

National Insurance Institute

**NATIONAL INSURANCE
PROGRAMS IN ISRAEL**

JANUARY 2006

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The information appearing in this pamphlet reflects the situation of the National Insurance programs in January 2006 and includes changes that occurred up to this date. It does not include changes that occurred after this date, in the course of 2006; these will be included in the 2007 pamphlet.

The pamphlet contains general information only; it should not be regarded as a full or authorized version of the law.

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* These chapters include also information on rehabilitation.

GENERAL DEFINITIONS¹

1. Basic amount

The amount according to which most of the benefits are calculated as of January 1, 2006. The basic amount is adjusted on January 1st of every year at the rate of the previous year's rise in the Consumer Price Index.

The rate of adjustment in January 2006 is 2.7%

The basic amount is composed of three different sums for purposes of updating the different benefits. In January 2006 these sums are:

basic amount [1]	basic amount [2]	basic amount [3]
NIS 7,240	NIS 148	NIS 7,152
grant following decease Bar-Mitzvah grant long-term care benefit general disability pension mobility benefits maternity grant maternity allowance work injury benefits accident injury allowance volunteers' benefit	child allowances	other benefits calculation of maximum income for purposes of collection of contributions

2. Average wage

The reference is to the average wage according to the National Insurance Law. It is calculated according to a method determined in the Law, on January 1st of every year, and afterwards each time that a *compensation* is paid.

In January 2006 the *average wage* is NIS 7,383.

3. Compensation

Payment of Cost-of-Living Increment calculated according to the Index, or payment of an advance on the Cost-of-Living Increment, or payment of compensation to employed workers for rise in prices.

4. Retirement age The age at which the insured person is eligible for old-age pension, conditional on means test. The age gradually rises until, at the end of the process, it will reach 67 for men and 64 for women. The retirement age in January 2006: 66 for men and 61 for women.

Retirement Age for Men

Month and year of birth		Retirement age (men)
from	to	
-	6/39	65
7/39	8/39	65 and 4 months
9/39	4/40	65 and 8 months
5/40	12/40	66
1/41	8/41	66 and 4 months
9/41	4/42	66 and 8 months
5/42	Thereafter	67

Retirement Age for Women

Part A

Month and year of birth		Retirement age (women)*
from	to	
-	6/44	60
7/44	8/44	60 and 4 months
9/44	4/45	60 and 8 months
5/45	12/45	61
1/46	8/46	61 and 4 months
9/46	4/47	61 and 8 months
5/47	12/49**	62

Part B

Month and year of birth		Retirement age (women)*
from	to	
1/50	8/50	62 and 4 months
9/50	4/51	62 and 8 months
5/51	12/51	63
1/52	8/52	63 and 4 months
9/52	4/53	63 and 8 months
5/53	Thereafter	64

* Also age of immigration, for purposes of definition of "who is insured."

**Or from May 1947 and thereafter, for purposes of definition of "who is insured".

5. Child² The child of an insured person (including foster and adopted child) up to age 18; if completing his studies at a post-elementary educational institution or if in a pre-military framework – up to age 20; if a volunteer in a year of service – up to age 21, unless enlists in the IDF immediately following his volunteer service – with no age limit; if serving in the IDF, except for the permanent army – up to age 22, but for not longer than until the end of 36 months of service; a girl in the voluntary National Service and a person who postpones his military service due to studies – up to age 22.

6. Insurance contributions Insurance contributions are paid on income which is not higher than the ceiling which has been determined. The monthly income ceiling for contribution purposes is equal to five times the *basic amount [3]* for all insured persons and employers (on January 1, 2006 – NIS 35,760 per month).

As of January 1, 1995, all income of workers, including convalescence grant, vehicle maintenance and telephone expenses, is liable for insurance contributions.

7. Reduced rates of contributions Employees, self-employed and insured persons who are non-workers and non-self-employed pay reduced rates of contributions on the part of income which is up to 60% of the *average wage* according to the National Insurance Law, beginning in January. In January 2006 the income ceiling for reduced rates is NIS 4,430.

1 There are additional terms in each separate chapter. All these terms are printed in italics in order to refer the reader to their definition on this page or in the "Definitions" column of the relevant chapter.

2 The definition applies to a "child" dependent on the insured person, for purposes of increment to benefit, in most insurance branches. A different definition of "child" applies to a disabled child (in the "General Disability" branch) as well as in the Alimony and Children branches, as can be seen in the relevant chapters.

OLD-AGE	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS																																																																												
	<p>Collection of insurance contributions – April 1, 1954;</p> <p>Payment of pensions – April 1, 1957;</p> <p>Pensions to uninsured – 1968;</p> <p>Income supplement to low-income groups under Income Support Law – January 1, 1982; before that date; agreement on supplementary benefits to low-income groups – 1965.</p> <p>Payment of pensions to <i>housewife</i> – January 1, 1996.</p>	<p>An Israeli resident, aged 18 or over, unless immigrated at age 60 to 62, depending on month of birth (see table on Retirement Age for Women, Part A in “General Definitions”) or over;</p> <p>A married woman who does not work and who receives a general disability pension.</p> <p><i>A housewife</i> and a <i>widow receiving pension</i> are covered, if they were born after December 31, 1930 and accumulated a qualifying period.</p>	<p>Insurance Contributions (Old-Age & Survivors)</p> <table border="1" data-bbox="1208 513 1598 934"> <thead> <tr> <th></th> <th>full rate</th> <th>reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>3.85%</td> <td>0.22%</td> </tr> <tr> <td>Employer</td> <td>2.14%</td> <td>1.87%</td> </tr> <tr> <td>Self-employed</td> <td>5.21%</td> <td>3.09%</td> </tr> <tr> <td>Other Insured</td> <td>5.76%</td> <td>2.40%</td> </tr> <tr> <td>Housewife</td> <td colspan="2">Exempt</td> </tr> </tbody> </table> <p>Government</p> <table border="1" data-bbox="1208 1011 1598 1141"> <tbody> <tr> <td>for employee</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>for self-employed</td> <td>0.25%</td> <td>0.25%</td> </tr> </tbody> </table> <p>Government Participation</p> <p>Allocation at the rate of 15.78% of insurance contribution receipts, as well as full financing of pension to new immigrants and financing of income supplement to pension recipients.</p>		full rate	reduced rate	Employee	3.85%	0.22%	Employer	2.14%	1.87%	Self-employed	5.21%	3.09%	Other Insured	5.76%	2.40%	Housewife	Exempt		for employee	0.25%	0.25%	for self-employed	0.25%	0.25%	<p>Housewife A married woman whose spouse is insured and who does not work outside her household.</p> <p>Widow Receiving Pension A woman who receives a survivor's pension or a dependents' pension by force of the decease of her spouse, and who does not work outside her household.</p> <p>Retirement Age See “General Definitions”.</p> <p>Age of Entitlement to Old-Age Pension The age at which the insured person is eligible for old-age pension, without means test. This age is: for men – 70; for women (including a <i>housewife</i>) – the age gradually rises until, at the end of the process, it will reach 70; in January 2006 it is 66.</p> <table border="1" data-bbox="1791 965 2130 1384"> <thead> <tr> <th colspan="2">Month and year of birth</th> <th rowspan="2">Age of entitlement to old-age pension (women)</th> </tr> <tr> <th>from</th> <th>to</th> </tr> </thead> <tbody> <tr><td>-</td><td>6/39</td><td>65</td></tr> <tr><td>7/39</td><td>8/39</td><td>65 and 4 months</td></tr> <tr><td>9/39</td><td>4/40</td><td>65 and 8 months</td></tr> <tr><td>5/40</td><td>12/40</td><td>66</td></tr> <tr><td>1/41</td><td>8/41</td><td>66 and 4 months</td></tr> <tr><td>9/41</td><td>4/42</td><td>66 and 8 months</td></tr> <tr><td>5/42</td><td>12/44</td><td>67</td></tr> <tr><td>1/45</td><td>8/45</td><td>67 and 4 months</td></tr> <tr><td>9/45</td><td>4/46</td><td>67 and 8 months</td></tr> <tr><td>5/46</td><td>12/46</td><td>68</td></tr> <tr><td>1/47</td><td>8/47</td><td>68 and 4 months</td></tr> <tr><td>9/47</td><td>4/48</td><td>68 and 8 months</td></tr> <tr><td>5/48</td><td>12/48</td><td>69</td></tr> <tr><td>1/49</td><td>8/49</td><td>69 and 4 months</td></tr> <tr><td>9/49</td><td>4/50</td><td>69 and 8 months</td></tr> <tr><td>5/50</td><td>thereafter</td><td>70</td></tr> </tbody> </table> <p>Elderly Disabled Person A person who received a disability pension just before reaching <i>retirement age</i> and who reached this age by January 1, 2002.</p>	Month and year of birth		Age of entitlement to old-age pension (women)	from	to	-	6/39	65	7/39	8/39	65 and 4 months	9/39	4/40	65 and 8 months	5/40	12/40	66	1/41	8/41	66 and 4 months	9/41	4/42	66 and 8 months	5/42	12/44	67	1/45	8/45	67 and 4 months	9/45	4/46	67 and 8 months	5/46	12/46	68	1/47	8/47	68 and 4 months	9/47	4/48	68 and 8 months	5/48	12/48	69	1/49	8/49	69 and 4 months	9/49	4/50	69 and 8 months	5/50	thereafter
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CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Old-Age Pension</p> <p>Pensionable Age The age of eligibility for old-age pension (<i>retirement age</i> or <i>age of entitlement to old-age pension</i>).</p> <p>Qualifying Period 60 insurance months within the last 10 years preceding <i>pensionable age</i>, or 144 insurance months, even if not consecutive, or 60 months (for insured worker) as long as the number of insurance months is not less than the number of months during which he was not insured.</p> <p>for the <i>housewife</i>: 5 years of residence out of the 10 years preceding the <i>age of entitlement to old-age pension</i>, or a combination of periods of residence (as of January 1, 1996) and periods of insurance as a worker in accordance with the conditions required for a qualifying period.</p> <p>Exempt from the qualifying period: an insured woman if divorced; widowed; abandoned by her husband; unmarried and immigrated at age 55 to 59, depending on month of birth (see Table 4 at end of pamphlet; in January 2006 – 56) or over, or married to an uninsured husband; as well as a woman who received a disability pension for at least a month just before reaching <i>retirement age</i>.</p> <p>Payment of Contributions (For non-wage earning insured persons) Arrears in insurance contributions rule out eligibility or reduce the pension rate, in accordance with the amount owed and the length of time the debt has lasted.</p> <p>Old-Age Pension to Disabled Person An <i>elderly disabled person</i>.</p> <p>Income Supplement See chapter on Income Support.</p> <p>Special Old-Age Benefit – A new immigrant who is not insured due to his age at the time of his immigration, and who has reached <i>pensionable age</i>, as above. – an insured person who emigrated from the country and returned, and who at <i>pensionable age</i> did not complete the qualifying period;</p> <p>Means Test passing a means test.</p>	<p>Old-Age Pension and Special Old-Age Benefit Pension rates (as percentage of <i>basic amount [3]</i>): single person – 16%; couple – 24%; couple with one child – 29%; couple with two or more children – 34%; single person with one child – 21%; single person with two or more children – 26%. Pensions are updated whenever the <i>basic amount [3]</i> is updated.</p> <p>The pension payments are reduced by 1.5%, except those paid to recipients of income supplement.</p> <p>Old-Age Pension to Disabled Person Pension rate is the same as that of the disability pension to which the <i>elderly disabled person</i> was entitled. The pension is updated whenever the disability pension is updated, and at the same rates.</p> <p>Increments to Pension</p> <p>Dependents' Increment Is paid for <i>husband</i> or <i>wife</i>, and for each of first two children of person receiving pension on condition that they do not receive a pension themselves (increment rates are included in pension rates given above). The <i>housewife</i> is not entitled to a dependents' increment.</p> <p><i>Husband</i> – resident of Israel, married for at least one year to woman receiving pension and fulfills one of the following conditions: at least 70 years of age; or at least 50 years of age and passes means test (an increment of 8% of <i>basic amount [3]</i>);</p> <p><i>Wife</i> – resident of Israel, married to man receiving pension and fulfills all of the following conditions: married to him for at least a year or has borne him a child; aged at least 45 or has a child living with her; passes means test unless aged 65 to 67, depending on month of birth (see table on “<i>Retirement Age for Men</i>” in “General Definitions”) or over. The age in January 2006: 66 (an increment of 8% of <i>basic amount [3]</i>).</p> <p><i>Child</i> – child of person receiving pension (as defined in "General Definitions") (an increment of 5% of <i>basic amount [3]</i> for each of first two children).</p> <p>Seniority Increment 2% of the pension for each year in excess of 10 years' insurance, up to a ceiling of 50% of the pension.</p> <p>The <i>housewife</i> is not entitled to a seniority increment.</p> <p>Deferred Retirement Increment 5% of the pension for each year from <i>retirement age</i> up to <i>age of entitlement to old-age pension</i> in which the person was not eligible for a pension, because he/she has an earned income.</p> <p>Income Supplement Supplements the pension up to the increased rate of the income support benefit. The latter as a percentage of the <i>basic amount [3]</i> is: single person – 27.3%; couple – 40.6%; couple with one child – 50.6%; couple with 2 or more children – 60.6%; single person with one child – 45.6% (less one <i>basic amount [2]</i>); single person with 2 or more children – 55.6% (less one <i>basic amount [2]</i>). The resulting sums are increased by a further 7%. The pension with supplement is updated whenever the <i>basic amount [3]</i> is updated.</p> <p>Grant Following Decease To the widow/widower of a person, or in absence thereof, to his/her <i>child</i> (as defined in "General Definitions") who had received old-age pension in his/her lifetime – a lump-sum grant of an amount equivalent to the <i>basic amount [1]</i>, as it was on 1st January.</p> <p>The grant payment is reduced by 4%.</p> <p>To a person receiving an old-age pension plus income supplement and who has become widowed, a grant is paid at the rate of the <i>basic amount [1]</i> as above.</p>

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS
SURVIVORS	<p>Collection of insurance contributions – April 1, 1954;</p> <p>Payment of pensions – April 1, 1955;</p> <p>Pensions to survivors of uninsured persons – 1968;</p> <p>Vocational training and maintenance allowance for widowers and orphans – September 1, 1970;</p> <p>Income supplement to low-income groups under Income Support Law – January 1, 1982; before that date; agreement on supplementary benefits to low-income groups – 1965.</p>	<p>An Israeli resident, aged 18 or over, unless immigrated for first time at age 60 to 62, depending on month of birth (see table on <i>Retirement Age</i> for Women, Part A, in “General Definitions”) or over;</p> <p>A married woman who does not work and who receives a general disability pension.</p> <p><i>A housewife and a widow receiving pension</i> are covered and entitle their children only to benefit.</p>		<p>Widower Husband of insured woman at the time of her death, had been married to her for at least a year (six months for man aged 55 and over), if he has child living with him or has passed a means test.</p> <p>Widow Wife of insured man at the time of his death, had been married to him for at least a year (six months for woman aged 55 and over), or has borne him a child.</p> <p>Child See definition in "General Definitions".</p>

