The information provided in this guide has been drafted and updated in close collaboration with the national correspondents of the Mutual Information System on Social Protection (MISSOC).

The MISSOC-Network, coordinated since 1990 by the European Commission, comprises up to two official representatives of the public administrations of 31 European countries (the 27 EU Member States, Switzerland, Liechtenstein, Norway and Iceland). MISSOC produces regularly updated information and analyses which are mainly used by officials, researchers and people moving within Europe. More information on the MISSOC network is available at: http://ec.europa.eu/social/main.jsp?langId=en&catId=815

This guide does not provide an exhaustive description of the social security arrangements applicable in this country. For more detailed information on social security in this and other European countries, please refer to the MISSOC Comparative Tables, the MISSOC Charts and Descriptions of the Organisation of Social Protection and to the MISSOC Annex on Social Protection for the Self-employed, all available at the abovementioned link.

Neither the European Commission nor any person acting on behalf of the Commission may be held responsible for the use that may be made of the information contained in this publication.
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Chapter I: Introduction, organisation and financing

Introduction

The Social Security Act (Cap. 318 of the Laws of Malta) provides for two basic schemes, namely the Contributory Scheme and the Non-Contributory Scheme. The basic requirement for entitlement under the Contributory Scheme is that specific contribution conditions are met.

In the Non-Contributory Scheme, the basic requirement is that the conditions of the means-test are met. The Non-Contributory Scheme, originally intended to meet the needs of persons living beneath the ‘at risk of poverty’ level, has evolved over the years into a comprehensive scheme with a number of provisions that are interconnected in such a way that one type of benefit supplements another. These benefits are mainly aimed at providing social and medical assistance (the latter, both in cash and in kind) to heads of household who are unemployed and either in search of employment or unable to work because of some specific illness, provided their family’s financial resources fall below a certain level. Persons suffering from certain chronic illnesses can also receive free healthcare, irrespective of their family’s financial resources. Any persons who qualify for social assistance will also receive rent allowance, if the head of household pays rent for his place of residence, and is also entitled to a supplementary allowance.

The Contributory Scheme may be said to cater for the other side of the coin. This scheme is universal, since it covers practically all strata of society. The contributory scheme in Malta is a system where employed and self-employed workers (persons earning more than € 930), or persons not in receipt of a salary (those under the age of 65 who are neither employed nor self-employed and whose income does not come from economic activity but from other sources such as rents, dividends, etc.), pay contributions on a weekly basis, in accordance with the provisions of the Social Security Act. In official jargon the Maltese system is termed a ‘pay as you go’ system. This is due to the fact that persons contribute during periods of gainful activity in order to provide for themselves when a later contingency such as sickness, unemployment or retirement occurs.

All employed and self-employed persons, as well as the unemployed, may be insured. It is for precisely this reason that the scheme provides for the payment of different classes and categories of contributions, as shall be explained later on. Moreover, under certain conditions, the scheme acknowledges the non-payment (crediting) of contributions in exceptional cases, and provides for contributions not paid to be credited to the insured person.

All benefits, pensions and allowances payable under the contributory scheme in accordance with the Social Security Act are subject to different contributions, depending on the type of benefit being claimed. There are two classes of contributions: Class 1 contributions, for employed persons, and Class 2 contributions, for self-employed persons and those not in receipt of a salary.

Generally speaking, any person between the age of 16 and retirement age (from age 61 for men and 60 for women to age 65) is required to pay contributions. This depends entirely on the date on which the person chooses to stop working on an employed or self-employed basis, in accordance with the Social Security Act, and claims a retirement pension.
Organisation of social protection

The compulsory contribution covers the risks of old age, death, invalidity, industrial injury and occupational disease, and pensions and supplementary benefits. It also covers children’s allowance, social assistance and the services under the Health Scheme. Every person who has passed his/her sixteenth birthday, but has not yet reached retirement, shall be insured under this Act either as an employed person or as a self-employed person, or as a self-occupied person if not exempted as stipulated in the provisions of Article 6, and Article 12 (1) of the Social Security Act (Cap 318)¹. All cash benefits are administered by the Social Security Department (Dipartiment tas-sigurta’ sociali) through the 24 district offices (22 in Malta and two on the sister island of Gozo).

The Ministry for Education, Employment and the Family (Ministeru ghall-Edukazzjoni, l-Impjiegji u l-Familja) holds a number of relevant responsibilities. It supervises the benefits paid by the Social Security Department. It is also charged with actively promoting, facilitating and contributing to the ongoing development of an inclusive society through the provisions of quality personalised services and by actively encouraging and assisting individuals, families and community associations to participate in fighting social exclusion and ensuring equal opportunities for all, with specific emphasis on the most vulnerable members of society. The Ministry for Health, the Elderly and Community Care (Ministeru ghas-Sahha, l-Anzjani u l-Kura fil-Komunita’) is responsible for providing health care services and the necessary monitoring and control mechanism, and for actively promoting and contributing to the well-being of elderly people and community care.

Financing

The welfare benefits system and public health care in Malta are funded through taxation and national insurance contributions from employers, employees, and self-employed persons. They operate on the principle of current income financing.

National insurance contributions

For each person who is considered to be in insurable employment, three different contributions are payable: one by the employed person, one by his employer and one by the State. In accordance with the provisions of the Act, whenever a person is employed in Malta under a contract of service, he is said to be in insurable employment – accordingly, a Class 1 contribution is due. The rate for contributions by the employee and the employer is equivalent to 10 percent of the basic pay, subject to a minimum contribution of € 6.62 per week and to a maximum contribution of € 32.91 per week. Since 1 January 2007, persons over the age of 18 whose weekly wage is lower than the minimum wage can choose to pay 10 percent of their basic weekly wage instead of the minimum contribution of € 6.62.

