

Georgia

Exchange rate: US\$1.00 = 1.75 tlari.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (state pensions).

Current laws: 2005 (state pensions) and 2005 (state compensation).

Type of program: Social assistance system.

Note: The 2005 law on state pensions abolished the social insurance system.

Coverage

All residents of Georgia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost. Local authorities finance additional benefits.

Qualifying Conditions

Social pension (old age): Age 65 (men) or age 60 (women).

Social pension (disability): The pension is paid according to three degrees of assessed disability: severe disability (Group I), significant disability (Group II), and moderate disability (Group III).

An authorized medical institution must assess the degree of disability.

Social pension (survivors): Paid to surviving children up to age 18 when the breadwinner dies. The death must have been caused by an industrial injury, occupational sickness, or a nonwork-related sickness or injury.

State assistance supplement: Paid to parents with two or more children who died in the wars for independence.

Old-Age Benefits

Social pension (old age): 150 tlari a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Permanent Disability Benefits

Social pension (disability): 150 tlari a month is paid for a Group I disability; 100 tlari for a Group II disability; and 70 tlari for a Group III disability that began before 2006.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor Benefits

Social pension (survivors): 100 tlari a month is paid.

State assistance supplement: 100 tlari a month is paid for each deceased child.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Social Services Agency (<http://www.ssa.gov.ge>) provides general supervision and coordination.

Sickness and Maternity

Regulatory Framework

First law: 1964 (health).

Current laws: 1997 (health care), 2006 (sickness), 2006 (maternity), 2007 (temporary work incapacity and sickness), 2009 (temporary work incapacity), and 2010 (labor code).

Type of program: Employer-liability (cash sickness and maternity benefits) and social assistance (maternity and medical benefits) system.

Coverage

Cash sickness and maternity benefits (employer liability): Employed persons, military personnel, and civil servants.

Medical benefits and maternity benefits (social assistance): Needy residents of Georgia.

Source of Funds

Insured person

Cash sickness and maternity benefits (employer liability): None.

Medical benefits and maternity benefits (social assistance): None.

Self-employed person

Cash sickness and maternity benefits (employer liability): None.

Medical benefits and maternity benefits (social assistance): None.

Employer

Cash sickness and maternity benefits (employer liability): The total cost.

Medical benefits and maternity benefits (social assistance): None.

Government

Cash sickness and maternity benefits (employer liability): None.

Medical benefits and maternity benefits (social assistance): The total cost of maternity and medical benefits for needy persons residing in Georgia.

Qualifying Conditions

Cash sickness benefits (employer liability): Must be in covered employment and obtain a sickness certificate from an authorized doctor or medical institution.

Cash maternity benefits (employer liability): There is no minimum qualifying period.

Medical benefits and maternity benefits (social assistance): Must satisfy a needs test.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the insured's daily wage is paid for up to 30 days. A medical commission examination is required for an extension.

Maternity benefit (social assistance): 100% of the insured's daily wage is paid, up to a total of 1,000 tlari. The benefit is paid for 126 calendar days (140 calendar days if there are complications or multiple births). For the adoption of a child younger than age 1, the benefit is paid for 70 days, starting from the date of the adoption.

Maternity benefit (employer liability): 100% of the insured's daily wage for earnings that exceed 1,000 tlari (the government pays for the first 1,000 tlari) is paid for 126 calendar days (140 calendar days if there are complications or multiple births). For the adoption of a child younger than age 1, the benefit is paid for 70 days, starting from the date of the adoption.

Workers' Medical Benefits

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to the needy and disabled.

Cost sharing: Insured persons younger than age 18 pay 20% of the cost; aged 18 to 60, 50%; older than age 60, 30%.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Cash sickness and maternity benefits (employer liability): Employers provide benefits directly to employees.

Medical benefits (social assistance): Social Services Agency (<http://www.ssa.gov.ge>) administers the program.

Work Injury

Regulatory Framework

First laws: 1997 (civil code)

Current laws: 2010 (labor code).

Type of program: Employer liability.

Note: The employer's liability is determined by a court.

Coverage

Work injury benefits: All employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: If the employer is found liable, the total cost of cash and medical benefits.

Government: None.

Qualifying Conditions

Work injury benefits: A court determines the benefit amount according to the insured's degree of disability.

Temporary Disability Benefits

The benefit is based on the insured's average pay in the three months before the temporary disability began (unless otherwise stated in the employment contract).

Permanent Disability Benefits

Permanent disability pension: A court determines the benefit amount according to the insured's degree of disability.

Workers' Medical Benefits

Government health facilities provide medical services directly to insured.

Survivor Benefits

Survivor pension: A court determines the benefit amount according to the insured's level of disability.

Administrative Organization

Employers may insure against liability with private insurance companies. If the employer is at fault, the employer provides compensation directly.

Unemployment

Regulatory Framework

The 2010 (labor code) regulates severance pay for employed persons. In the case of termination by the employer, the employer pays one month of average monthly earnings (unless otherwise stated in the employment contract).

Family Allowances

Regulatory Framework

First and current law: 2006 (social assistance).

Type of program: Social assistance system.

Coverage

All residents of Georgia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family benefit (means tested): Needy families. (May also be eligible for a social pension.)

Large families' supplement: Paid to families with seven or more children younger than age 18.

Family Allowance Benefits

Family benefit (means tested): 60 tlari a month is paid to a single person and to orphaned children; for families with two or more members 60 tlari a month is paid to the oldest member and 48 tlari to each subsequent member.

Large families' supplement: 35 tlari a month is paid.

Administrative Organization

Social Services Agency (<http://www.ssa.gov.ge>) administers the program.