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Survivors' Pension</p> <p>Decease of Spouse or Parent From any cause, except war and hostile actions.</p> <p>Qualifying Period 12 insurance months prior to decease, or 24 months in previous 5 years, or 60 insurance months in last 10 years prior to decease, or the qualifying period noted above for old-age pension.</p> <p>A qualifying period is not required when the insured person died within a year of his immigration, or before the age of 19; insured divorcee or widow deceased within one year of her becoming divorced or widowed; insured person was the main support of spouse or children; insured person is survived by a child (applies to that child only); insured person was a <i>housewife</i> or <i>widow receiving pension</i> (applies to children only).</p> <p>Payment of Contributions (For non-wage-earning insured persons) The deceased's arrears in insurance contributions rule out eligibility or reduce the pension rate, in accordance with the amount owed and the length of time the debt has lasted.</p> <p>Income Supplement See chapter on Income Support.</p> <p>Survivors' Grant <i>Widow/widower</i> (as defined in "Definitions") under 40, without a child living with them, or <i>widower</i> whose right to survivors' pension has expired.</p> <p>Special Survivors' Benefit The <i>widow</i> and orphans of an Israeli resident who was not insured due to his age at the time of his immigration.</p> <p>Means Test passing a means test.</p> <p>Vocational Rehabilitation <i>Widow/widower</i> who lacks a profession, or is unable to provide for himself, or is in need of vocational training due to his becoming widowed.</p>	<p>Survivors' Pension and Special Survivors' Benefit Pension rates (as percentage of <i>basic amount [3]</i>): for <i>widow/widower</i> with a <i>child</i>, or aged 50 or over – 16%; 7.5% increment for each <i>child</i>. For <i>widow/widower</i> aged 40-49 without <i>child</i> – 12%. For children whom the <i>widow/widower</i> is not eligible for an increment – 10% for a single <i>child</i>; if there is more than one <i>child</i> – 7.5% for each <i>child</i>. For children who have no parent or whose parent lives permanently abroad – 10% for each <i>child</i>. A <i>child</i> entitled to survivors' pension due to the decease of his father as well as to the decease of his mother is entitled to receive two survivors' pensions by force of these two separate entitlements.</p> <p>Pensions are updated whenever the <i>basic amount [3]</i> is updated.</p> <p>Increments to Pension</p> <p>Seniority Increment 2% of the pension for each year in excess of 10 years' insurance completed by the deceased, up to a ceiling of 50% of the pension.</p> <p>Income Supplement Supplements the pension up to the increased rate of the income support benefit. The latter as a percentage of the <i>basic amount [3]</i> is: for <i>widow/widower</i> without children – 25%; for <i>widow/widower</i> with one <i>child</i> – 42.5% (less one <i>basic amount [2]</i>); for <i>widow/widower</i> with two or more children – 52.5% (less one <i>basic amount [2]</i>). The resulting sums are increased by a further 7%. For children orphaned from both parents or abandoned: for one <i>child</i> only – 25% (less one <i>basic amount [2]</i>); for two children – 37.5% (less two <i>basic amounts [2]</i>); for every additional <i>child</i> – 10%.</p> <p>The pension with supplement is updated whenever the <i>basic amount [3]</i> is updated.</p> <p>Survivors' Grant A grant equivalent to 36 monthly pension payments.</p> <p>Marriage Grant For <i>widow/widower</i> who remarries – a grant equivalent to 36 monthly pension payments, in two installments: the first right after remarriage, the second two years after remarriage (right to survivors' benefit expires).</p> <p>Vocational Rehabilitation Vocational studies in the form of vocational training, payment of maintenance allowance during period of studies and coverage of various expenses connected with studies.</p> <p>Maintenance Allowance for Orphans For orphan by force of whose parent a survivors' pension is paid, and he spends most of his time studying in high school or in vocational training, by means test: 9% of the <i>average wage</i> as of 1st January; if by force of his parent's entitlement, a survivors' pension is paid to <i>widow/widower</i> with children – 6.5% of the <i>average wage</i> as above. The maintenance allowance is updated at the rate of the <i>compensation</i>.</p> <p>Bar-Mitzvah Grant To a boy orphan reaching the age of 13 and a girl orphan reaching the age of 12, at the rate of $\frac{2}{3}$ of the <i>basic amount [1]</i> as it was on 1st January.</p> <p>Grant Following Decease At the decease of a person who had received a survivors' benefit in his lifetime – a grant is paid as stated in chapter on Old-Age ("Benefit").</p> <p>Burial Costs Paid directly to the organization dealing with the burial, according to the rules and the rates laid down in the regulations, to cover all burial expenses.</p>

LONG-TERM CARE	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS			DEFINITIONS																				
	<p>Collection of insurance contributions – April 1, 1980;</p> <p>Financing the development of services aimed at increasing the number of patients in institutions and at extending the range of services in the community – April 1, 1986;</p> <p>Payment of personal benefits – April 1, 1988.</p>	<p>A person insured in Old-Age and Survivors' insurance; resident of Israel who immigrated in accordance with the Law of Return and is not insured in Old-Age and Survivors' insurance.</p>	<p>Insurance Contributions</p> <table border="1"> <thead> <tr> <th></th> <th>full rate</th> <th>reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>0.14%</td> <td>0.01%</td> </tr> <tr> <td>Employer</td> <td>0.07%</td> <td>0.06%</td> </tr> <tr> <td>Self-employed</td> <td>0.18%</td> <td>0.12%</td> </tr> <tr> <td>Other Insured</td> <td>0.21%</td> <td>0.09%</td> </tr> <tr> <td>Government for employee</td> <td>0.02%</td> <td>0.02%</td> </tr> <tr> <td>for self-employed</td> <td>0.02%</td> <td>0.02%</td> </tr> </tbody> </table> <p>Government Participation</p> <p>Allocation at the full rate of benefit to new immigrants.</p>				full rate	reduced rate	Employee	0.14%	0.01%	Employer	0.07%	0.06%	Self-employed	0.18%	0.12%	Other Insured	0.21%	0.09%	Government for employee	0.02%	0.02%	for self-employed	0.02%	0.02%
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for self-employed	0.02%	0.02%																								

CONDITIONS OF ENTITLEMENT		BENEFIT	
Age	<i>Retirement age.</i>	Long-Term Care Benefit	<p>A service benefit consisting of long-term care services from a <i>basket of services</i>, at determined rates. The aim of the benefit is to assist recipients in performing <i>everyday functions</i> and in managing their household, and to lighten their families' burden of their care and <i>supervision</i>.</p> <p>The <i>basket of services</i> includes: assistance of caregivers in performance of <i>everyday functions</i> and household management, care in day centers for the elderly, absorbent undergarments, personal alarm units, laundry services.</p> <p>A temporary benefit is provided for 60 days when the nature of the impairment is a temporary one, such as following an accident or operation, and when the elderly patient is expected to return to regular functioning after a short period of rehabilitation. <i>The basket of services</i> for this benefit includes only assistance of caregivers in performance of <i>everyday functions</i> and household management.</p> <p>The long-term care benefit is paid to the organization that provides the long-term care services and not to the entitled person (who receives the benefit only if services are not available and if he lives with a family member who cares for him, at a rate of 80% of the rates indicated below).</p> <p>The rates of the benefit:</p> <p>93% of the <i>full individual pension</i> (see “General Disability” chapter, “Benefit” column) for one who has become dependent to a large extent on the help of others for the performance of <i>everyday functions</i> or is in need of <i>supervision</i>;</p> <p>150% of the <i>full individual pension</i> for one who has become completely dependent on the help of others for the performance of <i>everyday functions</i> or is in need of constant <i>supervision</i>.</p> <p>The benefit payment is reduced by 4%.</p> <p>In any event, the payment will not be higher than the recompense for the actual hours of care provided.</p> <p>Half the benefit is paid when the income is higher than the <i>average wage</i> for a single person, 1.5 times the <i>average wage</i> for a couple, and an additional sum of 0.5 times the <i>average wage</i> for each child, but not higher than the means test stipulated in “Conditions of Entitlement”.</p>
Dependence	Dependence to a large extent on the help of others, as a result of the <i>impairment</i> , for the performance of <i>everyday functions</i> ; or need of <i>supervision</i> , except those who are staying in a <i>nursing home</i> or whose main burden of care in any other institution is at the expense of a public body.		
Means Test	The right to benefit and its rate are dependent on a means test as determined in the regulations. For single person – an income not higher than 1.5 times the <i>average wage</i> ; for couple – an income not higher than 2.25 times the <i>average wage</i> ; for person with child – an additional income equivalent to 0.75 the <i>average wage</i> for each child.		

GENERAL DISABILITY	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS		DEFINITIONS																										
	<p>Collection of insurance contributions – April 1, 1970;</p> <p>Payment of pensions: Disabled – April 1, 1974;</p> <p>Housewife – April 1, 1977;</p> <p>New Immigrant – April 1, 1979;</p> <p>Attendance Allowance – April 1, 1979;</p> <p>Disabled Child – April 1, 1981;</p> <p>Special Benefit for New Immigrant – January 1, 1993 (agreement).</p> <p>Disabled person whose incapacity began when he was not a resident of Israel and whose impairment that led to this incapacity was caused in Israel when he was a minor – September 1 ,2002.</p>	<p>An Israeli resident, aged from 18 to the <i>retirement age</i>.</p>	<p>Insurance Contributions</p> <table border="1" data-bbox="1205 472 1601 828"> <thead> <tr> <th></th> <th>full rate</th> <th>reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>1.86%</td> <td>0.11%</td> </tr> <tr> <td>Employer</td> <td>0.44%</td> <td>0.38%</td> </tr> <tr> <td>Self-employed</td> <td>1.86%</td> <td>1.11%</td> </tr> <tr> <td>Other Insured</td> <td>2.07%</td> <td>0.87%</td> </tr> <tr> <td>Housewife</td> <td colspan="2">Exempt</td> </tr> <tr> <td>Government</td> <td colspan="2"></td> </tr> <tr> <td>for employee</td> <td>0.10%</td> <td>0.10%</td> </tr> <tr> <td>for self-employed</td> <td>0.10%</td> <td>0.10%</td> </tr> </tbody> </table> <p>Government Participation</p> <p>– 12.64% of insurance contribution receipts. – 50% of benefits to disabled who were “previously disabled” before the amendment came into effect on April 1, 1984 (on which date the distinction between “previously disabled” and “newly disabled” was abolished); funding of Special Benefit for New Immigrant as well as benefits to SLA disabled persons.</p>			full rate	reduced rate	Employee	1.86%	0.11%	Employer	0.44%	0.38%	Self-employed	1.86%	1.11%	Other Insured	2.07%	0.87%	Housewife	Exempt		Government			for employee	0.10%	0.10%	for self-employed	0.10%	0.10%
	full rate	reduced rate																													
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for self-employed	0.10%	0.10%																													

CONDITIONS OF ENTITLEMENT		BENEFIT	
Disability Pension	<ul style="list-style-type: none"> – Incapacity began when resident of Israel (This condition does not apply to a person whose impairment was caused in Israel when a minor.) In the case of a <i>new immigrant</i>, also if incapacity began before becoming a resident of Israel; – at least 60% medical disability (at least 40%, if at least 25% has been determined for him from a single impairment) (for <i>disabled housewife</i>: at least 50% medical disability) and a functional loss of at least 50%. 	Disability Pension	<p>25% of the <i>basic amount [1]</i> for a single person whose degree of disability is at least 75% (hereafter: <i>full individual pension</i>). This pension is increased by 7%. For those with a lower disability degree, the pension is calculated at a rate proportionate to the disability degree.</p> <p>The pension is updated whenever the <i>basic amount [1]</i> is updated.</p> <p>Entitlement to pension begins after 90 days from the <i>determining date</i>, and if the <i>disabled person</i> receives sick pay – after the end of the period of this payment. For a <i>new immigrant</i>, entitlement begins after 12 months have elapsed since the day he became a <i>new immigrant</i>.</p>
Additional Monthly Pension	The <i>disabled person</i> has a degree of incapacity of at least 75%, he does not reside in an institution at the main expense (over 50%) of a public body, and a medical disability of at least 50% has been determined for him.	Additional Monthly Pension	In accordance with the degree of medical disability determined. Pension rates (as percentages of <i>full individual pension</i>): 17% for those with a degree of medical disability of at least 80%, 14% for those with a 70%-77% degree of medical disability and 11.5% for those with a 50%-69% degree of medical disability.
Dependents' Increment	<ul style="list-style-type: none"> – The dependent is a resident of Israel; – a means test of the <i>disabled person</i> and his/her spouse. <p>A <i>disabled housewife</i> is entitled to dependents' increment for children only.</p>	Dependents' Increment	As a percentage of the <i>basic amount [1]</i> : for dependent spouse – 12.5%; for <i>child</i> (each of the first two children) (see definition of <i>child</i> in "General Definitions") – 10%. The dependents' increment is increased by 7%.
Vocational Rehabilitation	A degree of medical disability of at least 20% and need of vocational rehabilitation after loss of ability, on account of impairment, to work in previous occupation or in any other suitable occupation.	Vocational Rehabilitation	Aid in diagnosis and professional guidance. Payment of rehabilitation allowance during period of studies (to those not receiving disability pension), as well as coverage of various expenses connected with studies such as travelling expenses, tuition and school supplies. In special cases, a grant is given for the acquisition of work tools.
Attendance Allowance	<ul style="list-style-type: none"> – The <i>disabled person</i> is dependent on the help of others to perform everyday functions or is in need of supervision, and fulfills one of the following conditions: <ul style="list-style-type: none"> a) receiving a disability pension, for whom medical disability (for purposes of attendance allowance) of at least 60% has been determined; b) not receiving a disability pension, or other benefit for help of others, for whom medical disability (for purposes of attendance allowance) of at least 75% has been determined; – the <i>disabled person</i> is in Israel. Under certain conditions, if he went abroad for a limited period; – the <i>disabled person</i> is not hospitalized in any institution; – the <i>disabled person</i> does not receive a mobility benefit, with the following exceptions: persons for whom a mobility limitation of 100% has been determined, persons with 100% entitlement to attendance allowance, and persons who need and use a wheelchair – all in accordance with the regulations. <p>Regarding those who do not receive a disability pension, a means test as determined in the regulations.</p>	Attendance Allowance	Pension equivalent to 50%, 100% or 150% of <i>full individual pension</i> , according to the severity of the dependence on the help of others.
Benefit for Disabled Child	<ul style="list-style-type: none"> – The <i>child</i> is in Israel. Under certain defined conditions, if he went abroad; – the <i>child</i> is not being kept as a boarder in an institution, except if the entire burden of his care in the institution is at his parents' expense; – the <i>child</i> is not with a foster family; – the <i>child</i> does not receive a mobility benefit, unless the child's parent has another disabled <i>child</i>; or unless a mobility limitation of 80% has been determined for the child; or unless he is in need of and uses a wheelchair. 	Special Benefit	Benefit at a rate of 14%, 28.5% and 42.5% of <i>full individual pension</i> to a disabled person entitled to attendance allowance, in accordance with the level of eligibility for this allowance.
Special Benefit for New Immigrant	The <i>new immigrant</i> has been in Israel for less than 12 months; he is at least 18 years old and has not yet reached <i>age of entitlement to old-age pension</i> (see definition in chapter on Old-Age); and as a result of a physical, mental or emotional impairment due to disease, accident or birth defect, he is dependent on the help of others for the performance of everyday functions to the same extent as required for attendance allowance, or is in need of supervision.	Grant Following Decease	To spouse, and in the absence thereof, to <i>child</i> (as defined in "General Definitions") of deceased person who received disability pension – lump-sum grant equivalent in amount to the <i>basic amount [1]</i> as it was on 1st January preceding the day of decease.
Special Benefit for Disabled New Immigrant Child	The <i>child</i> is a disabled <i>new immigrant</i> under 18 years old who does not and did not have an insured parent, who meets the conditions set out in the definition of <i>disabled child</i> in the regulations and who immigrated to Israel with a relative who is his guardian, brother, sister, grandfather or grandmother, or the child of one of these relatives.	Benefit for Disabled Child	Pension equivalent to 30%-137% of <i>full individual pension</i> , according to level of eligibility, determined in relation to the severity of the dependence, as well as to studies or developmental care. Two disabled children in a family entitle each child to 150% of the rate of benefit to which they are eligible.
		Special Benefit for New Immigrant	The benefit is composed of a pension equivalent in rate to the disability pension plus attendance allowance (see above). An increment is paid for the dependents of the disabled person, as under the terms of the agreement.
		Special Benefit for Disabled New Immigrant Child	Benefit of a sum equivalent to the benefit for <i>disabled child</i> paid under the regulations.