The state contribution is equivalent to 50 percent of the total amount paid by the employer and the employee. Persons under the age of 18 pay a “young person’s” contribution of € 4.38 if their basic wage does not exceed the minimum wage. Where the basic wage exceeds the minimum wage, the contribution rate applicable is 10 percent of the basic wage. There are special contribution rates for students.

¹ A self-occupied means a self-employed person who is engaged in any activity earning more than € 1,005 per annum.

A self-employed person is a person who has not passed his/her 65th birthday, is ordinarily resident in Malta and is neither an employed person nor a self-occupied person.
All employed persons between the ages of 16 and 65 pay contributions. Persons over the age of 65 years are not required to pay a contribution even if they remain in employment. However, persons between retirement age (61 for men, 60 for women) and age 65, whose earnings, if any, do not exceed the minimum wage, are automatically exempt from the payment of any contribution.

Class 2 Contributions are payable by persons between the age of 16 and 65 who work on a self-employed basis. Persons who are neither employed nor ‘gainfully occupied’ are also considered to be self-employed workers, and are therefore required to pay a Class 2 contribution. The following are exempt from the payment of Class 2 contributions:

- persons in full-time education or training;
- married persons who are not gainfully employed;
- persons receiving a pension in respect of widowhood, invalidity or retirement, or persons in receipt of a Parent’s Pension;
- persons receiving non-contributory social assistance benefits or a non-contributory pension.

Persons not in gainful employment whose total annual income does not exceed €1,005, for unmarried persons, or €1,470 for married persons, as well as self-employed persons whose annual income does not exceed €910, may apply for a certificate of exemption from the payment of contributions.

The Social Security Act also provides for the obligation to pay contributions to be waived in certain exceptional cases. To ensure that the period during which contributions are not paid does not appear as a gap in the contributions record of the insured party, a credited contribution is granted. For contribution condition purposes, these credits are counted in the same way as paid contributions. These credits may be granted in the following exceptional cases:

- to persons entering the insurance scheme for the first time (i.e. pre-entry credits up to a maximum of 104 contribution weeks, depending on the date of first entry into the scheme);
- to widows, provided they are not gainfully employed;
- to ex-members of the Malta Police Force or of the Armed Forces of Malta who retire from the service on a full pension from the Government;
- to any Maltese citizens who go abroad as voluntary workers;
- any person who, during any calendar week, is entitled to sickness benefit, injury benefit, a benefit in respect of unemployment or a pension in respect of invalidity for the whole of the week in question (from Monday to Friday).

An employee whose benefits have been exhausted may still receive these credited contributions provided that he is still unfit for work or unemployed (depending on the benefit being claimed). The same provisions apply to self-employed persons, but only for sickness benefits.

As of 1 January 2007, contributions are also credited to parents raising a child. A maximum of two years of contributions per child can be credited in this case. This period can be extended to four years if the child is suffering from a serious disability. The period of credited contributions can be shared between the two parents, but the total of the periods granted to the two parents cannot exceed two or four years depending on the circumstances. The basic conditions for entitlement, which also apply to adoptive parents, are that the parents must:
be responsible for and have legal custody of a child under the age of six (or under the age of 10 if the child is suffering a serious disability) and
have been gainfully employed for a minimum number of years equivalent to the period credited.

Your right to social security benefits when moving within Europe

Social security systems in European countries are different, which is why EU provisions have been designed to coordinate them. Common rules ensuring access to social benefits are important to avoid European workers being put at a disadvantage when exercising their right of free movement. These rules are based on four principles.

- When moving within Europe, you are always insured under the legislation of one single member state: generally, if you are active, it will be the country where you work; if you are inactive, the country where you reside.
- The principle of equal treatment ensures that you have the same rights and obligations as nationals of the country where you are insured.
- When necessary, periods of insurance acquired in other EU countries can be taken into account towards the award of a benefit.
- Cash benefits can be “exported” if you live in a country other than the one where you are insured.

You can rely on the EU provisions on social security coordination in the 27 EU Member states, Norway, Iceland, Liechtenstein (EEA) and Switzerland (31 countries altogether).

Some general information on the EU provisions is provided at the end of each chapter. Further information about the coordination of social security rights when moving or travelling in the EU, Iceland, Liechtenstein, Norway or Switzerland can be found at: http://ec.europa.eu/social-security-coordination.
Chapter II: Healthcare

When are you entitled to healthcare?

Persons living in Malta and covered by Maltese social security legislation may receive public health care services in accordance with the entitlements determined by the Ministry of Health.

What is covered?

Health care in public services is generally free at the point of use.

For emergency health care that requires admission to public hospitals to receive services such as in-patient care, day care services, diagnostic services or out-patient consultations, patients from other Member States of the European Union will not be charged if they present a valid European Health Insurance Card (EHIC). The cost of all prostheses and medication prescribed for follow-up care after hospital in-patient treatment (except medication for the first three days after discharge) or as part of day care or out-patient care shall be borne in full by the person concerned.

Only acute emergency dental care is offered free of charge in hospital outpatient and health centres, but there are not many of these. Most dental care is paid for by patients themselves in private dental clinics, all of which are duly licensed by the Public Health Authorities. The health service provides free immunisation and vaccination services, free ante-natal and post-natal care and treatment, and care of the elderly free of charge in government institutions if these persons are not in receipt of a pension.

