious reason) leaves their previous employment or upon agreement with the employer (i.e. they were not made redundant).

Unemployment benefit provided to jobseekers is capped at 0.58% of the national average wage for the previous calendar year. This amount is received by those persons whose percentage calculation from previous earnings is higher than the set limit.

Retraining

Jobseekers who cannot find work in their current area of professional focus have the right to retraining. The Labour Office pays for, recommends and facilitates retraining.

The jobseeker must agree with the Labour Office and sign a contract before starting a retraining course. Jobseekers can also suggest a retraining course. The Labour Office will reimburse the costs if the course is approved.

State funds can be used to cover tuition fees and other costs associated with retraining, for instance travel costs.

Retraining support is provided to persons attending a retraining course. This amount is 60% of the average monthly net income such person received at their most recent work, in the case of self-employment of the last assessment base. Cumulation with unemployment benefit is not possible.

Where and how to apply

An unemployed person has to be registered as a jobseeker to be allowed to apply for unemployment and retraining benefits. Benefits should be requested at the local <u>Labour Office competent</u> at the place of residence of the jobseeker. Documentation concerning most recent employment and other documents must be furnished at the meeting with the Labour Office contact point staff.

Jargon busters

- **Self-employed person** (osoba samostatně výdělečně činná) is the term used for a person with income from business or other self-employment (private farmer, trade licence holder or artist).
- **Substitute period of employment** (náhradní doba zaměstnání) is the term used to describe periods completed without gainful activity that are taken into account when granting the unemployment benefit, such as for example periods of caring for a child up to four years or of receipt of full invalidity pension.
- **Vocational rehabilitation** (*pracovní rehabilitace*) is intended for persons with a disability. This involves counselling, preparation for employment and the creation of conditions that help persons with disabilities find and keep work.

Forms that may be needed

- <u>Žádost o zprostředkování zaměstnání</u> Application to Mediate Employment, in Czech;
- <u>Žádost o zařazení do evidence zájemců o zaměstnání</u> Jobseeker Registration Application, in Czech;
- <u>Žádost o podporu v nezaměstnanosti</u> Unemployment benefit Application, in Czech;
- Formuláře pro pracovní rehabilitaci Vocational rehabilitation forms, in Czech;
- Other useful forms in Czech.

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- <u>Práva a povinnosti uchazečů o zaměstnání</u> Rights and Duties of Jobseekers, in Czech;
- Základní poučení uchazeče o zaměstnání Basic instructions for jobseekers, in Czech;
- Rekvalifikace uchazeče o zaměstnání Retraining of jobseekers, in Czech.

Please make use of EU assistance services if you experience any problems in applying your rights.

Unemployment and social security: your rights in the EU

Useful contacts

Labour Office of the Czech Republic, Directorate General Úřad práce ČR, generální ředitelství

Dobrovského 1278/25

170 00 Praha 7

CZECH REPUBLIC

Tel: +420 950180111 posta@uradprace.cz

Call centre:

Tel. +420 844844803

<u>List of the Labour Office's regional and local offices</u> (in Czech): <u>http://portal.mpsv.cz/soc/ssp/local</u>

Ministry of Labour and Social Affairs of the Czech Republic (Ministerstvo práce a sociálních věcí ČR)

Na Poříčním právu 1/376

128 01 Prague 2 CZECH REPUBLIC

Tel. +420 221921111 Data box: sc9aavg <u>Integrated portal of the Ministry of Labour and Social Affairs of the Czech Republic</u> (Integrovaný portál Ministerstva práce a sociálních věcí ČR) in Czech

Advanced training database, in Czech: http://www.eu-dat.cz

Moving abroad

What happens when returning from abroad

This chapter explains the situation when a person returns to the Czech Republic after an extended stay in another EU Member State, EEA country or Switzerland. You will learn how insurance paid abroad is treated.

Social insurance and EU regulations

A person living and working outside the Czech Republic for an extended period stops being a part of the Czech social security system. The laws of the country in which the person lives or works are applied.