MOBILITY	OPERATIVE DATES (BASIC LAWS)	WHO IS ENTITLED	SOURCE OF FUNDS	DEFINITIONS
	<p>Mobility allowance for car-owners – July 1, 1975;</p> <p>Standing loan – January 1, 1976;</p> <p>Mobility allowance for non-car-owners – January 15, 1977;</p> <p>Wheelchair-raising mechanism – August 7, 1997;</p> <p>Loan and grant from Loan Fund for those eligible for private or commercial vehicle – November 1, 1977;</p> <p>Assistance in covering cost of accessories for <i>special vehicle</i> – January 1, 1998;</p> <p>Assistance from Loan Fund for those eligible for <i>special vehicle</i> – November 1, 1999;</p> <p>Assistance in covering cost of accessories for private vehicle – November 1, 1999;</p> <p>Possibility of receiving mobility benefits together with attendance allowance or with benefit for disabled child – November 1, 1999.</p>	<p>Every Israeli resident may submit a claim for benefits by force of the Mobility Agreement.</p>	<p>The government.</p>	<p>Person with Mobility Limitation Israeli resident living in Israel, aged over 3 but not over the <i>retirement age</i> as defined in law for men (see definition and table in “General Definitions”), in whose case a medical committee has determined a percentage of mobility limitation on account of impairment in the lower limbs, according to a specified list of impairments;</p> <p>Under certain conditions, a <i>person with mobility limitation</i> may be entitled to continue to receive mobility benefits after he has reached the above-mentioned <i>retirement age</i> as defined in law for men.</p> <p>Authorized Driver A person (either <i>relative or caregiver</i>) who has a valid driving license, who has been authorized by the National Insurance Institute to drive the vehicle belonging to the <i>person with mobility limitation</i>, and who lives with the <i>person with mobility limitation</i> in the same building or in a nearby building which is up to 500 meters from his home, or at a longer distance if these are the two closest buildings in the settlement.</p> <p>Relative Spouse; son, daughter and their spouse; father, mother, including adopting and step-parent; brother, sister; grandfather, grandmother; grandson, granddaughter.</p> <p>Caregiver A person who takes care of the <i>person with mobility limitation</i> for most hours of the day.</p> <p>Earner A person whose income from work is more than 25% of the <i>average wage</i>, as well as a soldier in compulsory army service.</p> <p>Special Vehicle A vehicle that may be entered while sitting in a wheelchair, or that may be driven while sitting in a wheelchair.</p> <p>Wheelchair Carrier An accessory or appliance installed in the vehicle, aimed at lifting a wheelchair to the vehicle’s roof or trunk.</p>

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Standing Loan A person with mobility limitation of at least 40% who possesses a valid driving licence; in the absence of a valid driving licence, mobility limitation of at least 60%, if there is an <i>authorized driver</i> who drives the car.</p>	<p>Standing Loan Given to cover taxes on car, as authorized according to the rules which have been determined.</p>
<p>Mobility Allowance <u>Car-owner:</u> eligibility for standing loan and ownership and possession of vehicle; <u>Non-car-owner:</u> a person with mobility limitation who meets the conditions of eligibility in one of the following categories:</p> <ul style="list-style-type: none"> a) an <i>earner</i> aged 18 or over with a mobility limitation of at least 80% who does not receive a general disability pension; b) a <i>non-earner</i> aged 18 or over who receives an attendance allowance and a general disability pension, for whom a mobility limitation of 100% has been determined, or he is in need of and uses a wheelchair; c) a person with mobility limitation who receives a benefit for disabled child, for whom a mobility limitation of at least 80% has been determined, or he is in need of and uses a wheelchair; d) a person who does not receive attendance allowance or benefit for disabled child only because he resides in an institution, on condition that he leaves the institution in which he resides, by motor vehicle, at least 6 times a month for purposes of work, studies, social activities or volunteer work. 	<p>Mobility Allowance A monthly pension paid to a person with mobility limitation to help cover his mobility expenses. The allowance is updated in accordance with the rates of increase in the costs of vehicle maintenance.</p> <p>for car-owner: The rate of the allowance is dependent on whether the eligible person is an <i>earner</i> or a <i>non-earner</i>, whether he possesses or lacks a driving licence, the percentage of the mobility limitation and the size of the car in his possession.</p> <p>The allowance for an <i>earner</i> is double that for a <i>non-earner</i>.</p> <p>The allowance for an <i>non-earner</i> with a mobility limitation of at least 80% or for a person with mobility limitation who is in need of and uses a wheelchair is at the rate of the allowance for an <i>earner</i>.</p> <p>for non-car-owner: full mobility allowance at the rate determined for an <i>earner</i> who drives himself and owns a car of up to 1,800 cc.</p>
<p>Loan from Loan Fund for those eligible for private or commercial vehicle: A person with at least 90% mobility limitation who is an <i>earner</i>, is studying or is in the process of rehabilitation, or is serving in the IDF or in the voluntary National Service, holds a valid driving licence and is purchasing his first car – according to means test. If he is entitled to assistance in covering cost of vehicle without taxes as a work injured person as well, he must choose between the two. Under certain conditions, even if it is not his first car.</p> <p>for those eligible for <i>special vehicle</i>: A person with mobility limitation regarding whom the Medical Board or Medical Board of Appeals determined that he is in need of and uses a wheelchair and regarding whom the Medical Institute of Road Safety determined that he needs a <i>special vehicle</i>. If he is entitled to assistance in purchasing the vehicle without taxes as a work injured person as well, he must choose between the two. Assistance is provided even if it is not his first car.</p>	<p>Loan from Loan Fund for those eligible for private or commercial vehicle: assistance at a rate of 20% to 80% of the value of the car (purchased or determining, whichever is lower) without taxes; 20% of the value of the car is a loan for 5 years at 2.38% annual interest, and the remainder becomes a grant after 5 years.</p> <p>for those eligible for <i>special vehicle</i>: assistance for a first car at a rate of 80% of the value of the car (purchased or determining, whichever is lower) without taxes. In other cases, the entire difference between the value of the car that is sold and that of the purchased or determining car (whichever is lower) without taxes. This sum becomes a grant after 5 years. Assistance at these rates is provided if the eligible person acquires a private or commercial vehicle as well.</p>
<p>Loan for Acquiring a Wheelchair-Carrier A person who receives mobility allowance, who needs and uses a wheelchair and who owns a vehicle appropriate for installing a <i>wheelchair-carrier</i>. If he is entitled to assistance in purchasing a <i>wheelchair-carrier</i> as a work injured person as well, he must choose between the two.</p>	<p>Loan for Acquiring Wheelchair-Carrier Assistance in acquiring a <i>wheelchair-carrier</i>. The assistance is at the rate of 95% of the cost of the appliance and its installation, including the taxes thereof, and becomes a grant after 5 years.</p>
<p>Loan for Acquiring and Installing Accessories in a Special Vehicle A person who receives mobility allowance, who needs and uses a wheelchair, for whom the Medical Institute of Road Safety determined that the appropriate vehicle is a <i>special vehicle</i>, as well as the necessary accessories for the van. If he is entitled to assistance in acquiring accessories as a work injured person as well, he must choose between the two.</p>	<p>Assistance for Acquiring and Installing Accessories in a Special Vehicle or Private Vehicle For accessories authorised by the Medical Institute of Road Safety and installed in the vehicle. The assistance is at a rate of 95% of the cost of the accessories and their installation including the taxes thereof.</p> <p>The assistance is provided for new accessories only. Regarding accessories in a <i>special vehicle</i> only, the assistance is a loan that becomes a grant after 5 years.</p>
<p>Refund for Acquiring and Installing Accessories in a Private Vehicle A person who receives mobility allowance, who possesses a valid driving licence, and the Medical Institute of Road Safety determined that he is in need of accessories for safe driving, as well as the specific accessories needed. If he is entitled to assistance in acquiring accessories as a work injured person as well, he must choose between the two.</p>	<p>Project of Fund for the Development of Services for the Disabled Driving lessons on a <i>special vehicle</i> for persons with mobility limitation who need and use a wheelchair.</p>

INCOME SUPPORT	OPERATIVE DATES (BASIC LAWS)	WHO IS ENTITLED	SOURCE OF FUNDS	DEFINITIONS
	<p>Payment of benefits – January 1, 1982;</p> <p>Before that date: public assistance through welfare bureaux;</p> <p>supplementary benefit to recipients of old-age, survivors' and work injury benefits.</p>	<p>The Income Support Law is not part of the National Insurance Law. Every Israeli resident may submit a claim for an income support benefit.</p> <p>The following are <u>not eligible</u> for benefit:</p> <ul style="list-style-type: none"> – a person residing in an institution, whose maintenance is entirely at the expense of the State Treasury, the Jewish Agency, a local authority or a religious institution; – a person serving in the regular army and his spouse; – a member of a kibbutz or cooperative village; – a person who owns a vehicle (except motorcycle), unless he is disabled in his legs or in need of the vehicle for medical reasons; – a student in an institution of higher education, an institution of post-secondary studies, a yeshiva or Torah institution or an institution training ministers of religion; a student in any other institution training students for government tests or granting a certificate if the studies last for over 12 months. – a person who goes abroad more than once in a calendar year is not eligible for the month he left or for the month he returned from abroad. – a person in vocational training, person undergoing rehabilitation treatment or person seeking work through the labor exchange who has days of absence due to a trip abroad is not eligible for the months during which he was absent. 	<p>The government.</p>	<p>Income Support Benefit A benefit paid to a person who is not capable of providing for himself by means of income from work, and who is not eligible for payment from any other source.</p> <p>Income Supplement A partial benefit paid to a person whose income from work or from any other source is lower than the minimum income level for subsistence, as determined in the Law.</p> <p>Couple A married couple, or a man and woman living together as a common-law-couple.</p> <p>Single Parent A widow/widower, divorced person or single person who has custody of a <i>child/children</i> (as defined in "General Definitions") living with him and he does not live with a common-law spouse.</p> <p>Situation of Entitlement A situation entitling one to income support benefit if it meets the conditions defined in the Law and regulations.</p> <p>Employment Test - Registration at the labor exchange as a job-seeker; - cooperation with the occupation center in the experimental areas of the Wisconsin project.</p>