All medicines used during in-patient treatment and for the first three days after discharge are free of charge for the patient. If an illness requires the use of medicines or medical devices at primary care level or at out-patient level, or following discharge from a day care or in-patient care facility (except the first three days for medicines), a prescription from a licensed medical practitioner is required. Medicines and medical devices can be purchased in any of the retail pharmacies in Malta (there are more than 200), and the costs are met in full by the patient, who pays for them directly. There are only two exceptions to this rule and these apply to persons living in Malta who are covered by Maltese social security legislation. In the case of these two exceptions, medicines and medical devices are exclusively dispensed by Government pharmacies or facilities:

- persons who are in the low-income group, as determined by a means test, are entitled to free medicines from a restricted list of essential medicines and to certain medical devices (subject to certain conditions and the payment of a refundable deposit);
- persons who suffer from chronic illnesses included in a specific schedule incorporated in the Social Security Act are entitled to free medicines strictly related to the chronic illness in question. This benefit is independent of financial means.

How is healthcare accessed?

The Ministry of Health, the Elderly and Community Care is responsible for the financing and provision of publicly-funded health care services. Healthcare operates through public hospitals and health care centres. Only State-owned hospitals offer free services subsidised by the State. Access to specialists is granted upon referral by a State doctor or by the
family doctor. Due to the geographic size of the country there are only a limited number of hospitals available. For instance there is only one general hospital in Malta and another one on the sister island of Gozo. There is one hospital for Mental Care and another for serious cases necessitating long-term treatment such as cancer and other malignant diseases. In addition, for elderly persons there is a hospital for rehabilitation and a residential hospital as well as seven homes.

There are also private hospitals, clinics and other facilities. Care in private facilities is funded by private insurance or paid for by the patients themselves. Practitioners in Malta are allowed to exercise their profession in both public and private health care services simultaneously. All private care facilities, apart from GP’s surgeries and specialist consulting offices, must be licensed by the Public Health Authorities. All private practice in Malta is carried out exclusively in private facilities, and there are no private beds or facilities in public hospitals or health centres. The government of Malta is not responsible in any way for any treatment or care given to EU citizens in private hospitals or health centres or by practitioners in their private capacity. EU citizens resident in Malta are entitled to equivalent consideration. Their entitlement must be confirmed with and certified by the Entitlements Unit within the Health Department. This official certification, together with a personal identification document, will be enough to receive health care in public health care services. Temporary visitors from EU Member States have direct access to health care provided by publicly-funded health care services upon presentation of the European Health Insurance Card (EHIC).

Your right to healthcare benefits when moving within Europe

If you are staying or residing in another country of the European Union, Iceland, Liechtenstein, Norway or Switzerland, you and your family may benefit from the public healthcare services provided there. This does not necessarily mean that treatment will be free of charge; it depends on the national rules.

If you are planning a temporary stay (holidays, business trip, etc.) in another EU country, Iceland, Liechtenstein, Norway or Switzerland, apply for a European Health Insurance Card (EHIC) before leaving. Further information about the EHIC and how to apply for one is available at: http://ehic.europa.eu.

If you are planning to move permanently to another EU country, further information on your rights regarding healthcare is available at http://ec.europa.eu/social-security-coordination.
Chapter III: Sickness cash benefits

When are you entitled to sickness cash benefits?

Cash sickness benefits are paid to employed and self-employed workers. In order to qualify for these benefits, an insured person needs 50 weeks of paid contributions and 20 weeks of paid or credited contributions during the two contribution years prior to the year in which the claim for benefits is made.

What is covered?

Benefit is paid in accordance with the number of days worked in a normal week up to a maximum of six days. The rates are:

- € 17.88/day for a single parent or a married person with a dependent spouse who is not in full-time employment;
- € 11.57 per day for all other persons.

Benefits are payable from the fourth day of incapacity and for up to 156 benefit days per year, or up to a maximum of 312 benefit days per year if the person undergoes major surgery or suffers severe injury (not work-related), or is affected by a serious illness that requires a long period of treatment before the person may resume work. The total number of benefit days granted over two years cannot exceed 468. Under no circumstances may the total number of days on which this benefit is received exceed the total number of contributions paid since the person’s first entry into the scheme. The employer pays the difference between the wage and the benefit, if the latter is lower.

For the unemployed, sickness benefit is paid on the basis of a six-day week in any period of sickness during unemployment.

How are sickness cash benefits accessed?

The declaration of inability to work is certified by the insured person’s General Practitioner, Incapacity for work must be certified by a General Practitioner from the first day of illness. The patient is re-examined by his/her GP on a weekly basis if the period of sickness exceeds one week. When the number of sickness benefit days exceeds 60, the case is examined by the Department’s medical panel.

The employer pays a full wage/salary (or half-pay) for the maximum total number of full days (or half-days) of sick leave the employee is entitled to under the labour law or the individual collective agreement. Thereafter, the benefit continues to be paid, on a weekly basis, by the government through the employer.

Your right to sickness cash benefits when moving within Europe

As a general rule, sickness benefits in cash (i.e. benefits normally intended to replace an income which is suspended due to sickness) are always paid according to the legislation of the country where you are insured, regardless of where you are residing or staying.∗

∗ Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not “exportable”. These benefits are listed in the Annex II provided at the end of this guide.
When moving to another country of the European Union, Iceland, Liechtenstein, Norway or Switzerland, whenever certain conditions have to be fulfilled in order to become entitled to sickness benefits, the competent institution (i.e. institution in the country in which you are insured) must take account of periods of insurance, residence or employment that you have completed under the legislation of any of the above-mentioned countries. This thus guarantees that people will not lose their sickness insurance coverage when changing employment and moving to another state.

Further information about the coordination of social security rights when moving or travelling can be found at http://ec.europa.eu/social-security-coordination.
Chapter IV: Maternity and paternity benefits

When are you entitled to maternity or paternity benefits?
As well as benefits in kind - pre-natal and post-natal care including free confinement and hospital care - Malta offers cash benefits in the form of a Maternity benefit. This is payable to women who do not seek maternity leave from their employers. It is paid to Maltese citizens and their spouses who are insured under the social security system and ordinarily resident in Malta or, if the woman in question is not a resident, provided that the last country of insurance was Malta. If the woman in question was previously or is currently in employment, she must not be entitled to maternity leave under the Employment and Industrial Relations Act (EIRA).