Social security contributions are paid in that country. One is eligible to claim social security benefits in the new country under the same conditions as nationals of that country if benefits are coordinated within the EU, the European Economic Area (Iceland, Norway and Liechtenstein) and Switzerland.

After return to the Czech Republic participation in the insurance schemes abroad is taken into account.

This also applies to <u>other countries</u> with which the Czech Republic has concluded social security agreements.

The guiding principle in such practice is the **aggregation of insurance periods**. The duration of coverage plays a major role in the case of sickness and pension insurance and unemployment insurance. The periods in which contributions were made abroad are taken into account if the insurance period received only in the Czech Republic is insufficient to ensure eligibility for benefits.

What benefits are involved?

Deductions paid abroad primarily involve **pension insurance**, **sickness insurance and unemployment insurance**. Specific obligations also relate to health insurance when residing abroad.

Health insurance

Registering for the health insurance system in the country where a Czech national has begun working or moved is compulsory in the case of long-term residency abroad. Persons moving between the EU, EEA and Switzerland must always maintain health insurance in one of the Member States. Such persons must unsubscribe (odhlásit) from insurance in the Czech Republic before departing. The person's term of residence in another Member State may be considered as owed insurance contributions if such person does not unsubscribe from insurance in the Czech Republic.

Sickness and pension insurance

Proof of participation abroad is particularly important for benefits from this insurance. The number of years paid and the amount of paid contributions are also a factor. They factor into the minimum required duration of insurance and the calculation of benefits based on actual contributions.

Proof of insured periods abroad is always needed in cases where periods obtained in the Czech Republic are insufficient to ensure eligibility.

The insured period abroad may have an impact on:

- old-age pension;
- invalidity pension;
- widow's, widower's and orphan's pension;
- maternity benefit;
- unemployment benefit.

Unemployment

Unemployment benefit can be claimed after returning from abroad. Generally, however, unemployment benefits are provided by the country in which the person worked most recently.

If a person applies for unemployment benefits abroad, the benefit can be exported to the Czech Republic if they want to find a new job in the Czech Republic. Unemployment benefit is only paid for three to six months across borders. A person can apply for a benefit export after one month of receiving the benefit abroad if she/he is registered at the Czech Labour Office ($\acute{U}\check{r}ad\ pr\acute{a}ce$) and meets the conditions set by the country granting the benefit at the time of the application.

This does not apply to those living in the Czech Republic, but working abroad, (so-called cross-border workers). They must apply for unemployment benefit in the Czech Republic after they have lost their job abroad. Cross-border workers are eligible for unemployment benefit if the Labour Office decides they have maintained residence in the Czech Republic during such gainful activity. Periods of unemployment insurance from the country in which such person was last employed are considered.

What do I need to do?

Upon returning to the Czech Republic you must contact a health insurance company (zdravotní pojišťovna) and re-subscribe for coverage. The insured person must provide proof of insurance abroad. It is recommended requesting that the foreign insurance company issues an E104 or SED S041 form or other type of confirmation providing proof of participation in the local system before returning.

Labour Office contact points may contact persons who want to find work using its resources.

The Czech Social Security Administration (Česká správa sociálního zabezpečení) does not need to be contacted immediately upon returning to the Czech Republic. The relevant authorities exchange insurance records between one another after an application for benefits is submitted. It is necessary to state the country and periods in which such person worked. Proof of insurance abroad should be kept for future use.

Forms you may need

• Formuláře pro migraci v rámci Evropské unie - Forms for migration within the European Union, in Czech

Know your rights

These links do not lead to European Commission websites and do not represent the views of the European Commission:

- Guide for migrating persons (<u>Příručka pro migrující osoby</u>), in Czech;
- Overview of documents for migration in the European Union (<u>Přehled dokumentů pro</u> migraci v rámci Evropské unie), in Czech;

European Commission publications and websites:

• http://ec.europa.eu/social/main.jsp?catId=849&langId=en

Useful contacts

Czech Social Security Administration *(Česká správa sociálního zabezpečení)* Křížová 25 225 08 Prague 5