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Conditions of eligibility for <i>income support benefit</i> must be fulfilled by couple – both claimant and spouse of claimant (except in certain cases in which the claimant is separated from his spouse).</p> <p>Continuity of Residence An Israeli resident for the 24 consecutive months – and for new immigrant: 12 accumulative months – preceding the submission of claim.</p> <p>This condition does not apply to: recipients of old-age and survivors' pensions, recipients of work injury benefits and volunteers' benefits; a person entitled to benefit according to all the other conditions and whose spouse has been an Israeli resident for at least 24 consecutive months; a person to whose spouse the above condition does not apply; an orphan; an abandoned child.</p> <p>Age – Aged 20 and over; – under 20 if defined as one of the exceptions set down in the law, such as a parent of a child in his custody, or pregnant and not living with parents provided that one of them receives an income support benefit, an orphan or an abandoned child. – The following may be entitled at the age of 18 or over: those who lack the capacity to work due to a disability, released prisoners, prisoners working at service jobs, persons in severe distress.</p> <p>Means Test The incomes of the claimant and spouse are lower than the minimum level determined in the Law.</p> <p>Employment Test This condition applies to the following <i>situations of entitlement</i>: an unemployed person, a person employed at low wages, a person in vocational training.</p> <p>The condition does not apply to the following <i>situations of entitlement</i>: a person sick (incapable of working) for more than 30 consecutive days, a man or woman who has reached the <i>retirement age</i>, a married mother or <i>single parent</i> (father or mother) who has custody of a child up to the age of 2, a married father whose child up to the age of 2 is in his sole custody, a person caring for a sick relative (spouse, parent or child), a prisoner released after imprisonment of at least 6 consecutive months, a prisoner who works in a service job, a person under home arrest, a pregnant woman, a person addicted to drugs or alcohol, a homeless person, a person studying in an ulpan, a person in a rehabilitation framework of the National Insurance Institute or the Prisoner Rehabilitation Authority or a rehabilitation framework under the supervision of a government ministry, an abandoned child or orphan, a person in distress due to a disaster or sudden event.</p>	<p>Income Support Benefit</p> <p>This benefit has a number of rates. Each rate can be paid fully (<i>Income Support Benefit</i>) or partially (<i>Income Supplement</i>). Following are the various benefit rates as percentages of the <i>basic amount</i> [3]:</p> <p><u>For those under the age of 55:</u> who had been entitled to regular rate in December 2002 or who began receiving benefit in January 2003: single person – 20%; single person with one child (not defined as <i>single parent</i> in Single-Parent Families Law) – 30%; single person with two or more children – 33.5%; couple – 27.5%; couple with one child – 30%; couple with two or more children – 33.5%.</p> <p>who had been entitled to increased rate in December 2002: single person – 22.5%; single person with one child (not defined as <i>single parent</i> in Single-Parent Families Law) – 33.5%; single person with two or more children – 37.5%; couple – 30%; couple with one child – 33.5%; couple with two or more children – 39%.</p> <p>rate for widows, separated persons and single parents: with one child – 33.5%; with two or more children – 39%.</p> <p>for those under the age of 25 who are not defined as one of the exceptions set down in the law: 80% of the above rates.</p> <p><u>For those aged 55 or over:</u> the increased rate is paid: single person – 25%; single person with one child (not defined as <i>single parent</i> in Single-Parent Families Law) – 37.5% (less one <i>basic amount</i> [2]); single person with two or more children – 43.5% (less one <i>basic amount</i> [2]); couple – 37.5%; couple with one child – 43.5%; couple with two or more children – 49.5%.</p> <p>rate for widows, separated persons and single parents: with one child – 42.5% (less one <i>basic amount</i> [2]); with two or more children – 52.5% (less one <i>basic amount</i> [2]).</p> <p><u>Rate for children:</u> orphan or abandoned child – 25% (less one <i>basic amount</i> [2]); two children – 37.5% (less two <i>basic amounts</i> [2]); each additional child – 10%.</p> <p>The benefit payments are reduced by 4%.</p> <p>Grant Following Decease</p> <p>To widow of a person (or in absence thereof, to his <i>child</i>) who had received an income support benefit in his lifetime – a lump-sum grant of an amount equivalent to the <i>basic amount</i> [1] as it was on 1st January.</p>

ALIMONY (GUARANTEE OF PAYMENT)	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS
	Payments – October 1, 1972.		The government and debtors' payments.	<p>Judgement for Alimony A court judgement or other court decision according to which a person is obligated to pay alimony or child support to his spouse, to his <i>child</i> or to his parent.</p> <p>Child A minor child, including an adopted minor child as well as a grown child who is not capable of supporting himself.</p> <p>Person Obligated The person obligated by the <i>judgement for alimony</i>.</p>

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>The <i>person obligated</i> was a resident of Israel on the day that the <i>judgement for alimony</i> was given, or during 24 months out of the 48 months immediately preceding this day.</p> <p>The woman does not enforce the judgement on her own, either by receiving money directly from the <i>person obligated</i> or by implementation procedures.</p> <p>The woman does not live with the <i>person obligated</i>.</p> <p>Means Test – passing a means test as determined by the regulations.</p> <p><u>Categories of eligible persons are:</u></p> <ul style="list-style-type: none"> – A woman resident of Israel possessing a <i>judgement for alimony</i> if she has custody of at least one <i>child</i>, whether the judgement was given in her favor, in the <i>child's</i> favor or in the favor of both; – a woman resident of Israel without children (who is not divorced) possessing a <i>judgement for alimony</i>, and she is at least 60 years old or unable to maintain herself; – a <i>child</i> in whose favor a maintenance order has been given, who is not in the custody of his mother and is not with her – if his maintenance is not mainly at the expense of the State or a local authority. 	<p>Alimony Payment</p> <p>The rates of payment are as laid down by the court in the <i>judgement for alimony</i>, but not higher than the sum determined in the regulations.</p> <p>The rates of payment for alimony as determined in the regulations are the same as those of the income support benefit for widows.</p> <p>The rates of payment in the regulations (as percentages of the <i>basic amount</i> [3]):</p> <p><u>For a woman under the age of 55:</u> a woman without children who is unable to provide for herself, entitled to alimony as of January 1, 2003 – 20%; a woman without children who is unable to provide for herself, entitled to alimony before January 1, 2003 – 22.5%; a woman with one child – 33.5%; a woman with two or more children – 39%; a woman with one child who remarries – 25% (less one <i>basic amount</i> [2]); a woman with two or more children who remarries – 37.5% (less two <i>basic amounts</i> [2]).</p> <p><u>For a woman aged 55 or over:</u> a woman with one child living with her: 42.5% (less one <i>basic amount</i> [2]); a woman with two or more children – 52.5% (less one <i>basic amount</i> [2]); a woman under the age of 60 who is unable to provide for herself and a woman over the age of 60 – 25%; a woman with one child who remarries: 25% (less one <i>basic amount</i> [2]); a woman with two or more children who remarries – 37.5% (less two <i>basic amounts</i> [2]).</p> <p><u>For children:</u> For one child: 25% (less one <i>basic amount</i> [2]); for two children – 37.5% (less two <i>basic amounts</i> [2]); for each additional child who is not in the custody of his mother – 10%.</p> <p>The National Insurance Institute is obligated to take steps to collect the full amount from the <i>person obligated</i> in accordance with the <i>judgement for alimony</i>.</p>

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS																								
CHILDREN	<p>Child Allowances – July 1, 1975 (the Reform in Taxes and Transfer Payments).</p> <p>Before that date:</p> <p>Large Families Allowance – September 1, 1959;</p> <p>Employees' Child Allowance – September 1, 1965;</p> <p>Family Allowance for Veterans – April 1, 1970.</p>	<p>Insured – as in “Old-Age” and a person residing in Israel who is uninsured in “Old-Age” – according to special regulations.</p>	<p>Insurance Contributions</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">full rate</th> <th style="text-align: center;">reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td colspan="2" style="text-align: center;">no payment</td> </tr> <tr> <td>Employer</td> <td style="text-align: center;">2.17%</td> <td style="text-align: center;">1.91%</td> </tr> <tr> <td>Self-employed</td> <td style="text-align: center;">2.40%</td> <td style="text-align: center;">1.39%</td> </tr> <tr> <td>Other Insured</td> <td style="text-align: center;">2.64%</td> <td style="text-align: center;">1.10%</td> </tr> <tr> <td>Government</td> <td></td> <td></td> </tr> <tr> <td>for employee</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.10%</td> </tr> <tr> <td>for self-employed</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.10%</td> </tr> </tbody> </table> <p>Government Participation</p> <p>– 191.8% of the insurance contribution receipts.</p> <p>– Funding of study grant as well as payments to new immigrant children.</p>		full rate	reduced rate	Employee	no payment		Employer	2.17%	1.91%	Self-employed	2.40%	1.39%	Other Insured	2.64%	1.10%	Government			for employee	0.10%	0.10%	for self-employed	0.10%	0.10%	<p>Child A child under the age of 18, living in Israel.</p>
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CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Child Allowance An insured person with at least one <i>child</i>; an insured person who supports a <i>child</i> who is not his child for at least 12 months.</p> <p>Increment to Child Allowance Families with 3 or more children that receive one of the following benefits: alimony, income support, old-age pension with income supplement or survivor's pension with income supplement. The increment is for the third and fourth children in families only.</p> <p>Payment of Insurance Contributions (for the self-employed) If the account of the eligible person is in arrears there is no ruling out of eligibility; however, the National Insurance Institute is entitled to deduct the amount of the debt from the allowance until it has been fully paid up.</p> <p>Study Grant</p> <ul style="list-style-type: none"> – A <i>single-parent</i> family (see definition of <i>single parent</i> in “Definitions” column in chapter on Income Support); – a family with 4 or more children that receives one of the following benefits: income support, alimony, disability, old-age, survivors; – a child orphaned from both parents; – an abandoned / orphaned child as defined in the Income Support Law; – a child who immigrated to Israel without an insured parent; – a woman residing in a shelter for battered women, under certain conditions. 	<p>Child Allowance Monthly allowance according to the number of children in the family. The rates are determined according to the value of the <i>basic amount [2]</i>, and are as follows:</p> <p>For a child born up to June 1, 2003: for each of the first two children – 0.70 of the <i>basic amount [2]</i>; for the third child – 0.91 of the <i>basic amount [2]</i>; for the fourth and each additional child – 2.22 of the <i>basic amount [2]</i>.</p> <p>For every child born on or after June 1, 2003, regardless of his place in the family: 0.70 of the <i>basic amount [2]</i>.</p> <p>The <i>basic amount [2]</i> is updated at the beginning of every fiscal year at the full rate of the previous year's rise in the Consumer Price Index.</p> <p>Increment to Child Allowance 0.70 of the <i>basic amount [2]</i> for each child.</p> <p>Study Grant Paid for every child between the ages of 6 and 14 years in entitled families, at the beginning of the school year. The grant is at the rate of 18% of the <i>basic amount [3]</i> for children aged 6-11 and at the rate of 10% of the <i>basic amount [3]</i> for children aged 12-14.</p> <p>The study grant payment is reduced by 4%.</p>

MATERNITY	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS																							
	<p>Collection of insurance contributions and payment of benefits – April 1, 1954.</p>	<p>Hospitalization Grant, Maternity Grant and Birth Allowance</p> <p>1. Insured woman or wife of insured person, as in “Old-Age – Who is Insured”, even if she gave birth outside Israel;</p> <p>2. Employee or self-employed woman working in Israel or the wife of an employee or self-employed person working in Israel for at least 6 months immediately preceding the birth, even if not residents of Israel, provided she gave birth in Israel.</p> <p>Para. 2 above does not apply to a person living in an area or in the territories of the autonomy who is not an Israeli resident – all as defined under the Law.</p> <p>Maternity Allowance and Vacation Pay</p> <p>An employee or self-employed woman, aged 18 or over, working in Israel; a woman aged 18 or over in vocational training; a woman employee working abroad – under certain conditions.</p> <p>Risk Pregnancy Benefit A resident of Israel who is an employee or self-employed woman.</p>	<p>Insurance Contributions</p> <table border="1" data-bbox="1236 486 1575 1129"> <thead> <tr> <th></th> <th>full rate</th> <th>reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>0.87%</td> <td>0.04%</td> </tr> <tr> <td>Employer</td> <td>0.17%</td> <td>0.16%</td> </tr> <tr> <td>Self-employed</td> <td>0.82%</td> <td>0.56%</td> </tr> <tr> <td>Other Insured</td> <td>0.26%</td> <td>0.11%</td> </tr> <tr> <td>Government for employee</td> <td>0.09%</td> <td>0.09%</td> </tr> <tr> <td>for self-employed</td> <td>0.09%</td> <td>0.09%</td> </tr> <tr> <td>Ministry of Defense</td> <td colspan="2">Maternity allowance to women soldiers.</td> </tr> </tbody> </table> <p>Government Participation</p> <p>Participates in birth allowance.</p>		full rate	reduced rate	Employee	0.87%	0.04%	Employer	0.17%	0.16%	Self-employed	0.82%	0.56%	Other Insured	0.26%	0.11%	Government for employee	0.09%	0.09%	for self-employed	0.09%	0.09%	Ministry of Defense	Maternity allowance to women soldiers.	
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CONDITIONS OF ENTITLEMENT	BENEFIT
Hospitalization Grant and Maternity Grant Need for hospitalization in connection with giving birth.	Hospitalization Grant Payment of hospitalization expenses to the hospital – a sum set in the regulations and updated from time to time. All benefit payments listed below are reduced by 4%.
Grant for Adopting Parent Adoption of a child under 10 years old.	Maternity Grant 20% of the <i>basic amount [1]</i> for one child who is the first child in the family, 9% of the <i>basic amount [1]</i> for one child who is the second child in the family, 6% of the <i>basic amount [1]</i> for one child who is the third or subsequent child in the family; 100% of the <i>basic amount [1]</i> for twins and an additional 50% of the <i>basic amount [1]</i> for every additional child born in the same birth.
Childbirth Allowance A <i>birth</i> of 3 or more children, of whom at least 3 remained alive at the end of the 30-day period immediately following the birth, on condition that the mother is entitled to maternity grant.	The level of the grant is calculated on the basis of the <i>basic amount [1]</i> on 1st January.
Maternity Allowance for Mother The completion of a <i>qualifying period</i> up to <i>determining date</i> .	Grant for Adopting Parent Equivalent to the maternity grant, according to the number of children under 10 years old who were adopted on the same day.
Maternity Allowance for Father – the completion of a <i>qualifying period</i> up to <i>determining date</i> ; – employer’s authorization of father’s maternity leave; – wife’s agreement to waive part of her maternity leave and her return to work; – father’s entitlement to maternity leave of at least 12 weeks from birth and actual maternity leave of at least 21 consecutive days.	Childbirth Allowance A mother who gave birth to 3 or more children in one birth will be paid an allowance for 20 months. The allowance is calculated as a percentage of the <i>basic amount [1]</i> (as it was on 1st January). Maternity Allowance and Vacation Pay 100% of the average daily income liable for insurance contributions of the entitled persons in the three months preceding the <i>determining date</i> , from which income tax and (national and health) insurance contributions are deducted. a) for a period of 12 weeks – if insurance contributions were paid for 10 months out of 14 or for 15 months out of the 22 months preceding the <i>determining date</i> ; b) for a period of 6 weeks (for mother only) – if insurance contributions were paid for 6 months out of the 14 months preceding the <i>determining date</i> ; c) a mother who gave birth to more than one child, or she or her child is hospitalized during her maternity leave for a period of more than 2 weeks, may extend her maternity leave and in such a case, is entitled to maternity allowance for a longer period – in accordance with the rules determined in the law. d) a mother who gave birth, and she or her child is hospitalized during her maternity leave for a period of more than a week, is entitled to split up her maternity leave.
Vacation Pay for Adopting Parents Cessation of work due to adoption of a child under 10 years old and completion of a <i>qualifying period</i> . An adopting father may take a maternity leave, when the mother returns to work, for a period of at least 21 days.	
Risk Pregnancy Benefit – Cessation of work due to need for precautionary rest as a result of <i>risk pregnancy</i> , in accordance with medical authorization of gynecologist; – accumulation of a <i>qualifying period</i> up to the <i>determining date for risk pregnancy</i> ; – a period of precautionary rest of at least 30 consecutive days due to <i>risk pregnancy</i> ; – a non-receipt of payment for <i>risk pregnancy</i> from any other source.	Travelling Expenses to Hospital The service is provided by Magen David Adom under a special arrangement and under specified conditions, and is paid for by the National Insurance Institute. Risk Pregnancy Benefit For every day of precautionary rest due to <i>risk pregnancy</i> , the sum which is the lower of the following: 1) a sum equivalent to the <i>basic amount [1]</i> , divided by 30; 2) the insured woman’s income in the three months preceding the day of her cessation of work, divided by 90.
Special Allowance and Special Benefit The death of the mother, who was insured for maternity grant, while giving birth or within a year of giving birth.	Special Allowance and Special Benefit A special monthly allowance for every child born in that birth at the rate of 30% of the <i>average wage</i> for a period of 24 months, or if a survivors’ or dependents’ benefit is paid for him – for a period of 12 months. A special benefit to her widower if he stopped working to take care of the child – at the rate of the injury allowance, for a period of up to 12 weeks.