What is covered?
The benefit is paid at a flat-rate of €73.38 per week for 13 weeks’ maternity leave, and one additional unpaid week. At least five weeks have to be taken after delivery of a child. The benefit is paid either in full after confinement, or in two instalments before and after confinement. There is no statutory continuation of payment by the employer.

Malta offers no statutory paternity benefits.

How are maternity and paternity benefits accessed?
Payment is made through the employer.

Your right to maternity and paternity benefits when moving within Europe
The coordination provisions cover maternity and equivalent paternity benefits. Whenever certain conditions have to be fulfilled in order to become entitled to benefits, the competent institution (i.e. institution in the country in which you are insured) must take account of periods of insurance, residence or employment completed under the legislation of another country of the European Union, Iceland, Liechtenstein, Norway or Switzerland.

As a general rule, benefits in cash (i.e. benefits intended to replace suspended income) are always paid according to the legislation of the country where you are insured, regardless of where you are residing or staying*. Benefits in kind (i.e. medical care, medicines and hospitalisation) are provided according to the legislation of your country of residence as if you were insured there.

Further information about the coordination of social security rights when moving or travelling can be found at http://ec.europa.eu/social-security-coordination.

* Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not "exportable". These benefits are listed in the Annex II provided at the end of this guide.
Chapter V: Invalidity benefits

When are you entitled to invalidity benefits?
Invalidity pension is paid to any insured person (who was employed or self-employed immediately before the claim was submitted) who is certified by the Social Security Department's medical panel as suffering either:

- incapacity for suitable full-time or regular part-time employment or self-occupation as a result of a serious disease or bodily or mental impairment; or
- incapacity which is considered to be of a permanent nature or, if its permanency cannot be conclusively established, is considered as prohibiting such person from suitable full-time or regular part-time employment or self-occupation. The minimum length for incapacity for work is no less than one year from the date of claim.

To qualify for this pension, the insured person needs to have paid 250 weeks of contributions as an employed or self-employed worker, with an annual average of 50 weeks of paid or credited contributions. The pension is paid at a reduced rate if the contribution average is between 20-49 weeks per annum.

What is covered?
The amount paid varies according to the number of contributions made and whether the insured person (if male) is married and supporting a spouse, rather than according to the degree of invalidity. Rates are adjusted each year in accordance with changes in the cost of living and, in some cases, in wages. The married pension rate is payable even if the spouse is employed. There are no supplements for children.

Minimum awards range from € 88.47 for married couples to € 85.78 per week for single persons. The maximum pension for married persons is € 126.86 per week, and for a single person, € 109.37 per week.

The rates paid also vary depending upon whether a service pension is payable. When a pensioner is in receipt of a service pension (Pensjoni tas-Servizz) the basic pension (Pensjoni Bazika) is reduced - for married persons to € 84.84 per week, and for single persons to € 71.68 per week.

How are invalidity benefits accessed?
All cash benefits are administered by the Social Security Department (Dipartiment tas-Sigurta’ socjali) through the 24 district offices (22 in Malta and two on the sister island of Gozo). Cases are reviewed periodically depending on the advice of the Medical Board.

Your right to invalidity benefits when moving within Europe
The competent institution of the country where you claim an invalidity pension will take account of periods of insurance or residence completed under the legislation of any other EU country, Iceland, Liechtenstein, Norway or Switzerland, if this is necessary for the calculation of invalidity benefits.
Invalidity benefits will be paid regardless of where you reside or stay in the European Union, Iceland, Liechtenstein, Norway or Switzerland. Necessary administrative checks and medical examinations will normally be carried out by the competent institution in the country where you reside. Under some circumstances, you may be required to return to the country which is paying your pension for such examinations, if your state of health allows you to do so.

Each country applies its national criteria when determining degree of invalidity. Therefore, it may be the case that certain countries will consider a person to have a degree of invalidity of 70 percent, while others will not consider the same person to be invalid at all under their legislation. This is a result of the fact that the national social security systems are not harmonised, but only coordinated by the EU provisions.

Further information about the coordination of social security rights when moving or travelling can be found at http://ec.europa.eu/social-security-coordination.

* Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not “exportable”. These benefits are listed in the Annex II provided at the end of this guide.
Chapter VI: Old-age pensions and benefits

When are you entitled to old-age benefits?

A legal provision has been laid down whereby the Minister responsible for the Department of Social Security will submit to the Parliament, at intervals of no longer than five years, a report containing a review of the Pensions System. The first of these reports is to be submitted before the end of 2010, and will be discussed in the Social Affairs Committee of Parliament. The new provisions on pension reform provide for a gradual increase in pensionable age:

- for persons born on or before 31 December 1951 the pensionable age will remain the same as it is today, i.e. 61 for men and 60 for women. (Women in this age group have the option of retiring at age 61, and their employer may not dismiss them in this case);
- for persons born from 1952 to 1955 inclusive, the pensionable age will be 62;
- for persons born from 1956 to 1958 inclusive, the pensionable age will be 63;
- for persons born from 1959 to 1961 inclusive, the pensionable age will be 64;
- for persons born on or before 1 January 1962, the pensionable age will be 65.

The contribution conditions are 156 weeks of paid contributions, with an annual average of 50 weeks paid or credited over the insured person’s insurable life. The pension is paid at a reduced rate if the annual contribution average is between 20-49 weeks per annum under the flat-rate pension scheme or 15-49 weeks under the two-thirds earnings-related scheme.