CZECH REPUBLIC

Call centre: +420 257066077

Czech Social Security Administration client centre for pension information (Klientské centrum ČSSZ pro informace o důchodech) (in Czech)

<u>List of Czech Social Security Administration offices</u>)

Czech Social Security Administration electronic registrar (in Czech)

Labour Office of the Czech Republic (*Úřad práce České republiky*) Contact counselling centre:

Tel. +420 844844803

kontaktni.centrum@mpsv.cz, callcentrum@mpsv.cz

List of the Labour Office's regional offices and contact points (in Czech): http://portal.mpsv.cz/soc/ssp/local

SOLVIT centre for the Czech Republic (resolves problems concerning the incorrect application of European law)

Email: mailto:solvit@mpo.cz

Ministry of Industry and Trade (Ministerstvo průmyslu a obchodu) Na Františku 32 110 15 Prague 1 CZECH REPUBLIC

Tel. +420 224221701

Main residence

Habitual residence

This chapter defines habitual residence (faktické bydliště) and its significance for social security in the Czech Republic. Habitual residence is the decisive element in determining eligibility for social security benefits that are not linked to insurance. This term is given priority to official permanent residence (trvalý pobyt). A person who has habitual residence in another country, i.e. where they actually live, may hold permanent residence in the Czech Republic.

You will learn how fulfilment of conditions of habitual residence is evaluated and the benefits this entails.

Do I have habitual residence in the Czech Republic?

EU nationals living in another Member State have the same social security rights as that Member State's nationals as defined in the coordination regulations of the European Parliament and the Council. Access to some benefits cannot be encumbered with the condition of citizenship or permanent residence.

The principle of **habitual residence** is applied to determine if a person actually lives in the Czech Republic. This is not the same as permanent residence or the rental or ownership of property in the Czech Republic.

Habitual residence is understood as a situation where the Czech Republic is the centre of interest for an individual or his/her family. Some connection to the Czech Republic is assumed, for instance the person has lived in the country for some period of time; has family in the country; their employment situation; has interests in the country or intends to live in the Czech Republic in the long term.

Habitual residence is evaluated by the staff in the institutions responsible for determining eligibility for specific benefits. Labour Office (Úřad práce) contact points, health insurance companies (zdravotní pojišťovny) and the Czech Social Security Administration (Česká správa sociálního zabezpečení) decide in most cases.

They consider multiple factors, for instance if the applicant:

- is employed, does business or studies in the Czech Republic;
- resides in the Czech Republic, either through rental or private ownership of property;
- is registered in the pension and health insurance system;
- their children attend school or a pre-school facility;
- is registered with a general practitioner, gynaecologist, dentist or paediatrician;
- has opened a bank account;
- participates in other hobbies.

Not all of these conditions must be met in granting habitual residence. They are evaluated as a whole.

A person with habitual residence in the Czech Republic can apply for the following benefits and services if they meet the relevant conditions set in the Czech legislation:

- care allowance;
- unemployment benefit (or inclusion in jobseeker register);
- healthcare;
- compensation for damages incurred by an accident at work;
- assistance in material need (living allowance, housing supplement and extraordinary immediate assistance);
- benefits from the State social support system (child allowance, parental allowance, housing allowance, funeral grant and birth grant);
- foster care benefits (foster parent allowance, fostering grant, foster child allowance, motor vehicle grant, allowance at the end of foster care);
- benefits for persons with disabilities (mobility allowance, special aid allowance, identification card for persons with disabilities).

The period such person was insured in other Member States is considered if Czech laws require a minimum duration of insurance contributions.

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- <u>Přehled dokumentů pro migraci v rámci Evropské unie</u> Overview of documents for migration in the European Union, in Czech;

European Commission publications and websites:

• http://ec.europa.eu/social/main.jsp?catId=849&langId=en

Useful contacts

Czech Social Security Administration (Česká správa sociálního zabezpečení) Křížová 25

225 08 Prague 5 CZECH REPUBLIC

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