WORK INJURY	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS																							
	Employee – April 1, 1954; Self-employed – July 1, 1957.	<p>Employee – except for policeman, jailer and defence employee;</p> <p>Self-employed person;</p> <p>Vocational trainee;</p> <p>Person undergoing vocational rehabilitation;</p> <p>Working prisoner;</p> <p>Foreign resident, including resident of territories and the autonomy, working in Israel;</p> <p>Israeli working abroad for an Israeli employer – under certain conditions;</p> <p>A person whose wages are determined by law (such as member of Knesset);</p> <p>A person training under the Emergency Work Service Law.</p>	<p>Insurance Contributions</p> <table style="margin-left: 20px;"> <thead> <tr> <th></th> <th>full rate</th> <th>reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td colspan="2">No payment</td> </tr> <tr> <td>Employer</td> <td>0.61%</td> <td>0.54%</td> </tr> <tr> <td>Self-employed</td> <td>0.68%</td> <td>0.39%</td> </tr> <tr> <td>Other Insured</td> <td colspan="2">No payment</td> </tr> <tr> <td>Government</td> <td></td> <td></td> </tr> <tr> <td>for employee</td> <td>0.03%</td> <td>0.03%</td> </tr> <tr> <td>for self-employed</td> <td>0.03%</td> <td>0.03%</td> </tr> </tbody> </table> <p>Government Participation</p> <p>Funding of income supplement to disabled and dependents, under Income Support Law.</p>		full rate	reduced rate	Employee	No payment		Employer	0.61%	0.54%	Self-employed	0.68%	0.39%	Other Insured	No payment		Government			for employee	0.03%	0.03%	for self-employed	0.03%	0.03%
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CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Benefits</p> <p>Injury Allowance The insured person had a <i>work injury</i> or became ill with an <i>occupational disease</i> and as a result, is unable to do either his job or any other suitable work, and did not work in fact.</p> <p>Work Disability Benefit (Pension and Grant) The insured person was recognized as disabled as a result of the <i>work injury</i>.</p> <p>Dependents' Benefit (Pension and Grant) Family members defined as <i>dependents</i>: Pension – widower who has a child living with him or is unable to support himself or whose income is not more than a determined sum; – widow who is 40 years old or over, or has a child living with her, or is unable to support herself; Grant – <i>widowers</i> (as defined above) and widows who are not entitled to pension.</p> <p>Grant Following Decease not due to Work Injury The spouse and child of a disabled person who died not as a result of the work injury, if his work disability degree was 50% or more for a period of 36 months preceding his death, and if he received a work disability pension during this period. <u>Means test:</u> The average income of the spouse of the disabled person was not higher than twice the <i>average wage</i> in the year preceding the disabled person's death.</p> <p>Vocational Rehabilitation The insured person, for whom a disability degree of at least 10% was determined, is unable to do his previous job or any other suitable work, due to the <i>work injury</i>, and is in need of, and suited for, vocational rehabilitation.</p> <p>Payment of Insurance Contributions (for self-employed only) Arrears in insurance contributions rule out eligibility or reduce the rate of monetary benefit, according to the amount owed and the time the debt has lasted. A self-employed person not registered as such at the time of the injury is not eligible for benefit.</p>	<p>Work Injury Benefits</p> <p>Medical Care Treatment, convalescence, and medical rehabilitation through the sick funds.</p> <p>Injury Allowance Payment for period of incapacity to work as a result of the injury, for a maximum period of 13 weeks beginning from the day after the injury, calculated by day, on the basis of 75% of wages liable for insurance contributions in the quarter year prior to the injury, from which income tax and national and health insurance contributions are deducted. The daily injury allowance has a maximum limit. (Partial injury allowance may be paid under rules determined in the Law.) Injury allowance is not paid for the first two days after the day of injury, unless the injured person was not capable of working for at least 12 days. For the first 12 days of entitlement, the injury allowance due to the employee is not financed by the National Insurance Institute, but rather by the employer. In practice, the Institute pays the allowance directly to the employee and collects the amount from the employer. The self-employed worker is not entitled to injury allowance for the first 12 days. The injury allowance payment is reduced by 4%.</p> <p>Work Disability Benefits</p> <p>Work Disability Pension To a disabled with a permanent disability of degree of 20% and over (or 5% temporary disability degree) – a monthly pension according to degree of medical disability, at a rate proportionate to wages and degree of disability. The pension is updated on 1st January in accordance with the <i>basic amount [1]</i>. Low-income recipients of disability pension receive an income supplement as explained under "Income Support".</p> <p>Work Disability Grant To disabled with disability degree of 5% up to 20%, not inclusive – a one time grant equivalent to 43 monthly pensions.</p> <p>Special Pension To disabled with disability degree of 75% and over, and to disabled with a disability degree of 65%-74% who have difficulty in walking – financial aid for personal expenses and transportation, up to a maximum determined by law.</p> <p>Special Grant To disabled with disability degree of 75% and over, and to disabled with a disability degree of 65%-74% with difficulty in walking – aid in purchasing a car (under special conditions), aid in solving housing problems and acquiring special accessories needed due to the disability.</p> <p>Grant Following Decease not due to Work Injury A grant at a rate of 60% of the full disability pension multiplied by 36. The grant is paid in two installments.</p> <p>Vocational Rehabilitation Aid in diagnosis and professional guidance, payment of rehabilitation allowance during period of studies (as supplement to disability pension) and coverage of various expenses connected with studies, such as travelling expenses, tuition and learning materials; in special cases, a grant is given for the purchase of work tools.</p> <p>Benefits to Dependents of Work Injured</p> <p>Dependents' Pension From 40% to 100% of the full pension that the insured person would have been entitled to, had he been 100% disabled, taking into consideration the number of children. The pension is updated whenever the <i>basic amount [1]</i> is updated. Low-income recipients of dependents' pensions receive an income supplement as explained under "Income Support".</p> <p>Dependents' Grant To widow who has no children at home and who was not yet 40 years of age upon decease of insured spouse – a grant equivalent to 36 months of dependents' pension.</p> <p>Marriage Grant To widow/widower who remarries – a grant equivalent to 36 monthly pension payments, paid in two installments: the first one right after remarriage; the second two years after remarriage (right to survivors' benefit expires).</p> <p>Vocational Rehabilitation Vocational studies, in the form of vocational training, payment of maintenance allowance during period of studies, and coverage of various expenses connected with studies.</p> <p>Maintenance Allowance for Orphans To an orphan child who spends most of his time studying in high school or on vocational training – 9% of the <i>average wage</i> as it was on 1st January, subject to a means test of parent. Maintenance allowance is updated by the rate of the <i>compensation</i> paid in the course of the year.</p> <p>Bar-Mitzvah Grant To a boy orphan reaching the age of 13 and a girl orphan reaching the age of 12, at the rate of $\frac{2}{3}$ of the <i>basic amount [1]</i> as it was on 1st January.</p> <p>Grant Following Decease At the decease of a disabled person who had a disability degree of 50% or over to whom a disability pension had been paid, or at the decease of a disabled person who had reached the <i>retirement age</i>, or at the decease of a person who had received a dependent's allowance – a lump-sum equal to the <i>basic amount [1]</i> as it was on 1st January, to spouse of deceased (or in absence thereof, to <i>child</i>).</p>

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS																		
ACCIDENT INJURY	Payment of benefits – April 1, 1981.	Israeli resident aged from 18 to the <i>retirement age</i> .	<p>Insurance Contributions</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">full rate</th> <th style="text-align: center;">reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td style="text-align: center;">0.07%</td> <td style="text-align: center;">0.01%</td> </tr> <tr> <td>Employer</td> <td style="text-align: center;">0.02%</td> <td style="text-align: center;">0.01%</td> </tr> <tr> <td>Self- employed</td> <td style="text-align: center;">0.08%</td> <td style="text-align: center;">0.06%</td> </tr> <tr> <td>Other Insured</td> <td style="text-align: center;">0.11%</td> <td style="text-align: center;">0.04%</td> </tr> <tr> <td>Government for employee and self- employed</td> <td style="text-align: center;">0.02%</td> <td style="text-align: center;">0.02%</td> </tr> </tbody> </table>		full rate	reduced rate	Employee	0.07%	0.01%	Employer	0.02%	0.01%	Self- employed	0.08%	0.06%	Other Insured	0.11%	0.04%	Government for employee and self- employed	0.02%	0.02%	<p>Accident Any sudden occurrence in which an outside factor causes physical injury, and loss of ability to function as a result of the injury.</p>
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RIGHTS OF VOLUNTEERS	Payment of benefits – January 1, 1976.		The government.	<p>Volunteer Anyone who acts voluntarily, without remuneration, on behalf of others, by referral of a public body authorized to refer volunteers, and for aims that are to the national or public good; one who undertakes security duty within the framework of the law, without remuneration and not in the context of military service; one who helps others in accordance with his legal obligation or acts to save another's life or property; one who performs public work or a public service by force of the Penal Law; a volunteer worker for Magen David Adom, for a first aid organization, for an organization for the prevention of damage to person or property or for the care of sick persons who are unable to care for themselves, or for an organization dealing with burial matters provided that it is authorized by the Minister of Labour; a volunteer fireman; and one who performs a service in the community in the framework of the Wisconsin project.</p>																		

CONDITIONS OF ENTITLEMENT		BENEFIT	
<p>Place of occurrence of accident The <i>accident</i> occurred either in Israel or abroad.</p> <p>Submission of claim Claim for accident injury allowance was submitted within 90 days after accident.</p> <p>Loss of ability to function For an employee or self-employed – not being able to perform his work, nor any other suitable work. For non-employed and non-self-employed – hospitalization, or being unable to leave home. For housewife – being unable to function in running household.</p> <p>Medical examination A medical examination within 72 hours from occurrence of <i>accident</i>. In special cases: also if examined within two weeks of day of <i>accident</i>.</p> <p>Restrictions on payment No allowance is paid for the period during which the insured remained in a medical or rehabilitational institution for reasons unconnected with the <i>accident</i> in question, served in the Israeli Defense Forces, was in prison or was abroad.</p> <p>Eligibility for payment of benefit for a period of loss of ability to function according to any other law, collective agreement, regulations of pension funds or any other work contract, rules out eligibility for accident injury allowance.</p>	<p>Accident Injury Allowance</p>	<p>Payment for loss of ability to function is for a maximum period of 90 consecutive days, beginning the day after the <i>accident</i>. Accident injury allowance is not paid for more than 90 days in one financial year.</p> <p>Allowance is not paid for employee or self-employed for the first two days after the day of the <i>accident</i>, unless lost ability to function for at least 12 days, not including the day of the <i>accident</i>; for a person who is not employed nor self-employed (including housewife) – allowance is not paid for the first 14 days after the <i>accident</i>.</p> <p>Rate of accident injury allowance per day:</p> <p>To employee or self-employed – 75% of wages or earned income in the quarter of the year prior to the <i>accident</i>, divided by 90, up to a ceiling, but not less than a sum equivalent to 25% of the <i>basic amount [1]</i> as it was on 1st January preceding the day of the <i>accident</i>, divided by 30;</p> <p>to non-employed and non-self-employed, including housewife – 25% of <i>basic amount [1]</i> as it was on 1st January, divided by 30.</p> <p>The payment of accident injury allowance is reduced by 4%.</p>	
<p>Volunteers' Benefit A <i>volunteer</i> who is injured during and as a result of a voluntary act, including an injury on the way to or from the place of volunteering; also the dependents of a <i>volunteer</i> deceased as a result of an injury that he sustained in the said circumstances.</p>	<p>Benefits in cash and in kind</p>	<p>To the <i>volunteer</i> and his dependents, as in section on “Work Injury Benefits,” as relevant and with the required changes.</p> <p>A base for payment of benefit was determined in the Law for those <i>volunteers</i> who were not working prior to the injury.</p>	

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS
HOSTILE ACTION CASUALTIES	<p>Payment of benefits:</p> <p>For those recognized as border action casualties – from February 24, 1949 to June 4, 1967;</p> <p>For hostile action casualties injured after June 4, 1967 – from June 5, 1967;</p> <p>For hostile action casualties injured from May 14, 1948 to February 24, 1949 – from March 26, 1977;</p> <p>For hostile action casualties injured from November 29, 1947 to May 13, 1948 – from March 26, 1982.</p>		The government.	<p>Hostile Action Injury</p> <p>Injury as a result of hostile action by military, paramilitary or irregular forces belonging to a country or organization hostile to the Jewish community in Eretz Israel, or as a result of a hostile action perpetrated in the assistance of these forces, in their service or on their behalf or to advance their aims – on condition that a competent authority confirms that the injury was caused by hostile action.</p> <p>Also, injury as a result of hostile action by enemy forces or by an individual as a result of hostile actions, or in circumstances in which there were reasonable grounds for assuming that hostile action would be perpetrated, and also injury from a weapon designated for or against such hostile action – on condition that a competent authority confirms that the injury was caused by hostile action.</p> <p>Relative</p> <p>A relative of a person who was killed in a hostile action: his/her <i>spouse, child</i> (see “General Definitions”), parent, and under certain circumstances, brother or sister.</p> <p>Spouse</p> <p>Includes a person who was the common-law-spouse of the person killed in the hostile action at the time of his/her death, as long as he/she does not remarry.</p>
DOMESTIC VIOLENCE	<p>Payment of benefits:</p> <p>March 1, 1994.</p>		The government.	<p>Parent</p> <p>A resident as so defined in the National Insurance Law who is the parent of a child.</p> <p>Full Pension</p> <p>Work disability pension, at its full rate (75% of the <i>average wage</i>) as it was on the day of the <i>parent’s</i> decease.</p>