Persons receiving a Retirement Pension may not earn income in excess of the national minimum wage (€ 152.29 per week) through employment or self-employment until the age of 65. The rates paid depend upon whether:

- contributions were paid before or after January 22, 1979, when an earnings-related pension was introduced;
- a service pension is payable by the employer, which reduces the social security pension payable;
- the person (if male) is married and supporting his wife.

Earnings-related pension is equivalent to two-thirds of the annual average of:

- for employees, the three best consecutive years out of the ten years preceding retirement, or
- for self-employed workers, the last ten consecutive years preceding retirement.

The Pension Reform Act includes a clause allowing workers to take early retirement. This clause states that a person who has reached the age of 61 but has not reached retirement age can take retirement at the age of 61 provided that he has accumulated the following since age 18:

- 2,080 paid or credited contributions if the person was born on or after 1 January 1962, or
- 1,820 paid or credited contributions if the person was born between 1952 and 1961 inclusive.
Persons who take early retirement may not engage in gainful activity. After the age of 65, gainful activity no longer affects entitlements.

**What is covered?**

The minimum rates for retirement pension are:

- €126.86 per week for married persons.
- €109.37 per week for single persons.

There is a maximum allowance of €219.83 per week for both married and single persons the first time the pension is awarded. This increases by cost of living adjustments every year afterwards.

All pensioners are entitled to a Government Bonus of €135.10 in June and December and an additional bonus of €3.12 per week. There is also a cost of living bonus for pensioners: €4.47 per week for those granted a pension in 2008 or before; €3.30 per week for those granted a pension in 2009; €1.94 per week for pensioners granted a pension in 2010.

**How are old-age benefits accessed?**

All cash benefits are administered by the Social Security Department (Dipartiment tas-sigurta' socjali) through the 24 district offices (22 in Malta and two on the sister island of Gozo).

**Your right to old-age benefits when moving within Europe**

The EU provisions for old-age pensions exclusively concern state pension schemes and not company, occupational or private ones. They guarantee that:

- In each EU country (plus Iceland, Liechtenstein, Norway and Switzerland) where you have been insured, your insurance record is preserved until you reach the pensionable age in that country.
- Every EU country (plus Iceland, Liechtenstein, Norway and Switzerland) where you have been insured will have to pay an old-age pension when you reach the pensionable age. The amount you will receive from each of the member states will depend on the length of your insurance coverage in each state.
- Your pension will be paid wherever you reside in the EU (plus Iceland, Liechtenstein, Norway and Switzerland).

You should submit your claim to the pension insurance institution of the EU country (or Iceland, Liechtenstein, Norway or Switzerland) in which you live, unless you have never worked there. If this is the case, you should apply to the country where you last worked.

Further information about the coordination of social security rights when moving or travelling can be found at [http://ec.europa.eu/social-security-coordination](http://ec.europa.eu/social-security-coordination).

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*Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not “exportable”. These benefits are listed in the Annex II provided at the end of this guide.*
Chapter VII: Survivors' benefits

When are you entitled to survivors' benefits?

Survivors benefits are available to:

- surviving spouses;
- divorced spouses, if being maintained, or legally entitled to maintenance, by deceased spouse;
- surviving partners;
- children;
- any person who cares for an orphan child if at least one of the parents was an insured person at the time of his/her death. An Orphan's Allowance (Allowance ta'Ltim) is paid in respect of each child.

For widow(er)s, the conditions of entitlement of survivors benefits are 156 weeks of contributions paid by the deceased, with an annual average of 50 weeks paid or credited. The pension is paid at a reduced rate if the contribution average is between 20-49 weeks per annum under the flat-rate pension scheme or 15-49 weeks under the two-thirds earnings-related scheme.

Earned income for persons in receipt of a survivor’s pension must not exceed the minimum wage. Widow(er)s under the age of 60 with children below a certain age and in full-time education qualify for their pension regardless of their income.

Orphans must have both parents deceased. One parent must have been an insured person and have paid at least one week of contributions at the time of death. No specific benefit is provided for in the event of the death of one parent, as in this case the spouse is entitled to claim a survivor’s pension.

What is covered?

The maximum survivor’s pension (Pensjoni ta’ Superstiti) is € 183.19 per week the first time it is awarded. This increases by cost of living adjustments every year afterwards. For widow(er)s the pension rates vary depending upon whether a service pension is payable by the spouse’s employer and/or whether contributions were paid before or after January 22, 1979 (date of introduction of the pensions system). The pension system introduces the concept of earnings-related contributions and, consequently, of earnings-related pensions. The earnings-related pension is equivalent to five-ninths of the annual average of:

- for employees, the three best consecutive years out of the ten years preceding the death or retirement on grounds of age or for medical reasons of the spouse, or
- for self-employed workers, the last ten consecutive years preceding the death or retirement of the spouse.

The rates of the widower’s pension range from a minimum of € 85.78 to € 109.37 per week. These rates are adjusted each year in accordance with changes in wages and the cost of living.

Before 1 January 2007, widow(er)s who re-married forfeited their survivor’s pension and received a lump-sum equal to 52 weeks of the applicable National Minimum Pension.
With effect from 1 January 2007, widow(er)s are now entitled to keep their pension, but at the national minimum rate applicable. Widow(er)s who remarried before 1 January 2007 and already received the sum referred to during the first year are entitled to another four years of pension.

Benefits for orphans are awarded at a flat rate. For orphans who have lost both parents, the Orphan’s Allowance (Allowance ta’ Ltim) is € 50.08 per week per child. The Orphans’ Supplementary Allowance is € 90.46 per week for each orphan under the age of 16 and € 90.46 for each orphan between the ages of 16 and 21, provided they are not gainfully employed. If the orphan is gainfully employed, but his gross earnings are less than the National Minimum Wage (€ 152.29 per week), the allowance is reduced so that the total of such allowance and the gross earnings do not exceed the National Minimum Wage. Rates are adjusted each year in accordance with changes in the cost of living.

How are survivors benefits accessed?

All cash benefits are administered by the Social Security Department (Dipartiment tas-sigurta’ socjali) through the 24 district offices (22 in Malta and two on the sister island of Gozo).

Your right to survivors benefits when moving within Europe

In general, the rules which apply to pensions for surviving spouses or orphans and death grants are the same as the ones applying to invalidity and old-age pensions (see chapters V and VI). Namely, survivors’ pensions and death grants have to be paid without any reduction, modification or suspension regardless of where the surviving spouse resides in the European Union, Iceland, Liechtenstein, Norway or Switzerland*.

Further information about the coordination of social security rights when moving or travelling can be found at http://ec.europa.eu/social-security-coordination.

* Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not “exportable”. These benefits are listed in the Annex II provided at the end of this guide.
Chapter VIII: Benefits in respect of accidents at work and occupational diseases

When are you entitled to benefits?

Occupational Injury Benefit is paid to employed and self-employed persons who have paid at least one week of contributions and whose claim is submitted not later than 10 days after an injury. There is no such time-limit for submitting a claim in the case of occupational diseases. There are no statutory death grants under Maltese law.

What is covered?

The insured victim is entitled to have one year’s injury leave on full pay from his/her employer and has to refund the amount received from the Social Security department to his/her employer. The employed person is entitled to full pay as long as the duration of incapacity does not exceed one year from the date of injury.

Benefits are paid at a flat-rate, unrelated to previous earnings. Occupational Injury Benefit is paid at € 26.85 per day for a single parent or married person with a dependent spouse not in full-time employment, and at € 20.20 per day for other persons. It is payable from the fourth day and for a maximum of 12 months. The employer pays the difference between the wage and the benefit (if the latter is lower).

For work-related disabilities of 90 percent or more, a full Invalidity Pension is paid, regardless of the number of contributions paid or credited. For disabilities between 20 percent and 89 percent, the pension paid ranges from € 14.20 to € 63.19 per week. For disabilities between 1 percent and 19 percent, a lump sum benefit of € 14.20 is paid.

Work-related deaths offer a survivor’s pension – treated as if the deceased had paid the maximum amount of contributions. This is paid to the widow/er and children of the deceased.

How are benefits accessed?

For occupational Injury Benefit, the work-related injury or disease is certified by the general practitioner, is usually accepted as such by the employer and is corroborated by witnesses. When inability to work exceeds 10 days, the case is assessed by the Social Security Department’s medical panel.

The first three days of injury or disease are not covered by the Social Security Department, but rather by the employer. The social security benefit is paid directly to the insured person but s/he has to refund this amount to his/her employer. In the case of self-occupied persons, the amount is paid to the claimant and kept by the claimant.

Your right to benefits in respect of accidents at work and occupational diseases when moving within Europe

The EU provisions on benefits in respect of accidents at work or occupational diseases are very similar to the provisions on sickness benefits (see sections II and III). Within the European Union, Iceland, Liechtenstein, Norway or Switzerland, if you reside or stay in a country other than in the one in which you are insured against accidents at work, you are
normally entitled to receive healthcare there in respect of an accident at work or an occupational disease; benefits in cash will normally be paid by the institution by which you are insured, even if you reside or stay in another country.*

Whenever certain conditions have to be fulfilled in order to become entitled to benefits in respect of accidents at work or occupational diseases, the institution where you are insured must take account of periods of insurance, residence or employment that you have completed under the legislation of other countries of the European Union, plus Iceland, Liechtenstein, Norway or Switzerland. This guarantees that people will not lose their insurance coverage when changing employment and moving to another country.

Further information about the coordination of social security rights when moving or travelling can be found at http://ec.europa.eu/social-security-coordination.

* Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not "exportable". These benefits are listed in the Annex II provided at the end of this guide.
Chapter IX: Family benefits

When are you entitled to family benefits?

Children’s Allowance, Disabled Children’s Allowance, and Foster Care Allowance are classified as family benefits. The first two benefits are paid to residents of Malta, subject to a means test.

Children’s Allowance is paid to all households with children under the age of 16, if the income of both parents did not exceed € 23,923 in the year before the submission of the claim (or € 30,911 for a household of four or more children). Children aged 16 and over must either be in full-time education and not receiving income for their studies or be registered as unemployed. In all cases, they may not be gainfully employed or entitled to receive any other social benefits.

Disabled Children’s Allowance is paid to all households with a physically or mentally disabled child and that are not receiving any other social security pension for this disability.

Foster Care Allowance is paid for a child who is certified by a recognised welfare institution as being fostered.

What is covered?

The minimum child allowance payable is € 250 per annum per child, and the following maxima apply:

- One child: € 96.32 per month;
- Two children: € 192.64 per month;
- Three children: € 288.96 per month;
- Four children: € 385.28 per month;
- Additional children: € 96.32 per month (maximum for each child).

Provided that the total parental income does not exceed € 23,923* per annum, the annual benefit payable is equivalent to a percentage (depending on the number of children) of € 23,923 minus the total income of parents (net after social security contributions paid). There is a minimum income threshold of € 4,658, meaning any income falling under this threshold would be considered as € 4,658. The difference deriving from € 23,923 minus the reckonable income is multiplied by a percentage starting from 6 percent for one child, and increasing in accordance with the number of children (9 percent for two children, 12 percent for three children, 15 percent for four children, 3 percent for each additional child). The maximum income of the parents allowed for a family with four or more children is € 30,911. If the parents earn more than € 30,911 they will be paid € 250 per annum per child under 16 years of age.