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Israeli citizen or resident, injured in Israel or abroad; or anyone who entered Israel legally; or foreign resident working abroad for an authorized Israeli employer, injured in hostile action abroad during and as a result of his work; or resident of the territories possessing an Israeli ID card who was injured within the “green line”; or resident of the territories possessing an entry permit from the military authorities who was injured within the “green line”.</p> <p>The law does not apply to injury suffered by a person belonging to enemy forces, aiding them or acting as their agent or on their behalf or in order to further their interests.</p> <p>Categories of eligibility:</p> <p><u>Disability grant</u> – a disabled person whose degree of disability is 10%-19%;</p> <p><u>Monthly disability benefit</u> – a disabled person whose degree of disability is 20% or more;</p> <p><u>Special increment for elderly disabled</u> – a disabled person aged 65 or over (men) or 60 or over (women);</p> <p><u>Dependents’ benefit</u> – a <i>relative</i> of a person deceased as a result of a hostile action.</p>	<p>Cash Benefits</p> <p>Benefit for a period of incapacity for work, during medical treatment.</p> <p><u>Disability grant</u> – lump-sum grant equivalent to the grant paid to war-disabled persons under the Disabled Persons Law; based on monthly benefit due according to disability degree multiplied by number of months as determined in law.</p> <p><u>Monthly disability benefit</u> – equivalent to the benefit paid to war-disabled persons under the Disabled Persons Law, determined in accordance with the degree of disability.</p> <p><u>Special benefits</u>, at increased rates, are paid to needy, destitute and older disabled persons. Disabled persons who retired early from work, whose age is 50 or over and whose disability degree is 50% or more, are eligible under certain circumstances for a special increment.</p> <p><u>Special increment for elderly disabled</u> – increment at a rate of 10% of the monthly benefit.</p> <p><u>Dependents’ benefit</u> – a monthly benefit equivalent to the benefit rate paid under the Families of Soldiers Killed in Action Law.</p> <p>Benefits in Kind and Special Benefits</p> <p>Treatment, hospitalization, convalescence, medical appliances, vocational rehabilitation and special benefits, such as: loans and grants for housing, assistance in purchase of car and in its monthly maintenance, payment for personal services, convalescence grant, clothing allowance, etc.</p> <p>Vocational rehabilitation and special benefits are granted also to widows, orphans and bereaved parents.</p>
<p>Domestic Violence Benefit <i>Child</i> (see “General Definitions”) who has been orphaned, and regarding whom the State Attorney determined that there is a reasonable basis to assume that his <i>parent</i> was killed by his parent’s spouse.</p> <p>Bar-Mitzvah Grant A boy orphan reaching the age of 13 and a girl orphan reaching the age of 12.</p>	<p>Benefit</p> <p>A monthly benefit at the rate of 60% to 100% of the <i>full pension</i>, according to the number of children. The full benefit is paid for 4 or more children. One child is paid 60% of the full benefit.</p> <p>Bar-Mitzvah Grant</p> <p>Grant at the rate of $\frac{2}{3}$ of the <i>basic amount [1]</i> as it was on 1st January.</p>

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS
PRISONERS OF ZION AND MARTYRS	Payment of benefits – April 1, 1973 (agreement); June 8, 1992 (law).		The government.	<p>Prisoner of Zion An Israeli resident and citizen, recognized by the competent authority as a Prisoner of Zion.</p> <p>Main Benefit The basic benefit paid to a single <i>Prisoner of Zion</i> who is 100% disabled.</p> <p>Deportation Deportation to a distant place outside the usual place of residence, cut off from the family, and living a special way of life forced upon one under a personal deportation order which forbids leaving the place of deportation.</p> <p>Relative Spouse, child, parent, brother or sister (as defined in the Families of Soldiers Killed in Action Law) of a <i>Prisoner of Zion</i> who died in imprisonment, or of a Martyr, who is an Israeli resident and citizen;</p> <p>In addition, the <i>widow, widower</i> or <i>child</i> (as defined in the chapter on “Survivors”) of a <i>Prisoner of Zion</i> who received a benefit by force of the Prisoner of Zion Benefits Law, and who died after 1 January 1999.</p>
RIGHTEOUS GENTILES	Payment of benefits – March 1, 1986 (agreement); August 10, 1995 (law).		The government.	<p>Righteous Gentile A person recognized by the remembrance authority “Yad VaShem” as a righteous gentile and who lives in Israel.</p> <p>Family Member Widow/widower – if there is no widow/widower, the child – residing in Israel, as defined by Law.</p>

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Recognition by the competent authority of the claimant as a <i>Prisoner of Zion</i>, as a <i>relative</i> of an imprisoned <i>Prisoner of Zion</i> or of a <i>Martyr</i> – as long as the claimant is a citizen and resident of Israel.</p> <p>Categories of eligible persons are:</p> <p>A <i>Prisoner of Zion</i> recognized as a disabled person as a result of imprisonment, detention or <i>deportation</i> due to his Zionist activities, with a disability degree of at least 10% (as of June 8, 1992); a person who was a resident of the country before the establishment of the State of Israel and was in prison or who was at least six months in detention or in <i>deportation</i> under a deportation order due to his activity in favor of the establishment of the State, with a disability degree of at least 10%; a <i>Prisoner of Zion</i> recognized as a disabled person as a result of imprisonment, detention or <i>deportation</i> due to his Judaism and the hostile relationship between that country and Israel, with a disability degree of at least 25%; a <i>Prisoner of Zion</i> recognized by the competent authority, even if he is not disabled – in accordance with a means test; the spouse and children (see definition of <i>child</i> in “General Definitions”) of a <i>Prisoner of Zion</i> imprisoned for at least six months, and the spouse and children of a person who disappeared in an enemy country, at least 6 months having elapsed since his disappearance; a <i>relative</i> of a <i>Prisoner of Zion</i> who died in jail, while in detention or while in <i>deportation</i> after the establishment of the State of Israel; a <i>relative</i> of a person executed in a foreign country after the establishment of the State of Israel, because of his Zionist activities or because of his Judaism or his links with Israel; the widow of a <i>Prisoner of Zion</i> who died abroad after release from jail or detention (if she is not entitled to any other statutory benefit, aside from child allowance).</p> <p>A person entitled to a dependents’ benefit due to the death of a <i>Prisoner of Zion</i>, as well as to a survivors’ pension or a dependents’ pension in Work Injury – shall choose one of these benefits.</p>	<p>Cash Benefits</p> <p>To disabled Prisoner of Zion: A <i>main benefit</i> of a rate determined by the percentage of disability, as well as a benefit according to means test.</p> <p>To non-disabled Prisoner of Zion: a benefit according to means test, at a maximum rate of 60% of the <i>main benefit</i> for a single person, and at a maximum rate of 90% of the <i>main benefit</i> for a couple.</p> <p>To spouse and children (see definition of <i>child</i> in “General Definitions”) of a Prisoner of Zion currently in jail: The rate of benefit depends on the income of that spouse. Those without an income are paid a benefit at the rate of the income support benefit.</p> <p>To relative of a Prisoner of Zion who died in jail: The benefit is equal to that under the Families of Soldiers Killed in Action Law.</p> <p>To relative of a Martyr: The benefit is in accordance with the Families of Soldiers Killed in Action Law.</p> <p>To widow of a Prisoner of Zion who died abroad: The benefit is at the rate of the survivors’ pension, unless she is entitled to another pension under the National Insurance Law.</p> <p>Dependents’ Benefit</p> <p>To widow of disabled Prisoner of Zion: a benefit equivalent to 60% of his basic benefit (paid according to degree of disability). If he was entitled to benefit according to means test as well, his widow shall receive 60% of the combination of both benefits.</p> <p>To widow of non-disabled Prisoner of Zion: a benefit equivalent to 60% of the benefit that he had received.</p> <p>If there is no entitled widow, the benefit is paid to his children.</p> <p>One-Time Grant</p> <p>To disabled Prisoner of Zion: grant at a rate of 18% of the <i>average wage</i>, once a year. Further, he is entitled to convalescence pay for 7 days in the year.</p> <p>Benefits in Kind</p> <p>To disabled Prisoner of Zion: Medical care – hospitalization, appliances, etc.– for handicaps due to which the <i>Prisoner of Zion</i> is recognized as disabled; vocational rehabilitation.</p>
<p>Recognition by the remembrance authority “Yad VaShem” as a <i>righteous gentile</i>.</p>	<p>Cash Benefits Monthly benefits at the rate of the <i>average wage</i>.</p> <p>Convalescence Grant To <i>righteous gentile</i> and his/her spouse – for 8 convalescence days each, at the rate paid to civil servants.</p> <p>Health Insurance Health services, free of charge, under the National Health Insurance Law – 1994.</p>

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS
RESERVE SERVICE	<p>Reserve Service Insurance Branch – October 1, 1977; replaced the Equalization Fund that operated from July 1, 1952 to September 30, 1977.</p> <p>In the context of the Equalization Fund, the Law applied to:</p> <p>Employee – July 1, 1952;</p> <p>Self-employed – April 1, 1954;</p> <p>Student; unemployed – August 18, 1966;</p> <p>Student overseas; worker on unpaid leave; religious seminary student; person undergoing vocational rehabilitation or training; immigrant – April 1, 1973;</p> <p>Cooperative villages and kibbutzim – July 1, 1974;</p> <p>Working youth (grant) – January 1, 1976.</p> <p>The branch ceased being an insurance branch and the financing of its activities was transferred to the State Treasury on January 1, 1995.</p>		Ministry of Defense.	<p>Reserve Service Reserve service in accordance with the Defence Service Law.</p> <p>One-day Service A single period of <i>reserve service</i> duty of not more than one day.</p>

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Reservists' Benefit A period of <i>reserve service</i>, or of training under the Emergency Work Service Law – for every day of service, from the first day in the course of the year.</p> <p>Grant A youth under the age of 18 who takes part in premilitary training ("Gadna"), most of whose time is not devoted to study, on condition that he worked for at least 30 working days during the three months that preceded his taking part in premilitary training.</p>	<p>Daily Reservists' Benefit To employee and self-employed – his gross income liable for insurance contributions in the three months' period preceding the month during which the <i>reserve service</i> began, including the cost-of-living increment, divided by 90.</p> <p>If he worked less than 60 working days in the three months' period preceding the month during which the <i>reserve service</i> began, the benefit is calculated according to his wages in three out of the six working months that preceded his service, divided by 90.</p> <p>Months during which he did not work or during which he earned less than the minimum wage are considered as if he earned the minimum wage in these months.</p> <p>To those who are neither employees nor self-employed – the minimum benefit.</p> <p>To those who were unemployed at the time of their call to <i>reserve service</i> – the benefit shall not be lower than the unemployment benefit which he would have received had he not been called to <i>reserve service</i>.</p> <p>Maximum Daily Benefit The daily benefit will not be higher than a sum equivalent to five times the <i>basic amount</i> [1], divided by 30.</p> <p>Minimum Daily Benefit The daily benefit will not be lower than a sum equivalent to the minimum wage in the month of service, as determined in the Minimum Wage Law, divided by 30.</p> <p>Minimum Daily Grant At the rate of 25% of the <i>average wage</i> as it was on 1st January, updated by the rate of the <i>compensation</i> paid in the course of the year, divided by 30.</p>

UNEMPLOYMENT	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS		
	<p>Collection of insurance contributions – April 1, 1970;</p> <p>Payment of benefits – January 1, 1973;</p> <p>To women aged 60-65 – payment of benefits from January 1, 1993;</p> <p>Grant: to soldier working at a preferred job – November 1, 1982;</p> <p>to soldier working at a required job – July 1, 1991;</p> <p>to a person working at low wages – August 1, 1994.</p>	<p>An Israeli resident, or temporary resident, who is an employee aged 18 or over and under the <i>retirement age</i>, as defined in law for men (see definition and table in “General Definitions”), including a soldier within one year of demobilization from compulsory service.</p> <p>A holder of controlling interest in a company controlled by up to five holders is <u>not</u> insured.</p>	<p>Insurance Contributions</p> <table border="0" data-bbox="1380 476 1588 549"> <tr> <td></td> <td style="text-align: center;">full rate</td> <td style="text-align: center;">reduced rate</td> </tr> </table> <p>Employee 0.21% 0.01%</p> <p>Employer 0.04% 0.03%</p> <p>Government for employee 0.06% 0.06%</p> <p>Ministry of Defense Unemployment benefit to soldiers released from the standing army.</p>		full rate	reduced rate
	full rate	reduced rate				