Disabled Child Allowance (Allowance ghal tfal b’Dizabilita’) is paid at € 16.30 per week to the parents of a disabled child as a supplement to child allowance. It is paid irrespective of parent’s income.
How are family benefits accessed?

All cash benefits are administered by the Social Security Department (Dipartiment tas-sigurta' socjali) through the 24 district offices (22 in Malta and two on the sister island of Gozo).

Your right to family benefits when moving within Europe

Characteristics and amounts of family benefits vary considerably from one state to another. It is therefore important for you to know which state is responsible for providing you with these benefits and what the conditions to entitlement are. You can find the general principles for determining the competent legislation at http://ec.europa.eu/social/main.jsp?catId=849&langId=en.

The country which is responsible for paying family benefits must take into account periods of insurance completed under the legislation of any other countries of the European Union, plus Iceland, Liechtenstein, Norway or Switzerland, if this is necessary to satisfy the conditions governing entitlement to the benefit.

If a family is entitled to benefits under the legislation of more than one country, they will, in principle, receive the highest amount of benefits provided for under the legislation of one of these countries. In other words, the family is treated as if all persons concerned resided and were insured in the state with the most favourable legislation.

Family benefits may not be paid twice over the same period and for the same family member. There are priority rules which provide for the suspension of benefits from one country up to the amount of those paid by the country which is primarily competent for payment.

Further information about the coordination of social security rights when moving or travelling can be found at http://ec.europa.eu/social-security-coordination.

* Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not "exportable". These benefits are listed in the Annex II provided at the end of this guide.
Chapter X: Unemployment

When are you entitled to unemployment benefits?

Unemployment Benefits are paid under both the contributory and non-contributory scheme. Unemployment Benefit is paid to any unemployed person with 50 weeks of paid contributions and 20 weeks of paid or credited contributions during the year preceding the one in which the claim is submitted.

For the non-contributory schemes, a Special Unemployment Benefit is paid to the head of household in lieu of unemployment benefit, subject to a means test.

Unemployment Assistance is payable to the head of household, subject to a means test.

What is covered?

Unemployment benefit is paid at a flat rate of €10.85 per day for a single parent or for a married person with a dependent spouse who is not in full-time employment and €7.10 per day for other persons. It is payable from the first day of unemployment, and for up to 156 benefit days. After that, the person no longer qualifies for this benefit unless he takes up employment again for at least 13 weeks.

Special Unemployment Benefit is paid at €18.22 per day for a single parent or for a married person with a dependent spouse who is not in full-time employment and €11.90 per day for other persons. It is payable from the first day of unemployment, and for up to 156 benefit days. After that, the person no longer qualifies for this benefit unless he takes up employment again for at least 13 weeks. Under no circumstances may the total number of benefit days exceed the total number of contributions paid by the individual since his entry into the social security scheme.

Unemployment Assistance is paid at a rate that can vary in accordance with the means test, and in particular varies with household composition.

How are unemployment benefits accessed?

The claimant must be registered as unemployed, capable, and readily available for work. Benefit paid covers six days entitlement in every week. All cash benefits are administered by the Social Security Department (Dipartiment tas-sigurta' socjali) through the 24 district offices (22 in Malta and two on the sister island of Gozo).

Your right to unemployment benefits when moving within Europe

Normally, the member state in which you are employed is the one responsible for granting unemployment benefits. Special provisions apply to frontier workers and other cross-border workers who have maintained their residence in a member state other than the one in which they work.

Periods of insurance or employment completed in other countries of the European Union, Iceland, Liechtenstein, Norway or Switzerland, may be used to fulfil the contribution conditions.
If you want to look for a job in a different country of the European Union, Iceland, Liechtenstein, Norway or Switzerland, you may under certain conditions export these benefits for a limited period of time. *

Further information about the coordination of social security rights when moving or travelling can be found at [http://ec.europa.eu/social-security-coordination](http://ec.europa.eu/social-security-coordination).

* Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not “exportable”. These benefits are listed in the Annex II provided at the end of this guide.
Chapter XI: Minimum resources

When are you entitled to benefits regarding minimum resources?
Social Assistance is payable to the head of household, subject to a means test.

What is covered?
Single Parents are treated as a family in their own right and are entitled to Social Assistance (Għajnuna Socjali) as well as Child Allowance (Allowance tat-Tfal). Social assistance is paid at the rate of € 91.55 per week for one person plus an additional € 8.15 for each additional member in the household. Child allowance is paid at maximum rate.

The benefit varies according to the means level and number of persons in the household. However if there are children who are employed or self-occupied, these are not considered as part of the household for benefit entitlement. The income threshold corresponds to the abovementioned Social Assistance rates. As case examples, the monthly amounts for households with no other income would be:

- Single person: € 397.93;
- Couple without children: € 433.20;
- Couple with 1 child: € 468.61;
- Couple with 2 children: € 504.02;
- Couple with 3 children: € 539.43;
- Single parent, 1 child: € 433.20;
- Single parent, 2 children: € 468.61.

The duration of benefit is unlimited as long as the stipulated conditions are satisfied. Other means-tested benefits are paid under social assistance, according to the different social needs, including assistance with housing and utility costs.

How are minimum resources benefits accessed?
All cash benefits are administered by the Social Security Department (Dipartiment tas-sigurta' socjali) through the 24 district offices (22 in Malta and two on the sister island of Gozo).

Your right to minimum resources benefits when moving within Europe
Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not “exportable”. These benefits are listed in the Annex II provided at the end of this guide.

EU coordination rules apply only to social security, not to social assistance benefits.

Further information about the coordination of social security rights when moving or travelling can be found at http://ec.europa.eu/social-security-coordination.
Chapter XII: Long-term care

When are you entitled to long-term care?
There is no concrete definition of long-term care. However a person must primarily be over 60 years and/or have a disability that leaves him/her unable to cope with living in his/her own home in order to be eligible for one of the elderly institutions that cater for permanent residents. Those who are not engaged in any social activities, and persons suffering from medical conditions who could be at risk when spending long hours on their own, are also given priority. The same rules apply for entrance to the elderly day care centres, although priority is usually granted to those persons who are mobile and independent. Need and the type of disease are pre-requisites for persons using psychiatric institutions and the other institutions/hospitals. For all cases, eligibility is determined by a medical evaluation.

What is covered?
There is no specific scheme for long-term care. Rather coverage is provided through various schemes, which offer cash benefits and benefits in kind. These are organised at central level but also provided at community level. They are partly means-tested, partly needs-based.

Home care provides assistance to persons in need. It offers a personal and gentle form of domestic assistance in order to allow older persons and/or persons with special needs to continue living in their community in as much of an independent manner as is feasibly possible. It also provides respite and support for informal carers, and averts/delays demand for long-term residential care. Benefits in kind available as home care include:

- meals on wheel service (meals are supplied by a non-governmental organisation for a subsidised cost);
- a handyman service (whose objective is to help older adults and persons with special needs to continue living as independently as possible in their own home. It offers a range of around 70 types of job that vary from electricity repairs to plumbing, carpentry and transportation of items. The service is normally requested by phone.);
- home care help;
- incontinence service;
- community nurse service.

In terms of residential care, there is one central institution for permanent elderly residents, supplemented by seven regional residences, all of which are state-run. There are also private residential homes. In addition, there is a state-run central psychiatric institution that provides treatment and care for mentally impaired persons. Another central and state-run institution/hospital provides long-term care for cancer patients and other malignant diseases. Finally there are 13 state-run day care centres that are open daily from 8.30am to 4.00pm, offering semi-residential care occupational therapy.

Persons in receipt of benefits in kind are expected to make a contribution to the costs of goods or services. For home care help:

- € 2.33 per week if single and without meals;
- € 3.49 per week if single and with meals;
- € 3.49 per week if couple and without meals;
- € 5.24 per week if couple and with meals;
- Meals on wheels: €2.21 per meal;
- Handyman service: rates vary according to job, and the clients should provide materials;
- Incontinence: normal and extra absorbent nappies from €0.17 to €0.27 according to size.

Users of semi-residential care pay a nominal fee that ranges from €2.33 to €5.82 per month. Residents of the elderly homes contribute 80 percent of their pension and 60 percent of their remaining net income up to a maximum of €16 daily, provided that they are not left with less than €1,398 per year at their disposal. In this way, residents continue to receive their pension entitlement minus the deducted monthly contribution.

**How is long-term care accessed?**

The Ministry of Health is responsible for the provision of benefits in kind in respect of long-term care.

**Your right to long-term care when moving within Europe**

Long-term care benefits also fall under EU social security coordination rules, in the same way as sickness benefits. Long-term care benefits in cash are paid according to the legislation of the state where you are insured, regardless of which state you are residing or staying in.*

Long-term care benefits in kind (which include healthcare, medical treatment, medicines and hospitalisation) are provided according to the legislation of the state in which you reside or stay as if you were insured in that state.

Further information about the coordination of social security rights when moving or travelling can be found at [http://ec.europa.eu/social-security-coordination](http://ec.europa.eu/social-security-coordination).

* Some special non-contributory cash benefits are provided exclusively in the country in which the beneficiary resides and are therefore not "exportable". These benefits are listed in the Annex II provided at the end of this guide.
Annex: Useful addresses and websites

The Ministry for Education, Employment and the Family is responsible for the supervision of the benefits paid by the Department of Social Security, while the Ministry of Health, the Elderly and Community Care is responsible for the provision of health care services and the necessary monitoring and control mechanism through the Health Department.

For social security issues concerning more than one EU country, you may search for a contact institution in Europe on the Institutions’ directory maintained by the European Commission and available at: http://ec.europa.eu/social-security-directory

Maltese E-Government Portal
www.mygov.mt

Ministry for Education, Employment and the Family
Ministeru ghall-Edukazzjoni, l-Impjiegji u l-Familja
Palazzo Ferreria
Republic Street
Valletta VLT 2000
Tel.: +356 2590 3100
Fax: +356 2590 3121
www.msp.gov.mt

Ministry for Health, the Elderly and Community Care
Ministeru ghas-Sahha, l-Anzjani u l-Kura fil-Komunita’
Palazzo Castellania
15, Merchants Street
Valletta
Tel.: +356 2122 4071-7
Fax: +356 2299 2655
https://ehealth.gov.mt

Social Security Department
Dipartiment tas-sigurta’ socjali
38, Ordnance Street
Valletta
Tel.: +356 2590 3100
Fax: +356 2590 3121
www.msp.gov.mt

Housing Authority
Awtorita’ ghad-Djar
22, Triq Pietro Floriani
Floriana
Tel.: +356 22991000
Fax: +356 22991001
www.msp.gov.mt

Department for the Elderly & Community Services
Dipartiment ghall-anzjani u s-servizzi fil-komunita’
469, St. Joseph High Road
Annex II: Special non-contributory cash benefits

Some social security benefits, referred to as special non-contributory cash benefits, are provided exclusively in the country where the person concerned resides. It is therefore not possible to “export” these cash benefits when moving to another country in Europe, even if you are still insured in Malta.

The special non-contributory benefits listed for Malta are:

- Supplementary allowance (Section 73 of the Social Security Act (Cap. 318) 1987);
- Age pension (Social Security Act (Cap. 318) 1987).

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