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Unemployment Benefit</p> <p>Unemployment Registration at the labor exchange as in “Definitions”.</p> <p>Age From the age of 20 to the <i>retirement age</i> as defined in law for men (see definition and table in “General Definitions”); under certain conditions, from the age of 18.</p> <p>Qualifying Period 360 days for which insurance contributions were paid out of 540 days prior to <i>determining date</i>; for daily employee – 300 days as above out of 540; for minor – 100 days for which insurance contributions were paid, out of prior 360 days as above. For demobilized soldier and girl who completed a period of National Service parallel to the period of military service of a girl soldier, no qualifying period required (for up to one year from the completion of the service).</p> <p>Grant to Person Working at Low Wages An <i>unemployed person</i> up to age 35 who was referred to work at wages lower than the unemployment benefit due to him and who worked at this work for at least 75 days. After 60 days have passed from the beginning of his unemployment he is entitled to grant if he did not use up the maximum period for payment of unemployment benefit.</p> <p>Grant to Demobilized Soldier Full grant – a demobilized soldier who worked at a job recognized as a <i>preferred/required job</i>, to which he was referred by the labor exchange, for at least 6 months out of the 24 months from the day of his release from compulsory army service.</p> <p>Those who worked in an industrial factory or in a workshop are eligible for a grant at a rate of 80% of the full grant.</p> <p>Partial grant – a demobilized soldier who worked at a job recognized as a <i>preferred job</i> (at nonsuitable work) for at least 25 days out of the 21 months from the day of his release from compulsory army service, or worked as above for 3 months which are the 22nd, 23rd and 24th month from the day of his release; those who worked at a <i>required job</i> in agriculture for at least 4 months.</p> <p>The demobilized soldier must be entitled to unemployment benefit at the beginning of his first <i>required job</i>.</p> <p>Unemployment Grant An unemployed minor aged 15-18 who took part in vocational training during the period of his unemployment, and if no suitable training was found for him, reported at the labor exchange to look for work – on condition that he worked previously and participated in the support of his family at a scope of at least 20%.</p>	<p>Daily Unemployment Benefit Calculated at rates determined by the Law, on the basis of the daily average wage of the <i>unemployed person</i> during the last 75 work days of the qualifying period. For the first 125 days of payment in the unemployment year, the daily unemployment benefit shall not exceed the daily average wage. Beginning with the 126th day of payment, the daily unemployment benefit shall not exceed $\frac{2}{3}$ of the daily average wage.</p> <p>For demobilized soldier, the rate is determined on the basis of the daily average wage, calculated as 80% of half the <i>basic amount [3]</i>, but not more than 80% of the minimum wage.</p> <p>Unemployment benefit is not paid for the first five unemployment days in each period of four consecutive months from the determining date.</p> <p>Maximum Period for Payment of Unemployment Benefit 70 days for a demobilized soldier; 175 days for an <i>unemployed person</i> aged 35 to 45 with at least three dependents and for an <i>unemployed person</i> aged 45 or over; 138 days for an <i>unemployed person</i> under 35 with at least three dependents or for an <i>unemployed person</i> aged 35 to 45 without three dependents; 50 days for an <i>unemployed person</i> under 25 without three dependents; and 100 days in all other cases – all in a 12-month period, including the month for which unemployment benefit was paid.</p> <p>Within a 4-year period, the <i>unemployed person</i> under 40 shall not be paid an unemployment benefit for a period exceeding 180% of the maximum period to which he is entitled. The rate of the unemployment benefit for the additional period (beyond 100% of the maximum period) shall not be over 85% of the unemployment benefit to which he is entitled.</p> <p>If the <i>unemployed person</i> refuses to accept <i>suitable work</i>, 30 unemployment days are deducted from the remainder of the maximum period for which payment is due him on the day of refusal.</p> <p>Non-Payment of Unemployment Benefit An intentional and unjustified cessation of work, or refusal to accept <i>suitable work</i>, rule out payment of unemployment benefit for 90 days from the date of cessation of work or refusal. Payment by the employer for failure to submit on time advance notice with regard to dismissal is considered as compensation for the loss of wages and rules out payment of unemployment benefit for that period.</p> <p>Unemployment Benefit to Person Receiving Retirement Pension The entire retirement pension is deducted from the unemployment benefit due him.</p> <p>Daily Unemployment Benefit to Unemployed Person Referred to & Working at “Unsuitable” Work Payment at the rate of the difference between the average daily income from the work and an amount equivalent to the unemployment benefit or an amount equivalent to 75% of the average daily wage which served as the basis for calculation of the unemployment benefit – if the latter difference is higher. The benefit is given to an <i>unemployed person</i> over 35 years of age, as well as to a younger <i>unemployed person</i> for the first 60 days after the beginning of his unemployment.</p> <p>Grant to Person Working at Low Wages Payment calculated for every day at the rate of the difference between actual wages and 75% of the wage which served as the basis for calculation of the unemployment benefit. The grant is paid for a maximum of 150 work days, in two payments: the first after the first 75 work days and the second after every additional 25 work days.</p> <p>Unemployment Benefit during Vocational Training An amount equivalent to the difference between the payment given him during training and 70% of the unemployment benefit to which he would have been entitled had he been unemployed, up to the maximum period for payment under the law. A person with under 12 years of schooling receives benefit for up to 138 days, even if his maximum period is less than 138 days.</p> <p>Full Grant to Demobilized Soldier Working at Preferred/ Required Job At the rate of half the unemployment benefit paid to a demobilized soldier for a period of 138 days, from which is deducted the number of unemployment days for which he received unemployment benefit in the 11 months preceding the beginning of work at the <i>preferred job</i>.</p> <p>Partial Grant to Demobilized Soldier Working at Preferred Job The relative part of the full grant in accordance with the number of work days at the <i>preferred job</i>, out of the 150 work days entitling one to the full grant.</p> <p>Unemployment Grant At the rate of participation in supporting parents and according to wages during the qualifying period, within the limits of half the <i>average wage</i>.</p>

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS												
BANKRUPTCY OR LIQUIDATION	<p>Collection of insurance contributions and payment of benefits – April 1, 1975;</p> <p>Benefit for survivors entitled to severance pay – April 1, 1976;</p> <p>Benefit for members of cooperative – January 19, 1995.</p>	<p>Employee;</p> <p>Member of cooperative;</p> <p>Provident fund.</p>	<p>Insurance Contributions</p> <table> <thead> <tr> <th></th> <th>full rate</th> <th>reduced rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>No payment</td> <td></td> </tr> <tr> <td>Employer</td> <td>0.02%</td> <td>0.02%</td> </tr> <tr> <td>Government for employee</td> <td>0.02%</td> <td>0.02%</td> </tr> </tbody> </table>		full rate	reduced rate	Employee	No payment		Employer	0.02%	0.02%	Government for employee	0.02%	0.02%	<p>Provident Fund Any body in which workers are insured with respect to their social rights under a collective agreement.</p> <p>Member of Cooperative A person who on the day of the liquidation order was for at least seven years a member of a cooperative – a kibbutz or a cooperative moshav – on conditions defined in Law.</p>
	full rate	reduced rate														
Employee	No payment															
Employer	0.02%	0.02%														
Government for employee	0.02%	0.02%														
RADIATION	<p>Payment of compensation – January 1, 1995 (applies to those suffering from the effects of radiation given as treatment for ringworm infection [Tinea Capitis] between January 1, 1946 and December 31, 1960).</p>		<p>The government.</p>	<p>Affected Person A person who received radiation given as treatment for ringworm infection in the period stated in the “Operative Dates” column, and he suffers from one of the diseases stipulated in an appendix to the Law.</p>												
TRANSFUSION- ACQUIRED HIV	<p>Payment of compensation – February 1, 1995 (applies to those who became HIV positive as a result of a blood transfusion administered to them between December 31, 1981 and February 1, 1987).</p>		<p>The government.</p>	<p>Affected Person A person who became HIV positive as a result of receiving a blood transfusion or blood products contaminated with the HIV virus.</p>												

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>An order of bankruptcy or of liquidation of corporate body, of partnership with respect to the employer or of a cooperative society;</p> <p>the authorization of the claim by the competent body or trustee.</p>	<p>To Employee Wages and severance pay which the employer owes the employee. Maximum benefit: 10 times the <i>basic amount</i> [3].</p> <p>To Survivors Wages and severance pay due, under Para. 5 of the Severance Pay Law, up to a maximum. The wages shall not be lower than the minimum wage, as defined in the Minimum Wage Law, for a period of no longer than the 12 months preceding the day of the liquidation order or the day of cessation of work, whichever is earlier.</p> <p>To Member of Cooperative The sum of the monthly income from which insurance contributions were paid prior to the winding-up, multiplied by the number of years for which he was a member after reaching the age of 18, and up to a maximum of the <i>basic amount</i> [3] multiplied by eight.</p> <p>For Provident Fund Balance of the liability for each employee insured in the fund, up to a maximum equivalent to twice the <i>basic amount</i> [3].</p> <p>To the capital sums authorized by the liquidator will be added, at his authorization, linkage differentials from the day that the employer-employee relationships were ceased, until the day of the actual payment, on condition that the total payment will not be more than the maximum benefit known on the day of payment of benefit.</p>
<p>An <i>affected person</i> with a degree of medical disability of 5% or more.</p>	<p>Pension to affected person To an <i>affected person</i> with a medical disability degree of 40% or more – a monthly pension at a rate of 25% of the <i>average wage</i>, in accordance with the percentage of the medical disability.</p> <p>Grant to affected person To an <i>affected person</i> with a medical disability degree of 5%-39% – a grant at the rate of 25% of the <i>average wage</i>, multiplied by the percentage of disability that has been determined for him, multiplied by 70.</p> <p>To an <i>affected person</i> with a medical disability degree of 40%-74% – a grant of a sum of NIS 50,000 (linked to the index of January 1, 1995).</p> <p>To an <i>affected person</i> with a medical disability degree of 75% or more – a grant of a sum of NIS 100,000 (linked to the index of January 1, 1995).</p> <p>Grant to survivors To spouse with children – 36 pensions at a rate of 25% of the <i>average wage</i>; To spouse without children – 60% of the sum of 36 pensions at a rate of 25% of the <i>average wage</i>.</p>
<p>A person who carried the HIV virus as a result of having received a blood transfusion supplied by a public medical service.</p> <p>Also, the spouse or child of a person who received a blood transfusion as above, and who carries the Aids virus as a result of contact with this person, including a child who carries the Aids virus at birth.</p>	<p>Compensation A one-time compensation (linked to the index) paid by means of the Ministry of Health to <i>affected person</i>.</p> <p>Pension to affected person A monthly pension to the <i>affected person</i> and his dependents:</p> <ul style="list-style-type: none"> – to the <i>affected person</i> 50% of the <i>average wage</i>; – to the spouse 12.5% of the <i>average wage</i>; – to the child (up to three children) 5% of the <i>average wage</i>; – for one parent or two parents supported by the <i>affected person</i> 12.5% of the <i>average wage</i>. <p>Pension to survivors For one who was the spouse of the <i>affected person</i> at the time of his death, and who lived with him for at least a year immediately prior to his death – or who has a child of the <i>affected person</i> with him – 35% of the <i>average wage</i>, with an additional 5% for each child.</p> <ul style="list-style-type: none"> – for children, is there is no spouse to receive pension 5% of the <i>average wage</i>; – for a child not yet 18, orphaned from both parents 40% of the <i>average wage</i>; – for both parents of the <i>affected person</i> 12.5% of the <i>average wage</i>, in two parts or in one part.

	OPERATIVE DATES (BASIC LAWS)	WHO IS INSURED	SOURCE OF FUNDS	DEFINITIONS
LEGAL AID	In all branches of national insurance throughout the country – October 1, 1979.		National Insurance Institute.	Legal Aid Assistance in all matters concerning the National Insurance Law or any other law under which the National Insurance Institute makes payments.
COUNSELLING SERVICE FOR THE ELDERLY	May 1972.		National Insurance Institute.	
EQUITY GRANTS	Payments – September 4, 1975.		0.03% of National Insurance receipts.	

CONDITIONS OF ENTITLEMENT	BENEFIT
<p>Granted – in accordance with professional decision – free of charge and without a means test to any individual (not to incorporated bodies) requesting it, whose claim for a National Insurance benefit has been rejected.</p> <p>The aid is not granted in proceedings concerning claims for indemnification against the employer.</p>	<p>Provided by means of the legal aid bureaux which operate within the framework of the Ministry of Justice and the Legal Aid Law and regulations;</p> <p>includes legal advice and the drawing-up of legal documents, representation at the labor courts and payment of the costs involved in the provision of legal service.</p>
<p>Provided free of charge to elderly and members of their families.</p>	<p>The service is provided in order to inform the elderly of their rights under law, and of the social services available to them in their area of residence, and in order to assist them by providing social and practical support.</p> <p>Support groups are conducted for elderly widows in order to assist them to return to normal lives, as well as for spouses of chronically ill patients, for blind elderly, for the middle-aged and for new retirees.</p> <p>In addition, home visits are initiated in order to locate elderly persons who are in distress and need assistance, and friendly, regular home visits are conducted to aid and support the elderly population.</p>
<p>- Rejection of claim due to one of the following circumstances: non-fulfillment of the duty of registration under Work Injury insurance; non-hospitalization in Maternity Insurance; arrears in payment of insurance contributions for Survivors, General Disability, maternity allowance and Work Injury;</p> <p>- means test.</p>	<p>The grant is provided as a replacement for the benefit that was rejected, at the same rate or at a reduced rate – in accordance with income.</p>

BILATERAL INTERNATIONAL CONVENTIONS	COUNTRY AND OPERATIVE DATE	WHO IS INSURED	EXEMPTION FROM DOUBLE PAYMENT OF CONTRIBUTIONS*	INSURANCE BRANCHES
	United Kingdom November 1, 1957 Amending Protocol April 1, 1984	British or Israeli citizens who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country – exemption for up to two years; with mutual agreement – for up to five years. Employees in the diplomatic service, the public service and personnel of maritime or airline undertakings – exemption without time limit.	Old-Age, Survivors, Maternity, Children, Work Injury and Occupational Diseases.
	Netherlands November 1, 1963 New Agreement September 1, 1985 Amendment December 1, 2003	Dutch or Israeli citizens, refugees and stateless persons who are employees or self-employed, and members of their families.	A self-employed person working in both countries is insured in the country where he generally resides. An employee posted by his employer in the other country – exemption for up to 24 months; with mutual agreement – for a further period of time. Employees in the diplomatic service, the public service and travelling personnel of transport, airline and maritime undertakings – exemption without time limit.	Old-Age, Survivors, Disability, Maternity,** Children, Unemployment, Work Injury and Occupational Diseases.
	France October 1, 1966	French or Israeli citizens who are employees and similar to employees, and members of their families.	An employee posted by his employer in the other country – exemption for up to one year; with mutual agreement – for a further period of time. Employees in the diplomatic service, the public service and personnel of transport undertakings – exemption without time limit.	Old-Age, Survivors, Children, Maternity, Work Injury and Occupational Diseases.
	Belgium May 1, 1973	Belgian or Israeli citizens who are employees and similar to employees, and members of their families.	An employee posted by his employer in the other country – exemption for up to one year; with mutual agreement – for a further period of time. Employees in the public service and personnel or transport undertakings or airlines – exemption without time limit.	Old-Age, Survivors, Work Injury and Occupational Diseases
	Austria December 1, 1974	Austrian or Israeli citizens, refugees and stateless persons who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country for up to 60 months is insured in the country that posted him. This period may be extended by mutual agreement. Diplomats and personnel of airlines or transport undertakings and public employees are insured without time limit in the country that posted them.	Old-Age, Survivors, Disability, Children (Family Assistance), Maternity, Work Injury and Occupational Diseases.
	Germany May 1, 1975	German or Israeli citizens and refugees who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country – exemption for up to one year; with mutual agreement – for a further period of time. Employees in the public service or transport undertakings – exemption without time limit.	Old-Age, Survivors, Disability, Maternity, Work Injury and Occupational Diseases.
	Amendment January 1, 1987 ****	Israeli resident who accumulated insurance periods due to work in Eastern Europe.		Old-Age and Survivors.

* The worker and employee are exempt from double payment of contributions in the country to which the worker is sent.
** The Convention applies to cash benefits (maternity allowance) only and not to hospitalization in connection with giving birth.
*** Israeli residents may receive their Israeli pension in Belgium only if they began receiving it in Israel.
**** The main change pertains to the Disability insurance branch in the Amendment.

	WHO IS ELIGIBLE	CONDITIONS OF ENTITLEMENT	BENEFIT
UK	British or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence. Childrens' allowances are paid by the country where the children are.	According to Israeli and British legislation on the various insurance branches, including the principle of totalization of insurance periods which are not shorter than 12 months, for completion of qualifying periods needed for receipt of a pension in the Old-Age, Survivors and Maternity insurance branches.	<p>Calculation of Pension According to the legislation of each country. Possibility of totalization (combining insurance periods) when a qualifying period has not been completed.</p> <p>Medical Attendance Persons entitled to medical treatment due to work injury in one country are entitled to the same treatment in the other country.</p> <p>How to Claim To the competent institution or to the institution in the person's country of residence, according to the provisions of the legislation of the paying country.</p>
	Dutch or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence. Childrens' allowances are paid by the country where the children are.	According to Israeli and Dutch legislation on the various insurance branches, including the principle of totalization of insurance periods for completion of qualifying periods needed for receipt of a pension in the Old-Age, Survivors and Maternity insurance branches.	<p>Calculation of Pension According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed.</p> <p>How to Claim To the competent institution or to the institution in the person's country of residence, according to the provisions of the legislation of the paying country.</p>
FRANCE	French or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence. Childrens' allowances are paid by the country where the children are.	According to Israeli and French legislation on the various insurance branches, including the principle of totalization of insurance periods which are not shorter than 12 months, for completion of the qualifying periods needed for receipt of a pension in the Old-Age, Survivors, Maternity and Occupational Diseases insurance branches.	<p>Calculation of Pension According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed.</p> <p>Medical Attendance An insured person suffering from a work injury in the other country is entitled to benefits in kind (including urgent treatment and hospitalization), even if his residence there is a temporary one.</p> <p>How to Claim To the competent institution or to the institution in the person's country of residence, according to the provisions of the legislation of the paying country.</p>
BELGIUM	Belgian or Israeli citizens who change their residence from one country to the other can receive their pensions*** in the country of residence.	According to Israeli and Belgian legislation on the various insurance branches.	<p>Calculation of Pension Without totalization for Old-Age, Survivors or Disability pensions. For Occupational Diseases, totalization possible.</p> <p>How to Claim To the competent institution or to the institution in the person's country of residence, according to the provisions of the legislation of the paying country.</p>
AUSTRIA	A person entitled to a pension according to the laws of one of the countries can receive it when he transfers his place of residence to the other country, with the required changes in the various insurance branches.	According to Israeli and Austrian legislation on the various insurance branches, including the principle of totalization of insurance periods of no less than 12 months, for completion of the qualifying periods needed for receipt of a pension in the Old-Age, Survivors, Disability, Maternity and Unemployment insurance branches.	<p>Calculation of Pension According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed.</p> <p>Medical Attendance By request of the competent institution and at its expense.</p> <p>How to Claim To the competent institution or to the institution in the person's place of residence.</p>
GERMANY	A person entitled to a pension according to the laws of one of the countries can receive it when he transfers his place of residence to the other country, with the required changes in the various insurance branches.	According to Israeli and German legislation on the various insurance branches, including the principle of totalization of insurance periods for completion of the qualifying periods needed for receipt of a pension in the Old-Age, Survivors, Maternity and Occupational Diseases insurance branches.	<p>Calculation of Pension According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed.</p> <p>Medical Attendance By request of the competent institution and at its expense.</p> <p>How to Claim To the competent institution or to the institution in the person's place of residence.</p>
	A person who accumulated periods of work in Eastern Europe and who left his country of origin due to the expansion of the National Socialistic influence.		

BILATERAL INTERNATIONAL CONVENTIONS (Cont'd)	COUNTRY AND OPERATIVE DATE	WHO IS INSURED	EXEMPTION FROM DOUBLE PAYMENT OF CONTRIBUTIONS*	INSURANCE BRANCHES
	Sweden July 1, 1983	Swedish or Israeli citizens, refugees and stateless persons who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country – exemption for up to 36 months; with mutual agreement – for a further period of time. Employees of the government and public service and travelling personnel employed by transport undertakings or airlines – exemption without time limit.	Old-Age, Survivors, Disability, Work Injury and Occupational Diseases, Children, Maternity and Unemployment.
	Switzerland October 1, 1985	Swiss or Israeli citizens, refugees and stateless persons who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country – exemption for up to 24 months; with mutual agreement – for a further period of time. Airline employees posted for a limited time period – for that period of time. Employees of the public service and personnel employed by transport undertakings and employees on maritime vessels – exemption without time limit.	Old-Age, Survivors and Disability.
	Italy November 21, 1989	Italian or Israeli residents employed in the territory of the other country.	An employee posted by his employer in the other country – exemption for up to 36 months, with the possibility of extension for an additional 12 months; with mutual agreement – for a further period of time.	Not yet included in this Convention.
	Poland December 31, 1991	Polish or Israeli citizens who are entitled to benefit due to work injury or occupational disease.		Work Injury and Occupational Diseases.
	Denmark April 1, 1996	Danish or Israeli citizens, refugees and stateless persons who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country – exemption for up to 2 years; with mutual agreement – until the completion of the work. Employees of the government and public service and personnel employed by transport undertakings or airlines – exemption without time limit.	Old-Age, Survivors, Disability, Work Injury and Occupational Diseases, Maternity and Children.
	Finland September 1, 1999	Finnish or Israeli citizens, refugees and stateless persons who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country shall pay contributions in the country of origin and is exempt in the country posted, for three years; in special cases – for a further period of time.	Old-Age, Survivors, Disability, Work Injury, Maternity and Children.

	WHO IS ELIGIBLE	CONDITIONS OF ENTITLEMENT	BENEFIT	
SWEDEN	Swedish or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence. Child allowances are paid by the country where the children are.	According to Israeli and Swedish legislation on the various insurance branches, including the principle of totalization of insurance periods which are not shorter than 12 months, for completion of qualifying periods needed for receipt of a pension in the Old-Age, Survivors, Disability, Maternity and Unemployment insurance branches.	Calculation of Pension Medical Attendance How to Claim	According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed. An insured person suffering from a work injury in the other country is entitled to urgent medical treatment; a woman giving birth in the other country is entitled to hospitalization. To the competent institution in the person's place of residence.
SWITZERLAND	Swiss or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence.	According to Israeli and Swiss legislation on the various insurance branches, including the principle of totalization of insurance periods which are not shorter than 12 months, for completion of qualifying periods needed for receipt of a pension in the Old-Age and Survivors insurance branches.	Calculation of Pension How to Claim	According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed. To the competent institution in the person's place of residence, according to the provisions of the legislation of the paying country.
ITALY	Italian or Israeli residents who are employed by the same workplace in the other country continue to be subject to the legislation of the country from which they were sent to work in the other country.		Receipt of Authorization	From the competent institution in the country of origin, before departure of the employee for work in the other country.
POLAND		According to Israeli and Polish legislation regarding the Work Injury and Occupational Diseases insurance branches.	Calculation of Pension How to Claim	According to the legislation of each country. To the competent institution or to the institution in the person's place of residence.
DENMARK	Danish or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence. Child allowances are paid by the country where the children are.	According to Israeli and Danish legislation on the various insurance branches, including the principle of totalization of insurance periods which are not shorter than 12 months, for completion of the qualifying periods needed for receipt of a pension in the Old-Age, Survivors, Disability, Maternity and Occupational Diseases insurance branches.	Calculation of Pension Medical Attendance How to Claim	According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed. A posted worker suffering from a work injury in the other country is entitled to urgent medical care; a woman giving birth in the other country is entitled to hospitalization. To the competent institution in the person's place of residence.
FINLAND	Finnish or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence. Child allowances are paid by the country where the children are.	According to Israeli and Finnish legislation on the various insurance branches, including the principle of totalization of insurance periods which are not shorter than 12 months, for completion of qualifying periods needed for receipt of a pension in the Old-Age, Survivors and Disability insurance branches.	Calculation of Pension Medical Attendance How to Claim	According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed. An insured person suffering from a work injury in the other country is entitled to the required medical treatment. To the competent institution in the person's place of residence.

BILATERAL INTERNATIONAL CONVENTIONS (Cont'd)	COUNTRY AND OPERATIVE DATE	WHO IS INSURED	EXEMPTION FROM DOUBLE PAYMENT OF CONTRIBUTIONS*	INSURANCE BRANCHES
	Uruguay November 1, 1999	Uruguan or Israeli citizens, who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country shall pay contributions in the country of origin and is exempt in the country posted, for two years; in special cases – for a further period of time.	Old-Age, Survivors, Disability, Work Injury and Maternity.
	Czech Republic July 1, 2002	Czech or Israeli citizens, refugees and stateless persons who are employees or self-employed, and members of their families.	An employee posted by his employer in the other country – exemption for up to 36 months. Employees of the public service and employees on maritime vessels – exemption without time limit.	Old-Age, Survivors, Disability, Work Injury and Occupational Diseases, Maternity and Children.
	Canada September 1, 2003	Canadian or Israeli citizens, refugees and stateless persons who are employees or self-employed.	Employees are subject to the legislation of the country in which they work. Self-employed persons working in both countries are insured in the country where they generally reside. An employee posted by his employer in the other country is exempt in the country posted for up to five years; with mutual agreement – for a further period of time.	Not yet included in this Convention.

MULTILATERAL CONVENTIONS	
	<p>Convention No. 102 – Convention regarding minimum standards in social security (Enacted in Israel on December 16, 1956). Convention No. 19 – Convention regarding equality between local and foreign workers' compensation for accidents (Enacted in Israel on May 5, 1958). Convention No. 48 – Convention regarding continuity of rights of immigrants (Enacted in Israel on January 16, 1964). Convention No. 118 – Convention regarding equality between citizens and non-citizens in social security (Enacted in Israel on June 9, 1966).</p>

	WHO IS ELIGIBLE	CONDITIONS OF ENTITLEMENT	BENEFIT
URUGUAY	Uruguan or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence.	According to Israeli and Uruguan legislation on the various insurance branches, including the principle of totalization of insurance periods which are not shorter than 12 months, for completion of qualifying periods needed for receipt of a pension in the Old-Age, Survivors and Disability insurance branches.	<p>Calculation of Pension According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed.</p> <p>Medical Attendance A woman giving birth in the other country is entitled to hospitalization.</p> <p>How to Claim To the competent institution in the person's place of residence.</p>
CZECH REPUBLIC	Czech or Israeli citizens who change their residence from one country to the other can receive their pensions in the country of residence. Child allowances are paid by the country where the children are.	According to Israeli and Czech legislation on the various insurance branches, including the principle of totalization of insurance periods in the Old-Age, Survivors, Disability and Maternity insurance branches.	<p>Calculation of Pension According to the legislation of each country. Possibility of totalization when a qualifying period has not been completed.</p> <p>Medical Attendance An insured person suffering from a work injury in the other country is entitled to urgent medical treatment. A woman giving birth in the other country is entitled to hospitalization.</p> <p>How to Claim To the competent institution in the person's place of residence according to the provisions of the legislation of the paying country.</p>
CANADA	Canadian or Israeli citizens working or living in one of these countries.		<p>How to Claim From the insuring institution in the country of origin, before the worker leaves for the other country, or from the country he is staying in, before returning to the country of origin.</p>

**Table No. 1:
Insured Persons and Benefit Recipients**

	2004	2005
Insured Persons¹	2,642,000	2,736,000
Benefit Recipients²		
Old-Age Survivors	617,832	614,886
Long-Term Care ³	113,423	115,044
General Disability	162,382	170,861
Mobility: Mobility Allowance	23,523	24,903
Income Support	144,378	141,000
Alimony	24,595	23,603
Children: Families Receiving Child Allowances	950,281	962,868
Maternity: Maternity Allowance	77,505	77,025
Maternity Grant (hospitalization)	143,387	142,560
Work Injury: Injury Allowance	65,776	63,856
Disability Pension	26,009	22,270
Dependents' Pension	4,349	4,399
Hostile Action: Disability Benefit	2,500	2,753
Prisoners of Zion: Disability Benefit	607	592
Unemployment	58,300	58,600

1. December of the current year; does not include those insured in Health Insurance, in which all Israeli residents over 18 are covered (new classification).
2. The number of recipients of maternity allowance, maternity grant and injury allowance is the total number of benefit recipients throughout the year. The number of recipients of income support benefit is the number of families that received benefit in December. In all the other insurance branches, the number is a monthly average.
3. Includes those who refuse benefit.

**Table No. 2:
Collection of Contributions and Benefits
(NIS million)**

	2004	2005
Collection of Contributions – Total (including Parallel Tax and Health Insurance)	34,330.9	36,136.0
Benefits¹	41,798.2	42,326.8
Contributory	33,442.9	33,931.9
Non-contributory	8,355.3	8,394.7
Benefits as Percentage of GNP (including administrative expenses)		
Benefits by Branch¹		
Total	41,798.2	42,326.8
Old-Age and Survivors	15,780.0	16,256.9
Long-Term Care	2,473.8	2,551.1
Disability	7,107.5	7,495.6
Income Support	2,928.1	2,760.4
Children	4,793.8	4,483.4
Maternity	2,675.7	2,807.7
Work Injury, Hostile Action		
Casualties ²	3,014.0	3,042.8
Accident Injury	10.9	11.9
Reserve Service	692.1	692.4
Unemployment	2,118.6	1,992.7
Insurance of Employees in Case of Bankruptcy	195.3	222.2
Equity Grants	8.4	9.7

1. Not including administrative expenses.
2. Including payments for Prisoners of Zion and Martyrs, and for Righteous Gentiles.

Table No. 3: Benefit Rates in Selected Branches
at Current Prices (in NIS per month)
January 2006

OLD-AGE PENSION					
Without income supplement*			Including income supplement		
Single elderly person	Elderly couple	Elderly couple with one child	Single elderly person	Elderly couple	Elderly couple with one child
1,127	1,690	2,043	2,089	3,107	3,872
SURVIVORS' PENSION					
Without income supplement			Including income supplement		
Widow	Widow with one child	Increment to widow for every additional child	Widow	Widow with one child	Widow with two or more children
1,144	1,680	536	2,089	3,341	4,107
GENERAL DISABILITY PENSION (Basic pension: 100% disability)					
Single adult	Adult couple	Couple with one child	Couple with two or more children		
1,937	2,905	3,680	4,454		
CHILD ALLOWANCE TO FAMILIES					
One child	Two children	Three children	Four children		
148	296	474	803		

* After a 1.5% reduction.

Table No. 4: Age of Exemption of Women From Qualifying Period

Month and Year of Birth		Age of Exemption
From	To	
-	6/49	55
7/49	8/49	55 and 4 months
9/49	4/50	55 and 8 months
5/50	12/50	56
1/51	8/51	56 and 4 months
9/51	4/52	56 and 8 months
5/52	12/54	57
1/55	8/55	57 and 4 months
9/55	4/56	57 and 8 months
5/56	12/56	58
1/57	8/57	58 and 4 months
9/57	4/58	58 and 8 months
5/58	thereafter	59